

# THE WORLD FEDERATION OF KHOJA SHIA ITHNA-ASHERI MUSLIM COMMUNITIES

England & Wales · Charity number 282303

## Details

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**Status** Registered

**Legal form** Other

**Registered** 1982-06-01

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** Islamic Centre  
Wood Lane  
Stanmore  
HA7 4LQ

**Phone** 02089549881

**Email** [secretariat@world-federation.org](mailto:secretariat@world-federation.org)

**Website** [www.world-federation.org](http://www.world-federation.org)

## Activities

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**Objects:** 1. TO PROMOTE THE SHIA ITHIA-ASHERI FAITH THROUGHOUT THE WORLD. 2. TO RELIEVE POVERTY AMONGST MEMBERS OF THE COMMUNITY 3. TO EDUCATE MEMBERS OF THE COMMUNITY. (FOR FURTHER DETAILS SEE CONSTITUTION)

**Activities:** The World Federation of KSIMC provides these activities through its Regional Federations and partners based internationally In America, Europe, Africa, Pakistan, India and Australia.

## Classification

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- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Services, Provides Advocacy/advice/information, Acts As An Umbrella Or Resource Body, Other Charitable Activities
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Accommodation/housing, Religious Activities, Economic/community Development/employment, Other Charitable Purposes
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, Other Charities Or Voluntary Bodies, The General Public/mankind

## Geography

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- **Area of benefit:** NATIONAL AND OVERSEAS
- Australia
- Austria
- Bangladesh
- Bosnia And Herzegovina
- Canada
- Denmark
- France
- India
- Iraq
- Kenya
- Lebanon
- Nepal
- New Zealand
- Pakistan
- South Africa
- Sweden
- Tanzania
- Trinidad And Tobago
- United States
- Throughout England And Wales

## Finances

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Period end	Income	Expenditure	Assets	Employees
2024-12-31	£15,915,991	£15,352,276	£19,343,147	16
2023-12-31	£14,783,588	£12,365,546	£18,725,632	17
2022-12-31	£20,044,100	£14,880,245	£16,525,376	17
2021-12-31	£12,935,227	£10,415,795	£11,267,770	17
2020-12-31	£10,539,908	£11,459,908	£8,748,338	15

## Trustees

Name	Role	Appointed
Dr Ali Abbas Murtaza Rashid Hasham		2024-05-28
Habib Meghjee		2024-05-26
Mohsin Musa		2024-05-26
Safder Ahmed Ali Jaffer		2020-07-26
Sajjad Rajan		2020-07-26
Zuhair Muntazar Hirji		2026-04-24

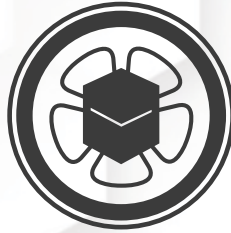
**THE WORLD FEDERATION OF KHOJA SHIA ITHNA-ASHERI MUSLIM COMMUNITIES**

England & Wales - Charity number 282303

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# Accounts

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THE WORLD  
FEDERATION  
OF KSIMC

Registered Charity in the UK No. 282303

# TRUSTEES

## REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2024



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The World Federation is an NGO in Special Consultative Status with  
the Economic and Social Council (ECOSOC) of the United Nations

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# INDEX

Objectives	2
WF-AID	7
Islamic Education	15
MCE	18
ICAIR	23
Hawza Online	26
International Outreach	28
Education	36
Khoja Heritage	39
Financial Statements	44
Independent Auditor's Report	51



# Objectives

## Our Vision:

To build a compassionate and self-sustaining world, inspired by the values of the Shia Ithna-Asheri faith and the legacy of the Khoja community, where every individual has the opportunity to live with dignity, purpose, and hope.

## Our Mission:

To serve humanity through impactful, faith-rooted charitable action. We unite and empower the global Khoja Shia Ithna-Asheri community to address poverty, promote education, and advance ethical leadership, and work in partnership with others to uplift lives and uphold human dignity around the world.

## Public Benefit Statement

The World Federation of KSIMC (“The World Federation”) is committed to advancing charitable purposes that deliver demonstrable public benefit, in accordance with the requirements of the Charities Act 2011. In line with **Section 17 of the Act**, the Trustees have had regard to the Charity Commission’s guidance on public benefit when shaping and delivering the organisation’s activities.

The charity’s work is rooted in the belief that all individuals are entitled to essential human needs. It undertakes humanitarian programmes focused on alleviating poverty, improving access to clean water, and expanding educational opportunities—particularly in underserved and developing regions. These initiatives are designed to promote long-term self-sufficiency and resilience among beneficiaries.

In addition, The World Federation is dedicated to fostering understanding of Islam as a faith that promotes peace, compassion, and universal human values. All charitable activities are carried out with transparency, inclusivity, and accountability, ensuring that the benefits are accessible to a sufficiently broad section of the public and not unduly restricted.

### **The World Federation of KSIMC’s guiding principle remains: ‘We exist to serve’.**

The organisation is committed to creating a more just, compassionate, and self-reliant world. Guided by the ethical teachings of the Shia Ithna-Asheri faith and the lived experiences of the Khoja community, our work is rooted in service, dignity, and the promotion of human well-being.

We believe that access to basic needs, such as food, water, healthcare, education, and shelter, is a fundamental right. Our long-term aim is to empower communities, especially the most vulnerable, with the tools and opportunities needed to thrive with independence and hope.



Our charitable programmes are implemented in collaboration with local partners across the globe and include:

- Emergency relief during crises and disasters
- Livelihood and economic support to promote self-sufficiency
- Healthcare and medical aid through clinics, hospitals, and outreach
- Safe water and sanitation solutions
- Housing construction and reconstruction
- Support for widows, orphans, and other marginalised groups
- Sponsorship and educational access for students from low-income backgrounds
- Interfaith and civic engagement to strengthen community cohesion
- Development and distribution of faith-based educational resources

We also invest in building capacity within our grassroots communities to strengthen institutions and leadership for the future.

The World Federation's constitutional objectives are:

1. To promote the Shia Ithna-Asheri faith throughout the world;
2. To relieve poverty among members of the Community; and
3. To educate members of the Community.

\* where the "Community" is defined as persons throughout the world who are of the Shia Ithna-Asheri faith.

This report outlines how each major department - WF-Aid (International Relief & Development), Community Affairs and Islamic Education - works to advance these charitable objects. Our activities are guided by a strategic plan developed at a Conference every three years, and the Trustees monitor progress and programme delivery through regular reporting and review. Reports are shared transparently with donors and the wider public via our website. The Trustees confirm that they have had due regard to the guidance on public benefit as set out in Section 17 of the Charities Act 2011, including the guidance specific to charities for the advancement of religion.

## Structure and Governance

"The World Federation is governed by its Constitution dated 27 December 1980, (as amended in May 2014, May 2011, December 2010, October 2009, September 2006, October 2003, June 1997 and October 1990). The accounts have been prepared under the Charities SORP Second Edition, effective 1 January 2019."



## Membership

The World Federation was registered as a charity in England and Wales on 1 June 1982. It was accredited as a Non-Governmental Organisation ('NGO') in Special Consultative Status with the Economic and Social Council of the United Nations in July 2007 and became a member of the Fundraising Standards Board in February 2008.

Following the implementation of the Charities (Protection and Social Investment PSI) Act 2016, the Charity has reviewed its fundraising activities and confirms that it complies with the regulation. The Charity did not make use of any external fundraisers.

## Organisational Structure

The World Federation has an elected President, Vice President, Hon. Treasurer and Hon. Assistant Treasurer. The Secretariat, led by a nominated Secretary General, and assisted by a nominated Assistant Secretary General, has overall responsibility of the staff and volunteers that coordinate the activities of the organisation. The six Office Bearers are the key management personnel of the Organisation and effectively act as the senior management team. The Office Bearers are not remunerated for their services and only reimbursed occasionally for expenses incurred for duties carried out as Trustees.

The World Federation also has an Executive Council, made up of Councillors from its membership, who regularly meet to monitor the organisation's activities and progress. A triennial conference is organised to discuss the progress of the preceding three-year period and the direction for the next three years. The Conference has the power to adopt important and strategic resolutions and can amend the Constitution.

## Appointment of the Trustees

The appointment of the Trustees is governed by the Constitution. The Board of Trustees devote their time voluntarily. The organisation undertakes training needs analysis of its Trustees, actively encouraging them to undergo training to fulfil their development needs.

## The Corporate Governance Framework

After a strategic reorganisation in 2006, a significant proportion of The World Federation's services were devolved to its regional members who were better informed of the local needs and resources of the community. A new focused approach enabled the organisation to work through its three departments, each of which is led by a Head who is responsible for managing the activities of that department.



**Status:** Registered charity in England & Wales

**Charity No:** 282303

**Office Bearers:** (Key Management Personnel)

**President:** Safder Jaffer

**Vice President:** Habib Meghjee

**Secretary General:** Ali Jawad

**Assistant Secretary General:** Ali Abbas Hasham

**Hon. Treasurer:** Sajjad Rajan

**Assistant Hon. Treasurer:** Mohsin Musa

**Accountant:** Mohamed Lakha



**Trustees:**

Safder Jaffer

Habib Meghjee

Ali Jawad

Ali Abbas Hasham

Sajjad Rajan

Mohsin Musa

**Bankers:**

Barclays Bank

Harrow

United Kingdom

Habib Bank Zurich

London

United Kingdom

**Principal Office:**

The World Federation of KSIMC

Wood Lane

Stanmore

Middlesex

HA7 4LQ

United Kingdom

**Auditors:**

Price Bailey Chartered Accountants

24 Old Bond Street

London

W1S 4AP

United Kingdom





# Overview

The WF-AID department is dedicated to international relief and development, envisioning a world free from suffering where everyone has access to life's necessities. Its core annual projects focus on:

- **Food Relief:** Ensuring communities have access to nutritious meals.
- **Provision of Clean Water:** Addressing water scarcity and promoting hygiene.
- **Education Access:** Supporting learning opportunities for a brighter future.
- **Winter Essentials:** Providing critical aid during harsh weather conditions.

Additionally, WF-AID responds swiftly to global crises through its Emergency Relief Appeals. Beyond these core efforts, the organisation implements rolling projects that include:

- **Economic Upliftment:** Empowering individuals with sustainable livelihood opportunities.
- **Housing Support:** Providing safe and secure homes for those in need.
- **Medical and Health Assistance:** Delivering essential healthcare services and support.
- **Financial Aid:** Offering direct financial support to vulnerable populations, including widows, orphans, and the disabled.

These initiatives reflect WF-AID's holistic commitment to uplifting vulnerable communities and addressing their most pressing needs.

All WF-AID programmes are delivered in collaboration with vetted local partners. Due diligence is conducted prior to engagement, including assessment of governance, financial controls, and alignment with our charitable objectives. Regular reporting and verification are required from partners to ensure proper use of funds, assess project impact and compliance with UK regulations.

## Ramadhan Relief

Ramadhan Relief 2024 aimed to ensure that families across the globe could observe the holy month of Ramadhan without the burden of food insecurity. The initiative collaborated with **52 organisations** across **20 countries** in **East Africa, South Asia, East Asia, Middle East and Caribbean**, bringing essential support to communities in need.



■ Countries that we have aided through Ramadhan Relief



This project, with a total aid of £1,787,808 ensured thousands of families could observe Ramadhan and celebrate Eid with dignity and happiness.

- **64,312 Food Packs & Cash Gifts:** Provided families with supplies for Suhoor (pre-dawn meal) & Iftar (the evening meal to break the fast).
- **1,103 Community Meals:** Brought people together over Iftar, offering nourishing shared meals to break their fasts.
- **6,704 Eid Gifts:** Spread joy by providing items like clothing & toys for Eid festivities.

	No. of Food Packs	No. of Cash Gifts	No. of Community Meals	No. of Eid Gifts	Individual Beneficiaries	Total Meals Provided
Africa	9,796	1,024	772	1,329	91,999	1,514,088
Pakistan	26,406	10,051	326	1,575	220,158	6,776,850
India	9,040	2,735	5	2,770	67,754	2,702,450
Middle East	830	540	0	890	7,306	214,500
South & East Asia	3,816	2	0	140	8,186	487,300
Other Regions	72	0	0	0	444	31,320
2024	49,960	14,352	1,103	6,704	395,847	11,726,508
2023	52,094	17,371	466,240	4,570	387,868	12,996,188
2023	56,066	16,828	1,189	4,086	776,769	15,140,018

## Ali Asghar Water Appeal

In 2024, WF-AID, through the Ali Asghar Water Appeal, achieved significant milestones in providing clean and safe water to some of the world's most water-scarce regions. These efforts have contributed to restoring health, dignity, and opportunities for countless individuals and families.

WF-AID successfully implemented **69 water projects** this year, ranging from the construction of water wells and boreholes to the installation of advanced water filtration systems, reverse osmosis plants, and water storage solutions. These initiatives collectively benefited **27,433 families** and **113,611 individuals**, addressing a critical need in communities where access to clean water was previously a daily struggle.

The projects, delivered at a total cost of £267,391, have provided sustainable access to clean water, reducing the prevalence of waterborne diseases, improving overall health outcomes, and enabling families to redirect their focus toward education, livelihood, and community development. WF-AID's targeted interventions are designed to meet both immediate needs and long-term water security challenges in the regions served.



By implementing a range of tailored water solutions, WF-AID has demonstrated a commitment to tackling water scarcity through effective, cost-efficient, and impactful strategies. These efforts form a cornerstone of WF-AID’s mission to alleviate hardship and improve quality of life for vulnerable communities worldwide.

Region	Number of Projects	Number of Beneficiaries
Africa	27	79,405
Pakistan	33	31,956
Rest of Asia	9	2,250

## Build A Well

WF-AID’s Build a Well programme is a transformative initiative aimed at addressing water scarcity in underserved regions. The programme focuses on constructing sustainable water solutions that cater to the unique needs of communities in rural and semi-urban areas. In 2024, WF-AID successfully completed **274 regular wells** at a total cost of £99,710, bringing clean and safe water to thousands of individuals.

### Region-Specific Solutions

WF-AID ensures that its projects are tailored to the specific geographical and environmental conditions of the regions it serves:

- **Shallow and Deep Wells in Pakistan and India:** These wells address the varying depths at which water is accessible in these regions. Shallow wells provide affordable and practical solutions for smaller communities, while deep wells cater to larger populations, offering a reliable and sustainable water source.
- **Rural Wells in Tanzania and Kenya:** These wells are strategically designed for rural communities, ensuring access to clean water in areas where natural water sources are scarce or contaminated. They benefit schools, villages, and households, alleviating the burden on women and children who often spend hours fetching water.

### Community-Led Sustainability

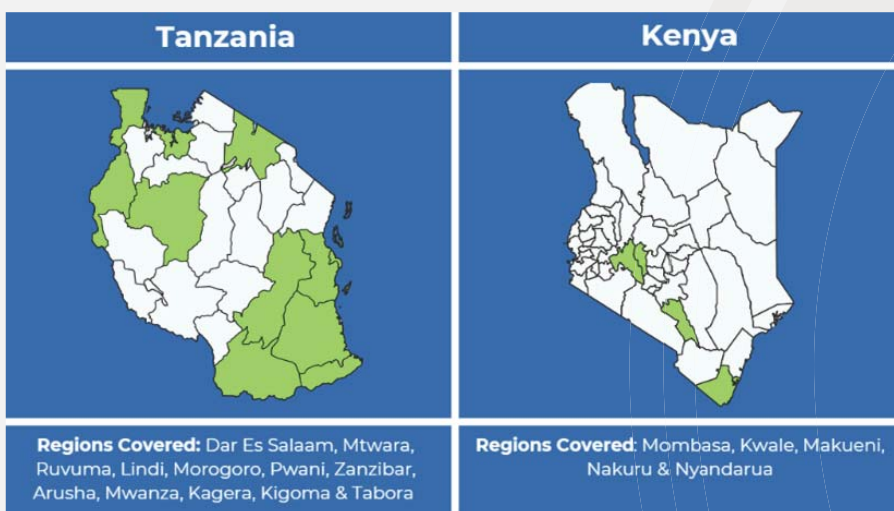
WF-AID prioritises sustainability by involving local communities in the planning, construction, and maintenance of wells. Training and capacity-building initiatives ensure the longevity of these resources, while durable materials and context-specific designs help withstand environmental challenges.



## Brighter Futures – Fill My Cup

The Fill My Cup Appeal continues to transform the lives of children **across 17 regions in Tanzania and Kenya** by providing a nutritious breakfast of porridge before they begin their school day. In 2024, we were able to alleviate hunger, improve school attendance, and help children focus better on their studies. By reducing barriers to education caused by food insecurity, this initiative has positively impacted **over 5,000 beneficiaries by providing almost 700,000 meals**, laying the foundation for brighter futures.

Each highlighted region on the map below represents an area where the Fill My Cup Appeal has provided vital support. These areas reflect the reach WF-AID's work, ensuring children wake up to a better start each day with a nutritious breakfast that fuels their education and growth.



## Qurbani – Food Relief

WF-AID, in collaboration with partners on the ground, organised Qurbani services in 2024 to support **11,570** struggling families, particularly in disadvantaged communities across Africa at a total cost of £80,162. Qurbani is a religious tradition in Islam involving the sacrifice of an animal, with the meat distributed to those in need. It is performed as an act of worship, compassion, and charity, particularly during the festival of Eid al-Adha.

## Winter Appeal

As temperatures dropped this winter, WF-AID worked tirelessly to provide essential support to vulnerable families across the globe. From Turkey to South Asia, our Winter Appeal focused on delivering life-saving aid to communities facing extreme hardships caused by displacement, conflict, and poverty.

Winter brings added challenges to those already struggling, and many families faced the unthinkable - choosing between staying warm or feeding their children. Thanks to the dedication of our supporters, WF-AID was able to reach these communities, bringing



warmth, comfort, and hope during the harshest months of the year. In 2024, the winter appeal has a global impact of 88,872 beneficiaries at a cost of £459,565.

## Economic Upliftment

### Microfinance Through Tailoring

WF-AID's Tailoring Program in Kenya is designed to empower women by providing a two-year vocational training course in tailoring, dressmaking, and design. This initiative equips participants with practical skills, enabling them to secure employment or establish their own businesses. The program ensures sustainability through donor-funded loans and grants to support graduates' ventures.

The program fosters lasting empowerment, helping women sustain themselves and their families with dignity. Graduates gain financial independence by securing stable employment or starting small businesses, thereby improving their households and communities.

### Economic Upliftment, Pakistan

The Economic Upliftment Project (EUP) was launched in response to the catastrophic floods in Pakistan in 2022, which devastated numerous communities. This initiative focuses on rebuilding livelihoods by supporting families through sustainable opportunities in livestock, agriculture, and small businesses.

## Housing

### Build A Home, Pakistan

The Build A Home project in Pakistan began in October 2022 following the August floods. The initiative aimed to provide housing support to families in need across various provinces. In 2024:

- **Khyber Pakhtunkhwa:** 87 homes built, 10 in progress.
- **Punjab:** 609 homes built.
- **Sindh:** 91 homes built, 30 in progress, with 12 more homes to be started.
- **Balochistan:** 50 homes built, 20 in progress.

Overall Delivery Status: 1,689 homes completed across Khyber Pakhtunkhwa, Punjab, Sindh, and Balochistan. Additionally, 60 homes are under construction, with 21 more planned.

### Housing Development, India

WF-AID supported various housing initiatives in India, focusing on repairing homes, constructing essential facilities, and developing housing projects for vulnerable communities.



### Key Achievements:

- Total Remitted Amount: £205,508.
- Families Supported: 182 families, benefitting 697 individuals.

### Key Projects:

1. Repair of Flats: £15,873 for 35 families in Talaja, Gujarat.
2. Community centre plot Purchased: To support 125 families in Baroda, Gujarat.
3. Construction of a Hospital Floor: £27,778 to develop a floor in a girls' hospital, benefitting 65 individuals in Bhavnagar, Gujarat.
4. Mannat Housing Project: in 2024 WF-AID disbursed £ 161,434 for 22 families in Bhavnagar, Gujarat.

## Sewi Syed, Muzaffargarh

Many widowed women in Sewi Syed, Muzaffargarh, face extreme financial hardship and lack access to stable housing. Living in insecure and inadequate shelters, they struggle to provide a safe environment for their children. With no means to afford proper housing, they remain vulnerable to harsh weather conditions and socio-economic challenges. To address this urgent need, construction is underway for 10 permanent homes, ensuring these families have a secure and dignified place to live. Each house is designed to include two rooms, a kitchen, a bathroom, and independent access to water and electricity, providing long-term stability.

The project is being implemented in phases, with the first instalment – 50% of the total project cost – already sent to initiate construction. Once completed, this initiative will directly benefit 70 individuals, offering them safety, stability, and an opportunity to rebuild their lives with dignity. The cost so far is £22,500.

## Fatimiyah Hospital Expansion, Pakistan

Located centrally, Fatimiyah Hospital serves as a vital healthcare facility for the KPSIAJ (Khoja Pirhai Shia Ithna-Asheri Jamaat), the largest Jamaat under the Pakistan Federation, comprising over 50,000 members. Approximately 64% of the Khoja Community in the surrounding areas benefit from its services. However, challenges such as overcrowding, a lack of beds, and outdated technology persist.

The ongoing expansion aims to address these challenges by acquiring a new property and upgrading the hospital's facilities.

### Key Contributions:

The Mohsin & Fauzia Jaffer Foundation contributed £336,400 via WF-AID towards the USD 1.2 million needed to acquire a new property for the hospital.

The expansion of Fatimiyah Hospital aims to enhance healthcare services by increasing capacity, upgrading medical facilities, and introducing specialised departments such



as cardiology and neonatal care. The project involves constructing a 1,000 sq. yard extension adjacent to the existing hospital, which will significantly improve patient care by adding more beds, operation theatres, and a Cath Lab for critical cardiac treatment. This expansion will benefit over 120,000 people, addressing the growing demand for quality medical services in Soldier Bazar and surrounding areas. By reducing overcrowding and improving healthcare accessibility, the project will provide life-saving treatments to those who previously struggled to access adequate medical care.

## Orphans & Widows

WF-AID allocated £114,715 to support over 104 orphans and 75 vulnerable families across Iraq, India, and Pakistan. This funding was utilised to provide essential services such as food, rent assistance, vocational training, and cash support, while also covering costs associated with personnel to ensure the smooth operation of orphanages. Key beneficiaries included Dar Al Zahra Orphanage in Iraq, Gulbarga Orphanage in India, and families in Islamabad, Pakistan. Through these efforts, WF-AID addressed immediate needs and empowered individuals with opportunities for growth and stability.

## Food & Financial Aid

### Pakistan

WF-AID has provided essential food and financial assistance to vulnerable families struggling with poverty across **Baltistan, Punjab, Hyderabad, and Karachi**. Through this initiative, a total of **656 families**, including **widows, orphans, and disabled individuals**, received much-needed support to alleviate financial burdens and improve their quality of life. Addressing critical issues such as **malnutrition, medical expenses, rent, utility bills, and education fees**, WF-AID allocated **£93,571** towards direct aid, ensuring families had access to **essential resources** to sustain their basic needs. This intervention has been instrumental in **mitigating economic hardships and fostering stability** within underprivileged communities, reaffirming WF-AID's commitment to uplifting those most in need.





## Introduction

The Islamic Education (IE) Department of The World Federation of KSIMC advances the teachings of the Holy Qur'an and the Ahlul Bayt (a) through a diverse range of educational, scholarly, and community-focused initiatives. It aims to foster religious understanding, spiritual growth, and intellectual development across all age groups within the global Shia Ithna-Asheri community.

### Islamic Calendar Project:

The 2025 Annual Planner underwent a major review to align Islamic dates with historically sound opinions and transliterations accessible via QR codes.

## Key Events and Educational Engagements

The Islamic Education Department hosted a series of targeted seminars and workshops in 2024, aimed at strengthening community understanding of key theological, ethical, and jurisprudential matters, while fostering leadership capacity among scholars and educators.

### 1. Workshop on Prayer (Salaat) – 20 July 2024

In collaboration with local partners, a comprehensive workshop was held at WF House to explore the Islamic prayer's spiritual, philosophical, and practical dimensions. The event drew 120 participants and reflected continued demand for accessible, reflective learning environments on core practices of faith.

### 2. Seminar on Interpretive Methods in Religious Texts – 16 August 2024

A high-level seminar was convened to address contemporary academic and theological discourse surrounding the interpretation of religious texts in the modern era. Hosted at WF House in collaboration with ICAIR, the session examined whether traditional hermeneutic approaches require adaptation in light of modern contexts. The session was delivered in Arabic with live interpretation and followed by a community engagement session on nurturing spirituality.

### 3. Workshop for Resident Religious Leaders – 20 September 2024

This day-long seminar brought together community scholars, regional representatives, and institutional leads to reflect on the major faith-based challenges facing communities today.



Key topics included:

- Navigating tensions between unity and theological clarity
- Expectations from central institutions in supporting regional needs
- Addressing emerging ideological and pastoral challenges, the workshop concluded with departmental presentations outlining recent and forthcoming initiatives.

#### 4. Thematic Seminar on Gender and Scriptural Interpretation – 9 November 2024

A specialist seminar examined key jurisprudential discussions and contemporary interpretive challenges, using modest dress as a case study. Delivered by a guest academic with over two decades of experience, the event welcomed over 80 attendees across genders and provided a forum for critical yet respectful exploration of this subject.

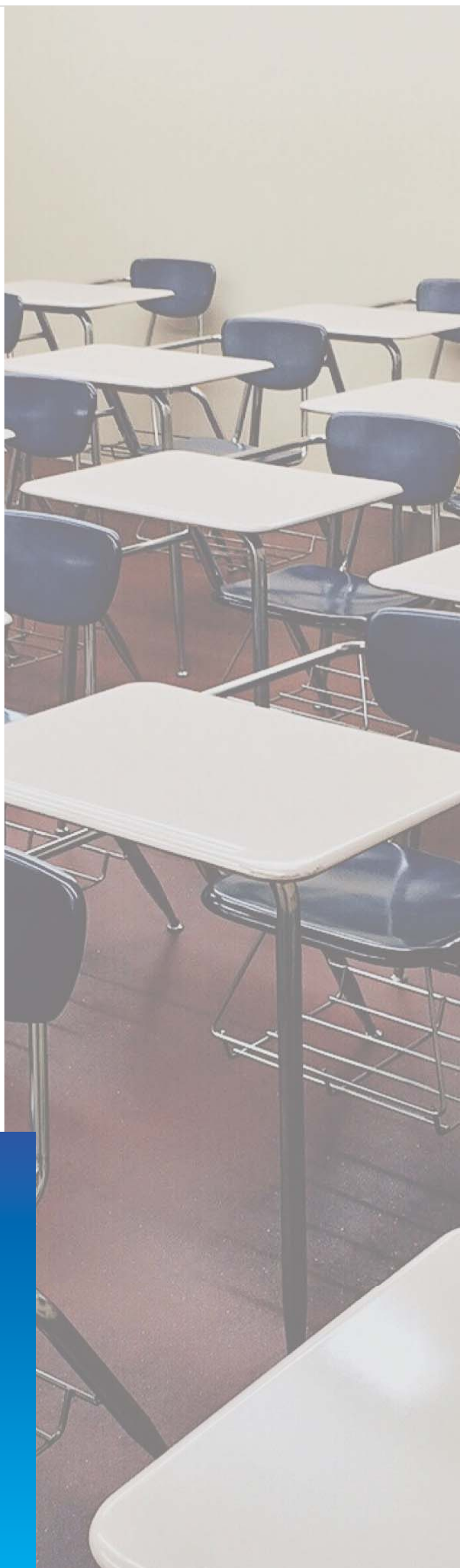
#### **Planned for 2025:**

- Workshops on marriage contract implementation and community policy development
- Relationship Skills (Prep 8.0) Trainer of Trainers certification
- Alternative Dispute Resolution (ADR) mediation training



# MCE

Madrasah Centre of Excellence



# Madrasah Centre of Excellence (MCE)

The Madrasah Centre of Excellence (MCE) serves as the central hub for advancing Shia Islamic education across our global network of community-based Islamic learning centres. Its core focus is to ensure that high-quality religious education remains at the forefront of our vision worldwide.

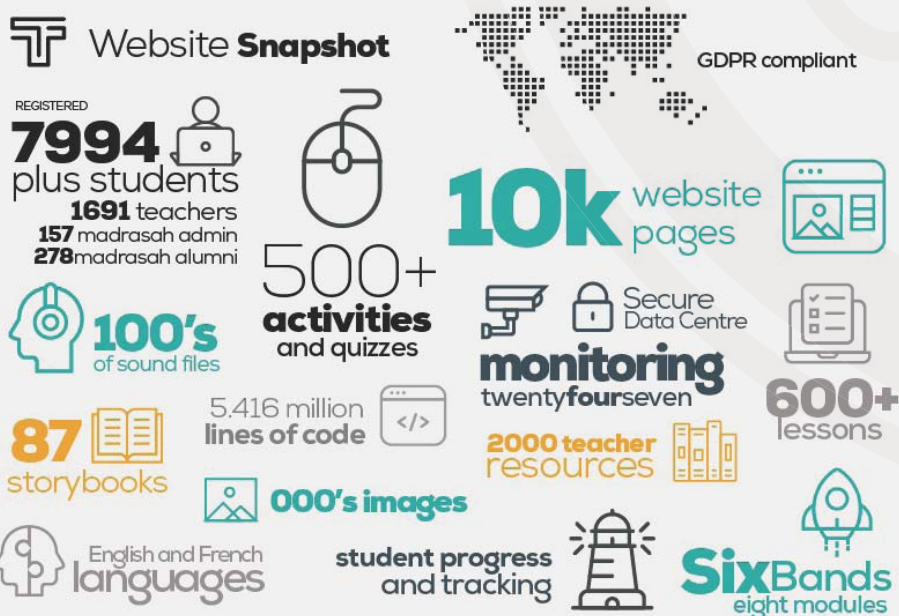
At the heart of MCE’s work is the Tarbiyah curriculum, designed to nurture piety by fostering a learning environment grounded in the values of the Qur’an and Ahl al-Bayt(a). MCE develops engaging, state-of-the-art resources tailored to the needs of children across diverse contexts.

## Tarbiyah Qur’an Curriculum

The Tarbiyah Qur’an Curriculum is a structured programme that guides learners from the Arabic alphabet to fluent recitation of the Qur’an. Piloted in three UK Islamic education centres in 2023/24, it is now being refined based on feedback from educators and Qur’an specialists. Ahead of its global release in September 2025, a centralised training programme—delivered both online and in person—is being developed to equip a network of Qur’an Champions and Trainers to support its worldwide rollout.

## The Digital Portal: Reach and Features

The MCE continues to enhance their Digital Portal, with the aim of providing educators with tools that support effective use of classroom time for both teachers and students. Informed by user feedback, the platform is evolving into a more tailored Learning Management System (LMS), with regular updates and new features designed to improve functionality and user experience.



As of 2024, 54 of the 124 global institutions using the MCE curriculum are subscribed to the Digital Portal.

Weekly engagement includes:

- 7,994 active student logins
- 1,691 teachers and 125 administrators
- 87 digital storybooks available

The platform offers a growing range of features to support both educators and learners, such as:

- Lesson controls, downloadable notes, and interactive student activities
- Progress tracking tools for individuals and classes
- Feedback and resource-sharing mechanisms
- 'Test Yourself' assessments that guide learning trajectories

**New Feature – Student Report Cards**

A recent addition allows educators to generate digital student reports, including personalised feedback. These are accessible to parents via the student portal, enhancing transparency and parental engagement.

**Some of the teacher/student features include:**

- User feedback (the blue button)
- Community resources
- Lock and unlock lessons
- Downloading notes
- The search button
- Students progress and last access date
- Class progress
- Student centric activities
- 'Test Yourself' questions that inform the trajectory of students learning

**Next Steps:**

We are planning to expand our suite of digital curriculum offerings in the coming months to include:

- RSE
- TQC (Tarbiyah Qur'an Curriculum)
- Baligha (Coming of Age) Programme

This expansion aims to provide accessible, well-structured, and faith-aligned educational content to support learners and educators across diverse global communities.



# Tarbiyah Storybooks

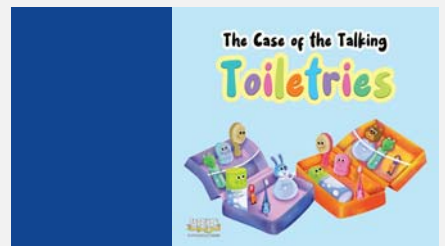
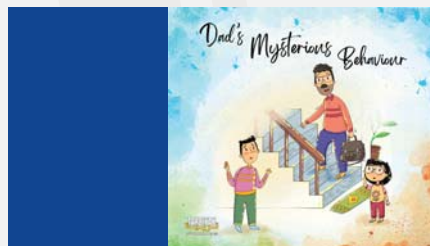
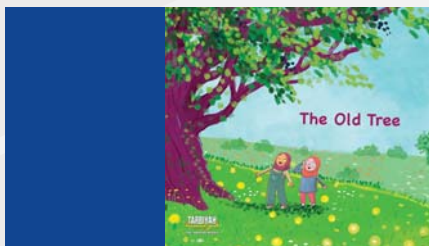
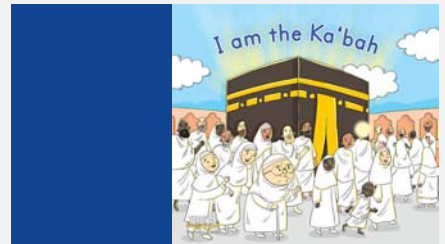
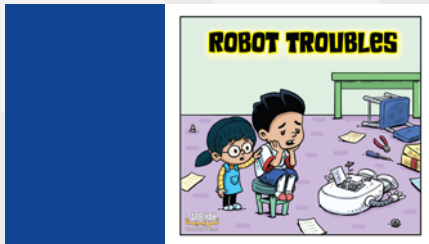
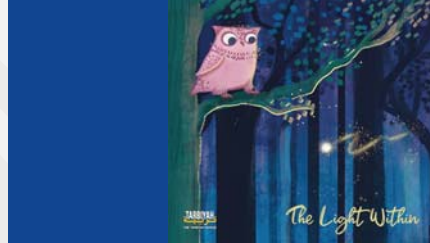
## Bands A and B Storybooks

Storybooks continue to play a vital role in early years Islamic education, particularly within Bands A and B of the Tarbiyah curriculum. A total of 87 titles have now been released for children aged 4–7, using storytelling to introduce core values and foundational Islamic concepts in an age-appropriate manner.

We are pleased to report that 11 new storybooks have recently been added in both English and French, and are now available via the Tarbiyah website, digital portal, and the Storytime App. These resources help make learning more engaging and accessible for madrasah students worldwide.

<b>6A04</b>	<b>Manners of sleeping</b>
<b>6A05</b>	<b>The Muslim way</b>
<b>6A06</b>	<b>Caring for my heart</b>
<b>6B01</b>	<b>Islamic Months</b>
<b>6B02</b>	<b>Shariah and Furu-E-Din</b>
<b>6B03</b>	<b>Hajj</b>
<b>6B04</b>	<b>Grooming &amp; Hygiene</b>
<b>6B05</b>	<b>Niyah</b>
<b>6B06</b>	<b>Taharah and Najasah</b>
<b>6B07</b>	<b>Halal food</b>
<b>6B08</b>	<b>Salman al-Muhammadi</b>







# ICAIR

INTERNATIONAL CENTRE FOR  
ADVANCED ISLAMIC RESEARCH



# 1. Key Activities and Achievements

1. Organised Seminar on **“The Najaf Seminary: Shi’i Leadership and Political Dynamics”** that served 129 beneficiaries (January 14, 2024)
2. Organised Seminar on **“The Book of God and My Family Shall Never Part Ways”** that served 122 beneficiaries (February 18, 2024)
3. Organised Seminar on **“Islam and Hollywood”** that served 112 beneficiaries (March 17, 2024)
4. Organised Seminar on **“The Fiqh and Science of Moonsighting”** that served 126 beneficiaries (April 7, 2024)
5. Organised Conference on **“God in the Modern World”** that served 2706 beneficiaries (April 20, 2024)
6. Organised Seminar on **“The Ethics of Karbala”** that served 144 beneficiaries (July 21, 2024)
7. Organised Seminar on **“Shahida Bint al-Huda and Her Novels”** that served 101 beneficiaries (August 4, 2024)
8. Organised Discussion on **“Discussion with Sayyid Muneer al-Khabbaz”** that served 54 beneficiaries (August 16, 2024)
9. Organised Seminar on **“Tawassul and Ziyarah in Islamic Thought”** that served 80 beneficiaries (October 6, 2024)
10. Organised Seminar on **“Akhbarism and Usulism”** that served 145 beneficiaries (December 15, 2024)
11. Published al-Qalam Journal Issue 2 (6 articles)
12. Published al-Qalam Journal Issue 3 (7 articles)
13. Published al-Sidrah Magazine Issue 1 (10 articles)
14. Signed MOU with Mizan Institute (USA) for development of courses
15. Signed MOU with Ahl al-Bayt Islamic Seminary (USA) for production of al-Sidrah Magazine
16. Launch of Education Research Group (15 researchers)



## 2. Statistics and Metrics

1. 3,721 event sign-ups (online and in-person)
2. 12,861 views of livestreams and recordings on YouTube Channel
3. £1,253 raised in voluntary donations from events (via Eventbrite and wf.donate) to defray costs of events





HAWZA  
ONLINE



# Key Activities and Achievements

## Graduation Milestone

In May 2024, we celebrated the graduation of our inaugural cohort of students from the Certificate programme. These students showcased extraordinary commitment and hard work, meeting all programme requirements with success. This significant achievement highlights the dedication of both our students and faculty to the pursuit of Islamic teachings.

## Further Studies Programme Launch

In September 2024, we introduced the Further Studies Programme, aimed at delivering postgraduate-level education. This programme focuses on three main areas: Supervised Research, Advanced Principles of Jurisprudence, and Advanced Qur'anic and Hadith Arabic. This initiative aims to equip graduates with advanced skills, ready to take on impactful roles in community service and academia.

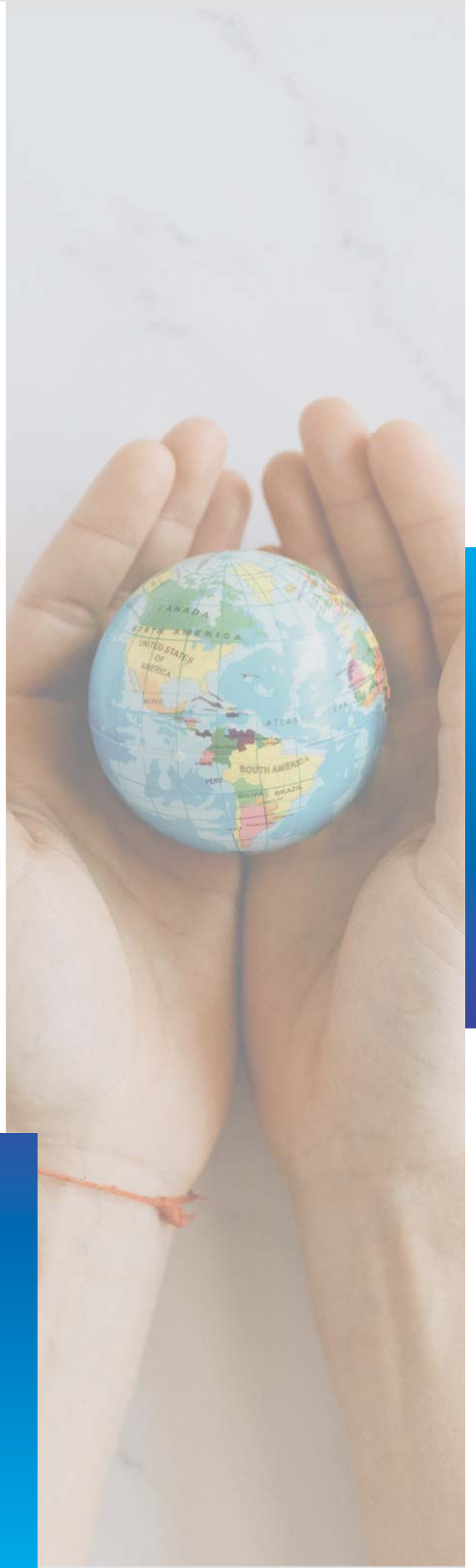
## Statistic and Metrics

- Total Students: 212
- Countries Represented: 27
- Teachers: 14
- Modules Offered: 25
- Programmes Offered: 4 (Hawza Studies, Arabic, Further Studies, Short Courses)
- Study Options: 3 (Certificate, Diploma, Non-Award)
- Own Textbooks: 3
- Lessons Delivered: 5,122 (Arabic: 2,520; Hawza Studies: 2,310; Tutorials: 292)





## INTERNATIONAL OUTREACH



The World Federation's International Outreach Department is dedicated to sharing the teachings of the Qur'an and the Ahl al-Bayt (a) across diverse communities worldwide. The department has witnessed remarkable growth, initiating numerous engaging projects in **18 languages** and extending its reach to over **70 countries!**

Overall Outreach in 70 Countries with  
25 Diverse Activities



## 1. Key Activities and Achievements

### Prominent Key Activities 2024:

- Comprehensive global Muharram programmes were delivered across **21 countries** in 2024, reaching and benefiting over **70,000 individuals** through educational lectures, commemorative gatherings, and community engagement activities.
- First ever Reverts Conference held at WF House in Harefield with over 60 participants from **19 cities** and **8 countries** across Europe, in September 2024.
- Youth development programmes were delivered in Grenada, Madagascar, and Mauritius, engaging **140 young participants** in faith-based learning, personal development, and community-building activities.
- Full support to 7 Islamic Seminaries and Centres.
- Monthly support to around **150 East African Students** in Islamic Seminaries.
- Interfaith Seminar in Aug 2024 in South Africa with the **Catholic Church of Cape Town**. Another seminar in May 2024 in Madagascar titled '**Together with Lady Mary**'
- Book Publications in various languages & book distributions.
- Announcement of our First International Qur'an Competition – **Hal Min Muddakir? - where is the learner of Dhikr?**
- Creation of a « **French Desk** » under this Department. This will offer services across all The World Federation Departments in the French language for those within our communities who require access to community services in this language.



## PROMINENT ACTIVITIES HIGHLIGHT



## MUHARRAM PROGRAMS 2024-1446



On the auspicious occasion of the birth anniversaries of the beloved Messenger of Allah, Prophet Mohammed (SAW), and Imam Al-Sadiq (AS), The World Federation’s External Tableegh Department organised its **first-ever**

### REVERTS CONFERENCE

The Conference was led by a panel of prominent figures in the Revert Community - Shaykh Ayub Rashid, Shaykh Ahmed Haneef, Brother Abdulah Shabar, Br Adb Al-Rauf Shokoya and Br Razahusein Rahim. The aim of the conference was to:

1. **Support the spiritual growth** of those who have embraced the Mad’hab of Ahl al-Bayt (a).
2. **Identify and address the challenges** faced by the revert community.
3. **Provide a platform** for the reverts to share their experiences and connect with other groups.



SEPTEMBER 21  
WF House, London



60+ Participants from 19 cities  
and 8 countries across Europe





## 2. 2024 Statistics and Metrics

1. In July 2024, the Head of the International Outreach Department conducted an outreach and needs assessment visit to South Africa. He visited centres in **Durban, Cape Town, and Johannesburg**, engaging with local community members and interfaith representatives to better understand regional needs and opportunities for collaboration.



2. The Ahlulbait Mosque in Ottery, in collaboration with The World Federation of KSIMC and the Catholic Church of Cape Town, co-hosted an interfaith seminar titled **“Suffering and Sacrifice for Others: A Muslim–Christian Perspective.”**

The seminar featured a diverse panel of religious leaders and academics and served as a platform to foster mutual understanding and dialogue between Muslim and Christian communities.



## IRAQ

A member of the World Federation team visited the Religious Seminary of Khojas in Najaf, which currently serves 40 students. During the visit, a lecture was delivered in Arabic, and there were direct engagements with students, faculty, and management to strengthen ties and gain deeper insight into the seminary's academic and operational needs.

## BOSNIA

### Ongoing management of The World Federation's Islamic Centre – Zivot Foundation:

Programs conducted:

1. Celebrations and Commemoration of Islamic historical events with the Shia community members.
2. Translation and subtitling of lecture series for the Holy month of Muharram.
3. Monthly youth meetings and discussion circles to engage participants in meaningful dialogue, spiritual development, and community connection.
4. Weekly Holy Qur'an classes conducted for children.
5. Production of **36 videos** for our Centre's YouTube channel with around 1300 subscribers.
6. Visit to Bosnia for needs assessment and audit purposes on behalf of The World Federation Secretariat, and to meet the community at Zivot Foundation.



## PHILIPPINES

1. **Month of Ramadhan Support** and sponsorship of two scholars at the request of the local community.
2. **Month of Muharram - Safar Support** and dispatching three scholars for centres in Metro Manila, Meycauayan and Guiguinto in Bulacan. Various activities were conducted, including congregational programs, classes for ladies and children, organisation of Sabeel (providing water and drink) and interfaith activities.

## INDONESIA

The World Federation, through a local agency in Indonesia, coordinated three blood donation drives, engaging **141 donors**. In addition, seven community service stalls served **1,100** food portions.

## GRENADA

A summer youth programme was successfully organised in collaboration with the local Jamaat in Grenada, offering participants a valuable opportunity for personal growth, learning, and reflection.

## MADAGASCAR



1. **Medical, Eye Check-up and Circumcision Camps** successfully conducted in Manakara, Madagascar
2. **Essential Clothing and Footwear Distribution** to the underprivileged people
3. **Participation in the construction of roads and distribution of trees** to the local community Centres.



4. **Interfaith Seminar:** The World Federation participated in the Interfaith Seminar “**Together with Lady Mary**” in Madagascar. For this occasion, **1,000 copies** of the book **Wisdom of Jesus, Son of Mary** were published and distributed in French.

5. **Youth Engagement Programme:** Contribution and participation in a youth development initiative benefiting 100 young participants.

## KENYA AND TANZANIA



1. **Educational Technology Support:** The World Federation donated 100 computer tablets to students at three key educational Islamic learning centres in Tanga and Dar es Salaam, Tanzania, enhancing digital learning access for 100 learners.

2. **Monthly Student Stipends:** In collaboration with the Africa Federation, The World Federation provided monthly stipends to 83 students pursuing Islamic studies across East Africa.

3. **Support for Educational Activities:** Supported local educational initiatives, including capacity-building workshops, training sessions, and seminars in Kenya.

4. **Higher Education Sponsorship:** Fully funded the travel of 11 students from Tanzania, nominated by Bilal Muslim Mission of Tanzania (BMMT), to undertake advanced religious studies in Najaf, Iraq.

5. **Community Education Programmes:** Delivered outreach and engagement programmes during the Month of Muharram in collaboration with Bilal Muslim Mission of Kenya and Tanzania, reaching approximately 10,000 individuals.

6. **Community Meals and Gatherings:** In partnership with the Caring is Sharing organisation, The World Federation supported weekly community gatherings and meal distributions (including dua sessions) at 10 centres across Kenya.



## Projects in other Countries:

### INDIA

**Installation of four air conditioners** at Mehfil-e-Haydri in Hyderabad, benefiting over 2,000 attendees by improving comfort during community programmes.

### IVORY COAST

**Support for Muharram programming** included a large-scale blood donation drive, daily lectures, congregational gatherings, , youth-led performances and educational recitations in French.

### TRINIDAD AND TOBAGO

**Public engagement activities** included tent installations and a street exhibition on the theme of Imam Hussain and Karbala. Educational materials such as water bottles and pamphlets were distributed to facilitate dialogue and public awareness.

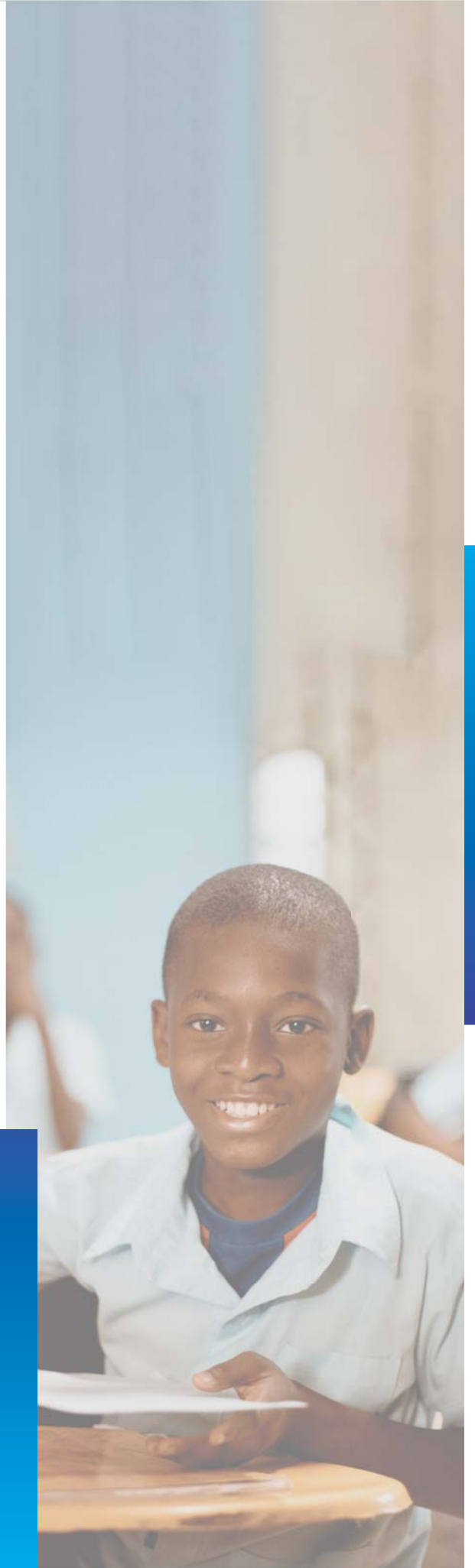
### POLAND

**Supported the publication** of Truth, Order and Beauty – An Introduction to Islam in Polish, authored by Arek Miernik. Two “Meet the Author” events are planned to promote the book and engage readers in thoughtful discussion.





## EDUCATION



# 1. Key Activities and Achievements

- **Scaling Education support for underprivileged children:** In 2024, the Zainabiya Child Sponsorship Scheme (ZCSS) expanded its support for disadvantaged children, surpassing 5,000 sponsored students across primary and secondary education. The programme now operates in Pakistan, India, the Philippines, Kenya, mainland Tanzania, and, most recently, Uganda. Through collaboration with local partners, ZCSS provides consistent financial assistance to cover essential education-related costs, including tuition, uniforms, and school materials. This initiative is designed to reduce barriers to education and improve long-term outcomes for children from under-served communities.
- **Increased focus on Higher Education:** Likewise, we have increased our support for Higher Education by supporting 604 underprivileged students to help them secure a bright future.
- **Careers Education & Guidance:** As part of our pilot project, we organised 8 online Careers Education & Guidance webinars for our community schools. We plan to expand this initiative further in the coming year.
- **Vocational Education:** The Education team embarked on supporting underprivileged students in remote areas like Parachinar through vocational courses such as mobile repair and solar panel installation. In the upcoming year, we aim to diversify the range of vocational training we offer.
- **TWF Collaboration with Jaffaria Academy (UK):** During the year, The World Federation announced a new collaboration with Jaffaria Academy (UK), a Cambridge-accredited online school. This partnership reflects a shared long-term vision to cooperate on value-based education and explore future opportunities in educational technology and research & development for the benefit of the community.
- **The Launch of an Innovative website and Mobile App:** The World Federation Education team launched a dedicated education website aimed at engaging and informing our global community about ongoing initiatives and opportunities. In addition, a mobile app has been developed to enhance the donor experience, offering features such as academic progress updates, donation tracking and reminders, and personal preference settings.
- **The Launch of the Masters Edge program:** The Masters Edge program is a highly competitive program where potential applicants are selected on their academic excellence as well as wider contribution to society. As part of the Masters Edge initiative, The World Federation will support successful applicants with a Higher Education support package towards their university tuition fees as well as provide these students with mentorship and career coaching to help unlock their potential and take them to the next level in their professional career.

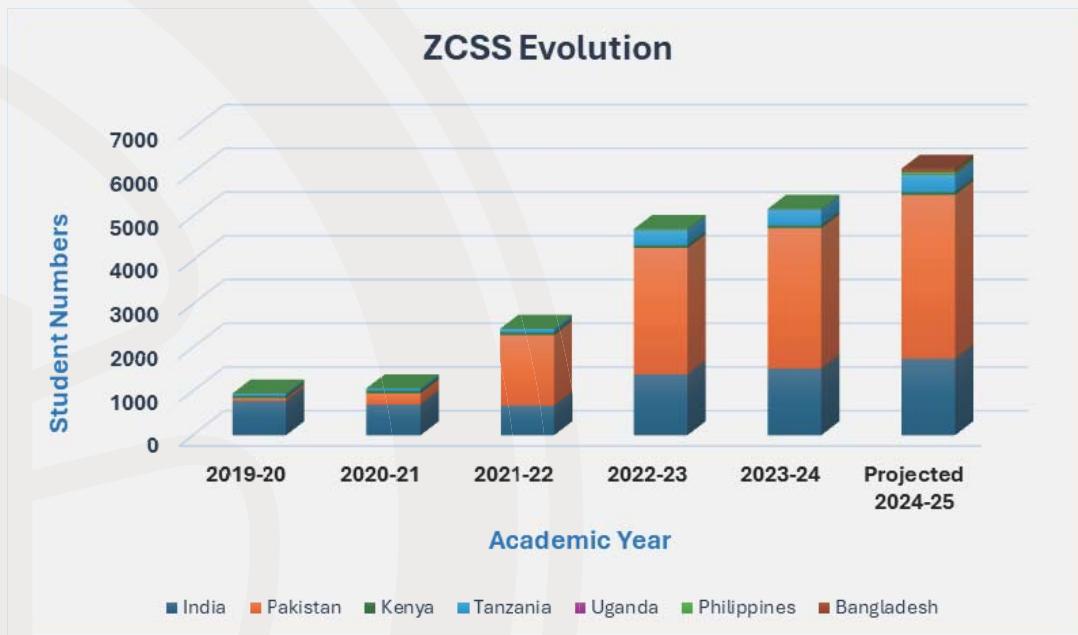


## 2. Statistics and Metrics

### Primary and Secondary Education

During the 2023/24 academic year, we surpassed our target by supporting over 5,000 students through the ZCSS programme.

For 2024/25, our goal is to further expand this support to reach 6,000 students across our programme countries.



### Higher Education

During the Academic year 2023/24, we supported a total of 604 students for Higher Education across the world.

### Careers Education & Guidance

In 2024, the TWF Education team hosted a series of Careers Education and Guidance webinars in collaboration with select community schools. Plans are underway to expand this initiative to reach a wider student audience in the coming year.





# KHOJA HERITAGE PROJECT



The Khoja Heritage Project (KHP) is dedicated to promoting and preserving the rich legacy of the Khoja Shia Ithna-Asheri community. Through its efforts, KHP seeks to foster a deep appreciation for the remarkable contributions of the community's founding members. Understanding the significance of this journey of faith requires reflection on the sacrifices and struggles of our ancestors—an arduous sojourn that ultimately led to the faith we uphold today.

## 1. Key Activities and Achievements in 2024

- **Khoja Heritage Tour in India – January 2024:**



The Khoja Heritage Tour, a flagship initiative of the KHP, unfolded with great anticipation and enthusiasm, marking a significant milestone in the cultural and religious rediscovery of the Khoja Shia Ithna-Asheri community. Bringing together 31 participants from across the United Kingdom, USA, Canada, Sweden, France, and Kenya, the tour was thoughtfully designed to highlight the community's deep-rooted connection to its heritage and enduring passion for its preservation.



- **Global Khoja Heritage Day Celebrations – October 2024:**



The 2024 Global Khoja Heritage Day (KHD), on October 25th and 26th, marked a momentous milestone in the Worldwide Khoja community's efforts to honour and preserve their cultural heritage. With a theme of unity and heritage preservation, this two-day, globally synchronised event brought together Khoja communities from Karachi, Toronto, New York, Most UK Jamaats, Paris, Hyderabad, Badin, Mumbai and other cities to celebrate their shared history, cultural values, and humanitarian ideals. This year's event went beyond regular events, encouraging the community to address urgent global concerns by supporting emergency relief efforts, fostering a collective spirit of empathy and social responsibility.



- **Khoja Heritage Day International Competitions – Poetry and Essay writing competitions:**



As part of the Khoja Heritage Day celebrations, the Khoja Heritage Project launched a series of international competitions to encourage creative engagement with Khoja heritage. The competitions were divided into three age groups: children under 16, youth between 16 and 25, and seniors aged 55 and above.

1. **Essay Writing:** Participants were asked to write essays on topics related to Khoja history and identity.
2. **Global Khoja Heritage Quiz:** Participants were provided a quiz to encourage them to explore their heritage.

Winners of these competitions received various prizes: cash awards for the children’s categories, and full and partial packages for the Khoja Heritage Tour 2025 in India for youth and senior winners.

### **Khojapedia: Chronicling the Rich History of the Khoja Community**



The initiative to document and honour the heritage of the Khoja community made notable progress with the introduction of Khojapedia, a digital encyclopedia that became a comprehensive repository of the community’s socio-religious history. As



an online platform, Khojapedia is serving as a crucial resource for both members and researchers interested in the intricate tapestry of Khoja culture, history, and religious practices-[www.khojapedia.com](http://www.khojapedia.com)

## 2. Statistics and Metrics

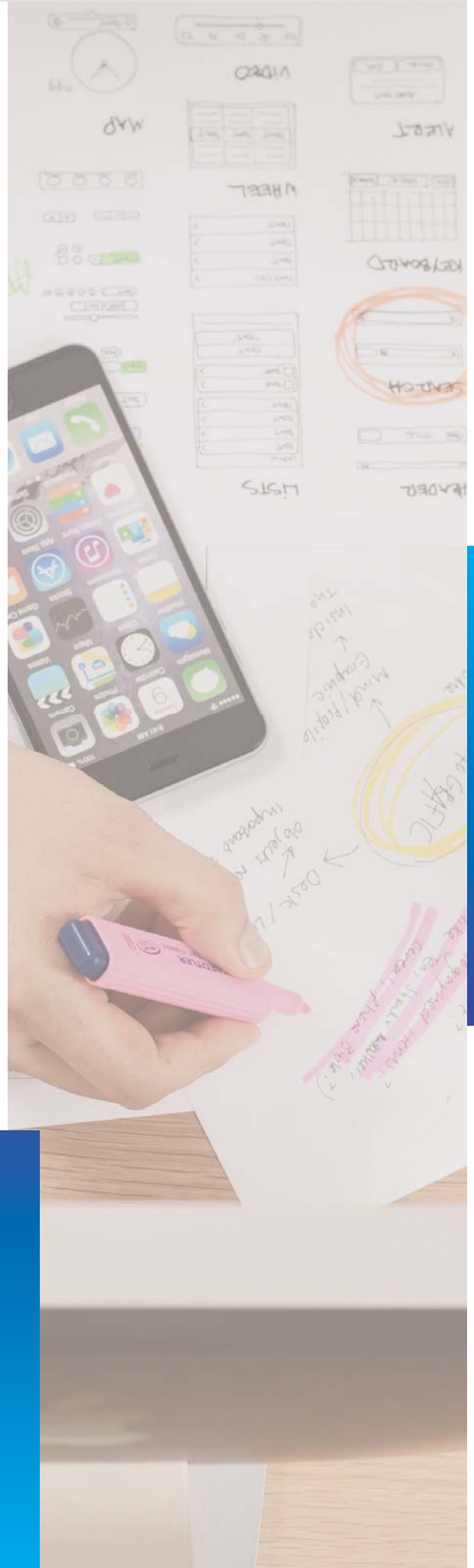
### Our Grassroots Reach and Community Involvement:

- Khoja Heritage Tour: 31 participants from six countries (UK, USA, Canada, Sweden, France, Kenya).
- Global Khoja Heritage Day: Events held in Karachi, Toronto, New York, London, Paris, Badin, Hyderabad, and Mumbai other Jamaats across 6 countries, with an estimated participation of 25,000 community members.
- Khoja Heritage Day International Competitions: 39 participants across three categories (Under 16, Youth 16-25, Seniors 55+) for Essay and Quiz Competitions.





# FINANCIAL STATEMENTS



# Financial Review

Total income has increased by £1,132,403 and the Resources Expended has increased by £2,986,730. A summary of these results is shown on the Financial Statements attached to this report.

## Risk Management

The Trustees are committed to maintaining a strong and proactive risk management culture across the organisation. Recognising that effective risk oversight is critical to delivering our mission, The World Federation has continued to strengthen its risk framework and practices over the past year.

## Principal Risks and Uncertainties

A comprehensive risk register is maintained and regularly updated, capturing key risks across strategic, operational, financial, reputational, compliance and environmental dimensions. Risks are assessed based on likelihood and potential impact, with clearly defined mitigation strategies assigned to each area. These are monitored by our in-house Legal and Compliance team and reviewed periodically by the Trustees, with a focus on continuous improvement.

### Identified risk: Information Technology and Cyber Security

Information technology remains a key operational risk area for The World Federation, with potential implications for efficiency, data security, and continuity of service. While current systems are broadly stable, there is a recognised need to ensure that IT support arrangements remain fit for purpose and aligned with the organisation's evolving needs. The absence of more structured technical support or reliance on outdated tools may, over time, impact service delivery.

A related consideration is the organisation's dependency on a limited number of external IT support arrangements, which may create vulnerability if service quality or continuity is disrupted. Additionally, as with all organisations handling sensitive information, the risk of data breach, corruption, or accidental loss due to technical faults or cyber threats remains a concern.

### Action Taken to Mitigate the Risk:

The Trustees are actively reviewing existing IT arrangements and introducing new frameworks to clarify service level expectations, data ownership provisions, and continuity planning. Exploring alternative providers, particularly in areas where service dependency is concentrated, forms part of broader risk mitigation efforts. These actions support The World Federation's ongoing commitment to building long-term digital resilience.

The organisation is also transitioning to cloud-based backups to strengthen data recovery and ensure secure, long-term retention. These measures are part of a wider digital review aimed at supporting operational continuity, enhancing data governance, and reducing overall risk exposure.



Additionally, a digital Request for Proposals (RFP) process was undertaken to support the redevelopment and consolidation of The World Federation's public-facing website. While not directly linked to core operational IT risk, this strategic initiative contributes to improved digital engagement, accessibility, and user experience.

### **Identified risk: Data Protection**

The World Federation handles personal data relating to donors, beneficiaries, volunteers, and partners. There is a risk of non-compliance with data protection laws, including the UK GDPR, which could result in reputational harm, regulatory penalties, or a loss of stakeholder trust. Risks may arise from accidental data breaches, poor data handling practices, or insufficient organisational awareness of legal obligations.

#### **Action Taken to Mitigate the Risk:**

The World Federation has appointed both a Data Protection Officer and an internal GDPR lead to guide the organisation's compliance efforts and provide appropriate oversight. A comprehensive data protection policy is being rolled out across the organisation, with the support from external service providers. This is accompanied by the development of clear procedures and staff training to promote sound data governance.

Organisation-wide awareness and training initiatives are being planned to ensure that all staff feel confident and well-equipped to handle personal data in line with legal requirements. Regular reviews of data handling practices and security measures are taking place to ensure that personal information is managed securely, lawfully, and transparently. Departments are engaging in practical, phased projects to integrate the GDPR framework into their existing work. The Trustees continue to monitor this area closely as a key governance and compliance priority.

### **Identified risk: Whistleblowing and Ethical Reporting**

The absence of a clear and trusted mechanism for staff, volunteers, or stakeholders to raise concerns could result in unethical or unlawful behaviour going unreported. This may expose the organisation to reputational, legal, or operational risks, particularly if issues are not addressed early or appropriately.

#### **Action Taken to Mitigate the Risk:**

The World Federation is in the process of implementing a Whistleblower Policy, which provides a formal, confidential process for reporting concerns related to misconduct, safeguarding, financial impropriety, or other serious issues. The policy will be accessible to staff and relevant stakeholders and is supported by awareness-raising to ensure individuals feel empowered to speak up in good faith without fear of retaliation.

### **Conclusion**

As part of its ongoing commitment to risk maturity, The World Federation will continue to review and refine its risk management approach in response to evolving internal and external factors. Risk considerations are now firmly embedded into planning, delivery,



governance, and reporting processes.

Enhanced internal controls, strengthened oversight of partners, more detailed due diligence, and an evolving policy framework have all contributed to greater organisational resilience. The Trustees are satisfied that appropriate systems and mitigation measures are in place to manage principal risks to an acceptable level and are confident that the organisation is well-positioned to navigate future challenges.

## Investments

The Trustees are actively identifying suitable opportunities to invest the portion of the Foundation Fund that was specifically donated for investment purposes.. The Trustees policy is to achieve a return greater than the rate of inflation whilst always taking great care to protect the capital invested.

## Grant Making Policies

The Trustees have a robust policy of rigorously reviewing grant applications that are received. The review of the applications is conducted by the Heads of Departments in line with these policies prior to approval being given for the grant to be made.

Furthermore, once the grants are released, there is a system in place to monitor the effect of the grant and reporting details acquired to ensure that the objective has been satisfied and to report back to the charity's donors.

## Internal Audit

The Trustees have initiated a scheme of periodic internal audits, undertaken by an independent international business assurance provider specialising in internal auditing. The Charity takes learnings from these audits and implements recommendations to continuously improve processes.

## Reserves Policy

The level of total funds held at the end of the year was £19,343,147. The restricted funds at the year-end were £3,607,317.

£6,976,444 are held as designated funds and it is likely that these funds will be disbursed by the Trustees for the activities intended within the next 12 months. Unrestricted funds are maintained to cover management and administration costs and to respond efficiently to varying application of grants and pledges made.

The Restricted funds are all continuing projects. Where deficits exist, funds have been received after the yearend. Where there are surpluses, the funds are utilised when actual expenditure is incurred.

The Trustees have examined the Charity's requirements for reserves in light of the main risks to the organisation.



The Trustees are committed to generating sufficient reserves to support current organisational activities to meet the following requirements:

- Safeguard the charity's service commitment in the event of delays in receipt of donations or other income
- Providing a financial cushion against risk and future uncertainties.

To this end, the Trustees have established a reserves policy that is reviewed annually to ensure that the appropriate levels of reserves are maintained. However, the Trustees are of the view that reserves should not be set too high, tying up funds which could and should be spent on charitable activities. In line with its duties as a service provider, the organisation aims to hold unrestricted reserves, excluding those tied up in tangible fixed assets, amounting to three months projected operating costs. This is to minimise any disruption to beneficiaries should a source of income cease. On forecast expenditure for this amount is equivalent to £317,000. The actual free reserves at the year-end were £2,784,327. Free reserves continue to be in excess of the required target amount and therefore the Trustees are considering ways of investing the surplus reserves.

### Responsibilities of the Trustees

The Trustees are responsible for managing the day-to-day activities of The World Federation as laid down by the Constitution. The Trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). The law applicable to charities in England and Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the Trustees are required to:

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

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed.

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



The Trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Trustees meet regularly to review program progress, assess risk, approve policies and budgets, and provide oversight of key areas such as safeguarding, fundraising, and financial control.

None of the Trustees receive any remuneration for their services as Trustees during the year.

## Related Parties

The World Federation has policies in place to identify and document related party transactions which are detailed under note 10a of the accounts section.

## Looking Ahead

As we reflect on a year of substantial humanitarian, educational, and spiritual impact, the Trustees of The World Federation of KSIMC are focused on the challenges and opportunities that lie ahead.

Leading up to the 50th anniversary of The World Federation—an important milestone that invites both reflection on our legacy and renewed commitment to our shared vision for the future.

Our strategic vision for the coming year and beyond is shaped by three guiding priorities:

1. **Consolidation of Impact:** We aim to build on the strong foundations laid in 2024 by reinforcing our monitoring and evaluation frameworks to ensure the effectiveness and sustainability of our programs—particularly those in humanitarian relief, economic upliftment, and education.
2. **Global Digital Transformation:** Recognising the changing needs of our diverse community, we will invest in strengthening digital platforms to support outreach, Islamic education, madrasah learning, and community engagement—bridging gaps for those in underserved or remote regions.
3. **Community-Centric Collaboration:** In 2025 and beyond, we will continue to deepen our collaboration with regional federations and grassroots organisations. This approach ensures we remain responsive to local realities while maintaining a unified global vision.

We are also committed to embedding long-term resilience into our operations by enhancing governance, strengthening our financial base, and nurturing future leadership. This includes cultivating youth-led initiatives, supporting seminary scholars, and ensuring the next generation is spiritually, intellectually, and ethically equipped.



On behalf of all Trustees, we express our sincere appreciation to our donors, volunteers, partners, and staff for their unwavering support. With continued reliance on the Almighty, we step forward in service, determined to uplift and unify our global community.

## Conclusions

During the period 1 January 2024 - 31 December 2024, The World Federation has taken significant steps in achieving its operational objectives which were in line with its constitutional objects and the Trustees assert it as a going concern entity.

The World Federation Trustees are grateful to the dedicated service of its staff and many volunteers. Without their commitment it would be impossible for The World Federation to achieve its objectives and carry out its programs.

The Trustees consider the performance as satisfactory for the year-end 31 December 2024.

This report was approved by the board of Trustees on 22nd October 2025 and signed on its behalf by:

*Ali Jawad*  
.....

**Ali Jawad - Trustee, Secretary General**



# Independent Auditor's Report

## Opinion

We have audited the financial statements of The World Federation of Khoja Ithna Asheri Muslim Communities (the 'parent charity') for the year ended 31 December 2024 which comprise of the Group Statement of Financial Activities, the Group Balance Sheet, the Group Cash Flow Statement 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 Financial Reporting Standard 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 group's affairs as at 31 December 2024, and of the group's incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- 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 responsibilities for the audit of the financial statements section of our report. We are independent of the group and parent 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 group financial statements is appropriate.

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

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



## Other information

The other information comprises the information included in the 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 group 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 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the Trustee's report; or
- the charity has not kept adequate and proper accounting records; 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 Trustees responsibilities statement, 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 group and parent 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 group or parent charity or to cease operations, or have no realistic alternative but to do so.



## Auditor 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 or having effect thereunder.

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

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

We gained an understanding of the legal and regulatory framework applicable to the Charity and the sector in which it operates and considered the risk of the Charity not complying with the relevant laws and regulations including fraud in particular those that could have a material impact on the financial statements. This included those regulations directly related to the financial statements, including financial reporting, and tax legislation. In relation to the operations of the Charity this included compliance with the Charities Act 2011 and SORP 2019.

The risks were discussed with the audit team and we remained alert to any indications of non-compliance throughout the audit.

We carried out specific procedures to address the risks identified. These included the following:

Reviewing minutes of Board meetings, reviewing any correspondence with the Charity Commission, agreeing the financial statement disclosures to underlying supporting documentation, enquiries of management and officers of the Charity's Group and a review of the risk management processes and procedures in place. We have also reviewed the procedures in place for the reporting of any incidents to the Trustee Board including serious incident reporting of these matters as necessary with the Charity Commission.

Management override: To address the risk of management override of controls, we carried out testing of journal entries and other adjustments for appropriateness. We reviewed systems and procedures to identify potential areas of management override risk.



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 FRC's website at: <https://www.frc.org.uk/auditors/audit-assurance/auditor-s-responsibilities-for-the-audit-of-the-fi/description-of-the-auditor%E2%80%99s-responsibilities-for>. This description forms part of our auditor's report.

We communicated with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

### Use of our report

This report is made solely to the charity's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. 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.



### Price Bailey LLP

Chartered Accountants  
Statutory Auditors

3rd Floor,  
24 Old Bond St,  
Mayfair,  
London  
W1S 4AP

Date: 24 October 2025



# CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 DECEMBER 2024

	Notes	2024 Restricted Funds £	2024 Unrestricted Funds £	2024 Total Funds £	2023 Restricted Funds £
<b>INCOME AND ENDOWMENTS FROM:</b>					
Donations and legacies	2	3,213,019	12,371,338	15,584,357	14,588,107
Investments	3	-	331,634	331,634	195,481
<b>TOTAL</b>		<b>3,213,019</b>	<b>12,702,972</b>	<b>15,915,991</b>	<b>14,783,588</b>
<b>EXPENDITURE ON:</b>					
<b>Charitable activities:</b>					
Health	4	-	480,824	480,824	252,051
Relief		18,100	6,334,737	6,352,837	5,795,783
Advancement of Education		2,548,148	5,970,467	8,518,615	6,317,712
<b>TOTAL</b>		<b>2,566,248</b>	<b>12,786,028</b>	<b>15,352,276</b>	<b>12,365,546</b>
Gains/(Losses) on foreign currency		-	53,800	53,800	(217,786)
<b>NET (EXPENDITURE)/ INCOME</b>		<b>646,771</b>	<b>(29,256)</b>	<b>617,515</b>	<b>2,200,256</b>
<b>TRANSFERS BETWEEN FUNDS</b>	17	-	-	-	-
<b>NET MOVEMENT IN FUNDS FOR THE YEAR</b>		<b>646,771</b>	<b>(29,256)</b>	<b>617,515</b>	<b>2,200,256</b>
Total funds at 1 January 2024		2,960,546	15,765,086	18,725,632	16,525,376
<b>TOTAL FUNDS AT 31 DECEMBER 2024</b>		<b>3,607,317</b>	<b>15,735,830</b>	<b>19,343,147</b>	<b>18,725,632</b>

The accompanying notes form an integral part of these accounts.

All activities are continuing and no activities were discontinued this year.



# CONSOLIDATED BALANCE SHEET

FOR THE YEAR ENDED 31 DECEMBER 2024

		2024		2023	
	Notes	£	£	£	£
<b>FIXED ASSETS</b>					
Tangible fixed assets	11		725,213		548,315
Investment properties	12		1,246,656		1,396,868
Investments in joint venture	13b		4,003,190		4,003,190
			<u>5,975,059</u>		<u>5,948,373</u>
<b>CURRENT ASSETS</b>					
Debtors	14	9,532,006		9,392,801	
Cash at bank		<u>9,793,607</u>		<u>8,880,482</u>	
		19,325,613		18,273,283	
<b>CREDITORS:</b> amounts falling due within one year	15	<u>(5,957,525)</u>		<u>(5,496,024)</u>	
<b>NET CURRENT ASSETS</b>			<u>13,368,088</u>		<u>12,777,259</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			<u>19,343,147</u>		<u>18,725,632</u>
<b>NET ASSETS</b>			<u>19,343,147</u>		<u>18,725,632</u>
<b>FUNDS</b>					
Restricted Funds	17		3,607,317		2,960,546
General Funds			8,759,386		8,352,589
Designated Funds			<u>6,976,444</u>		<u>7,412,497</u>
<b>TOTAL FUNDS</b>			<u>19,343,147</u>		<u>18,725,632</u>

The financial statements were approved and authorised for issue by the Board the Trustees on *22nd October 2025* and were signed below on its behalf by:

*Safder Jaffer*  
**Safder Jaffer**  
 President

*Sajjad Rajan*  
**Sajjad Rajan**  
 Hon. Treasurer

The accompanying notes form an integral part of these accounts.



# CHARITY BALANCE SHEET

FOR THE YEAR ENDED 31 DECEMBER 2024

		2024		2023	
	Notes	£	£	£	£
<b>FIXED ASSETS</b>					
Tangible fixed assets	11		725,213		548,314
Investment properties	12		834,781		984,990
Investments in subsidiary undertakings	13a		2		2
Investments in joint venture	13b		4,003,190		4,003,190
			<u>5,563,186</u>		<u>5,536,496</u>
<b>CURRENT ASSETS</b>					
Debtors	14	9,944,764		10,008,946	
Cash at bank		<u>9,771,497</u>		<u>8,876,561</u>	
		19,716,261		18,885,507	
<b>CREDITORS:</b> amounts falling due within one year	15	<u>(5,943,500)</u>		<u>(5,494,787)</u>	
<b>NET CURRENT ASSETS</b>			<u>13,772,761</u>		<u>13,390,720</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			19,335,947		18,927,216
<b>NET ASSETS</b>			<u>19,335,947</u>		<u>18,927,216</u>
<b>FUNDS</b>					
Restricted Funds	17		3,607,317		2,960,548
General Funds			8,752,186		8,554,171
Designated Funds			6,976,444		7,412,497
<b>TOTAL FUNDS</b>			<u>19,335,947</u>		<u>18,927,216</u>

The financial statements were approved and authorised for issue by the Board the Trustees on 22nd October 2025 and were signed below on its behalf by:

*Safder Jaffer*

**Safder Jaffer**  
President

*Sajjad Rajan*

**Sajjad Rajan**  
Hon. Treasurer

The accompanying notes form an integral part of these accounts.



# CONSOLIDATED CASH FLOW STATEMENT

FOR THE YEAR ENDED 31 DECEMBER 2024

	2024	2023
	£	£
<b>Cash flows from operating activities:</b>		
Net cash (used in)/provided by operating activities	682,152	2,091,834
<b>Cash flows from investing activities:</b>		
Interest	305,021	195,482
Payments to purchase investments	(16,583)	(498,263)
Payments to acquire tangible fixed assets	(57,465)	(28,610)
Net cash provided by/(used in) investing activities	230,973	(331,391)
Change in cash and cash equivalents in the reporting period	913,125	1,760,443
Cash and cash equivalents at the beginning of the reporting period	8,880,482	7,120,039
Cash and cash equivalents at the end of the reporting period	9,793,607	8,880,482

## NOTES TO THE STATEMENT OF CASH FLOWS

### (a) Reconciliation of Net Movement in Funds to Net Cash Flow from Operating Activities:

Net movement in funds:	617,515	2,200,256
Depreciation charges of tangible fixed asset	47,362	51,288
Decrease/(increase) in debtors	(139,205)	(15,189)
(Decrease)/increase in creditors	461,501	50,961
Dividends, interests and rents from investments	(305,021)	(195,482)
Net cash (used in)/provided by operating activities	682,152	2,091,834
(b) Analysis of Cash and Cash equivalents	9,793,607	8,880,482



# NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2024

## 1. ACCOUNTING POLICIES

### Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)-(Charities SORP Second Edition, effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The Charity meet the definition of a Public Benefit Entity registered as a charity in England and Wales, it was registered in 1982 (charity number: 282303).

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

### Going concern

The Trustees have assessed whether the use of the going concern assumption is appropriate in preparing these financial statements. The Trustees have made this assessment in respect to a period of one year from the date of approval of these financial statements and have considered the impact of the coronavirus pandemic on the charity's operations. In particular the Trustees have considered the charity's forecasts and projections and have taken account of pressures on donation income. After making enquiries the Trustees have concluded that there is a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements.

### Fund Accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.



Investment income, gains and losses are allocated to the appropriate fund.

## Income

All income is recognised when the criteria of entitlement, measurement and probability of receipt have been satisfied.

Gifts in kind donated for distribution are included at valuation and recognised as income when they are distributed to the projects. Gifts donated for resale are included as income when they are sold. Donated facilities are included at the value to the charity where this can be quantified and a third party is bearing the cost. No amounts are included in the financial statements for services donated by volunteers.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the application to HMRC.

Rental income receivable in the subsidiary company is recognised in the period in which the income falls due on an accruals basis.

## Expenditure

Liabilities are recognised as resources expended as soon as there is a legal or constructive obligation committing the charity to the expenditure. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category.

Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources. Grants payable are charged in the year when the offer is conveyed to the recipient. Grants offered subject to conditions which have not been met at the year-end date are noted as a commitment but not accrued as expenditure.

Expenditure is classified under the following activity headings:

- Costs of raising funds comprise the costs of investment management and other support costs that do not relate directly to separate charitable activities.
- Expenditure on charitable activities includes the costs of projects on health, relief and advancement of education undertaken to further the purposes of the charity and their associated support costs.
- Support costs have been allocated to direct activities based on the total direct costs of each function. Governance costs are now allocated in line with other support costs. Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.



## Foreign currencies

Monetary assets and liabilities denominated in foreign currencies are translated into sterling at rates of exchange ruling at the balance sheet date. Transactions in foreign currencies are translated into sterling at the rate ruling on the date of the transaction. Exchange gains and losses are recognised in the statement of financial activities.

## Operating leases

All operating leases rentals are charged to the statement of financial activities over the terms of the lease.

## Short term benefits

Short term benefits, including holiday pay, are recognised as an expense in the period in which the service is received.

## Employee termination benefits

Termination benefits are accounted for on an accrual basis and in line with FRS 102.

## Tangible fixed assets and depreciation

All assets costing more than £1,400 are capitalised.

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

Freehold property	-2% straight line
Fixtures and fittings	-10% straight line
Software	-20% straight line

## Investment

Investment properties are included in the balance sheet at their open market value. Investments properties also include programme related investments stated at costs less impairment. Details are included in Note 12.

Investments in the subsidiary and the joint venture are stated at their actual investment costs.

## Financial instruments

Basic financial instruments are initially recognised at transaction value and subsequently measured at amortised cost with the exception of investments which are held at fair value. Financial assets held at amortised cost comprise cash at bank and in hand, together with trade and other debtors. A specific provision is made for debts for which recoverability is in doubt. Cash at bank and in hand is defined as all cash held in instant access bank accounts and used as working capital. Financial liabilities held at amortised cost comprise all creditors except social security and other taxes.



## Debtors

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

## Creditors and provisions

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

## Critical accounting judgements and estimates

Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. Although these estimates are based on management's best knowledge of the amount, events or actions, actual results may ultimately differ from those estimates. The Trustees consider the following items to be areas subject to estimation and judgement.

- the estimates of the useful economic lives of tangible fixed assets used to determine the annual depreciation charge;
- the assumptions adopted by the Trustees in determining the market value of investment properties and assessment of impairment of the investments in joint venture;
- the assumptions adopted by the Trustees and management in determining the value of any designations required from the charity's general unrestricted funds; and
- the basis on which support costs have been allocated across expenditure headings.



## 2. INCOME FROM DONATIONS AND LEGACIES

	Total Funds 2024 £	Total Funds 2023 £
Donations	15,324,483	14,008,070
Legacies	29,102	364,879
Gift Aid reclaimed	157,484	159,630
Management charges	-	10,839
Books, CD and Tuition fees	73,288	44,689
	-----	-----
	15,584,357	14,588,107
	=====	=====

Included in above are restricted donations of £3,213,019 (2023: £2,323,526). All other income in both years were unrestricted.

## 3. INVESTMENT INCOME – UNRESTRICTED FUNDS

	Total Funds 2024 £	Total Funds 2023 £
Rental income and service charge	26,613	30,764
Investments	-	51,546
Bank interest	305,021	113,172
	-----	-----
	331,634	195,482
	=====	=====

## 4. EXPENDITURE

	Support Costs					Total Funds 2024 £
	Direct staff Costs £	Direct other Costs £	Grants Payable £	Other Support Costs £	Governance Costs £	
Health	-	16,969	463,855	-	-	480,824
Relief	239,949	196,071	5,773,790	55,235	87,792	6,352,837
Advancement of education	414,145	847,630	6,578,514	220,941	457,385	8,518,615
	-----	-----	-----	-----	-----	-----
	654,094	1,060,670	12,816,159	276,176	545,177	15,352,276
	=====	=====	=====	=====	=====	=====



## COMPARATIVE PERIOD

	Support Costs					Total Funds 2023 £
	Direct staff Costs £	Direct other Costs £	Grants Payable £	Other Support Costs £	Governance Costs £	
Health	-	94,515	294,406	16,820	9,587	415,328
Relief	151,300	12,867	3,753,308	385,021	102,110	4,404,606
Advancement of education	376,257	1,256,576	4,780,486	952,169	180,124	7,545,612
	527,557	1,363,958	8,828,200	1,354,010	291,821	12,365,546

## 5. ALLOCATION OF OTHER SUPPORT COSTS

	Staff £	Premises £	Office & Other costs £	Governance £	Total Funds 2024 £
Relief	7,967	15,770	65,626	74,907	164,270
Advancement of education	263,079	17,084	320,410	56,509	657,082
	271,046	32,854	386,036	131,416	821,352

## COMPARATIVE PERIOD

	Staff £	Premises £	Office & Other costs £	Governance £	Total Funds 2023 £
Health	1,078	1,087	14,655	9,587	26,407
Relief	11,438	27,091	346,492	102,110	487,131
Advancement of education	19,251	67,548	865,370	180,124	1,132,293
	31,767	95,726	1,226,517	291,821	1,645,831

Support costs have been allocated to direct activities based on the total direct costs of each function.



## 6: GRANTS TO INDIVIDUALS

	Number	Total Funds 2024 £	Number	Total Funds 2023 £
Relief	48	114,901	52	29,643
Advancement of education	47	2,756,617	63	2,154,770
	95	2,871,518	115	2,184,413

## 7: GRANTS TO INSTITUTIONS

	Total Funds 2024 £	Total Funds 2023 £
Health	463,855	252,051
Relief	5,658,889	4,054,908
Advancement of education	3,821,897	2,340,518
	9,944,641	6,647,477

### Significant grants awarded to institutions include:

	Total Funds 2024 £	Total Funds 2023 £
Africa Federation	1,392,880	837,243
Anjuman Samaji Bahbood	933,852	732,133
Bagh-E-Zehra Welfare Trust	159,955	642,754
KSIMC of London	736,093	392,506
Husaini Education & Welfare Society Trust	541,550	372,684
Council of European Jamaats – COEJ	889,025	328,240
UNRWA	292,897	293,686
Sci Invest Bureau 93	21,343	216,844
Turkiya Caferileri	43,730	214,368
Khoja (Pirbhai) Shia Isna Asheri Jamaat	842,702	205,769
Orison Charitable Trust	197,972	186,149
Nyota Foundation	65,667	137,438
Jabir Bin Hayyan Trust	577,904	128,465
Safina Welfare Trust	241,933	-
Safina Childrens Home	47,500	123,011
Every Human Matters	652,879	121,613
Imamia Education & Welfare Trust	112,906	115,394
Dar Al Zahra School	45,582	115,102
Sakina Trust	-	100,800
Hussaini Foundation	89,490	100,754



Ahlul Bayt Foundation	-	100,000
Aladham Assoc for Tanmiah & Development	110,742	98,417
WIPHAS	120,472	96,928
Khoja Shia Isnaashari Jamaat	179,196	94,280
Raza Trust	109,747	75,814
Imam Al Sadr Foundation	154,558	72,153
Imam E Zamana Mission	69,461	51,569
Centres for Health & Education Programme	24,332	50,828
Iraq Red Crescent Society General	-	50,113
Kesar Baug Trust	317,056	-
Zeal Education and Charitable Trust	154,317	-
AHL ALBAYT ASSEMBLY SCANDINAVIA	115,149	-
Jaffaria Academy Ltd	80,000	-
Fifanampiana Rassoul Oul Akram	72,173	-
SELM Academy	55,663	-
Majlis e Ulama e Shia Europe.	50,000	-
	-----	-----
	9,498,726	6,055,055
	=====	=====

## 8: GOVERNANCE COSTS

	Total Funds 2024 £	Total Funds 2023 £
Audit fees including VAT	36,000	46,110
Auditor's remuneration – accountancy fees (including VAT)	-	12,540
Legal and professional fees	44,533	182,235
Staff costs	50,883	50,936
	-----	-----
	131,416	291,821
	=====	=====

## 9: NET (EXPENDITURE)/INCOME

	Total Funds 2024 £	Total Funds 2023 £
This is stated after charging:		
Depreciation of tangible fixed assets:		
- owned by the charity	47,362	51,288
Auditors' remuneration – audit (excluding VAT)	30,000	29,425
- accountancy fees (excluding VAT)	-	10,450
	-----	-----



## 10: STAFF COSTS

	Total Funds 2024 £	Total Funds 2023 £
Staff costs were as follows:		
Wages and salaries	455,129	458,396
Social security costs	171,437	182,132
Pension	27,527	28,513
	-----	-----
	654,093	669,041
	=====	=====

The average number of employees during the year was as follows:

	No.	No.
Education	11	9
Relief	3	5
Administration	2	3
	-----	-----
	16	17
	=====	=====

Key management personnel are deemed to be the Trustees. The Trustees did not receive any remuneration in respect of the services provided to the organisation. No employee received remuneration amounting to more than £60,000 in either year.

### 10(a): RELATED PARTY TRANSACTIONS

During the year ended 31 December 2024, £2,872 were reimbursed to Trustees for travel and expenses. (2023: £Nil)

During the year donations from Trustees totalled £104,760 (2023: £50,496).

One Trustee also donated funds through an entity where he is a director - Total amounts donated in 2023 were £100,000 (2023: £21,191) .

During the year, no Trustees received any remuneration or any benefits in kind (2023 - £Nil).

There were no other related party transactions in the year.



## 11. TANGIBLE FIXED ASSETS

	Land and buildings £	Furniture, fittings and equipment £	Software £	Total £
<b>COST</b>				
At 1 January 2024	651,145	108,104	157,156	916,405
Additions	-	16,583	-	16,583
Transfer from Investment Property	207,677	-	-	207,677
At 31 December 2024	858,822	124,687	157,156	1,140,665
<b>DEPRECIATION</b>				
At 1 January 2024	169,298	66,330	132,462	368,090
Charge for the year	13,023	9,645	24,694	47,362
At 31 December 2024	182,321	75,975	157,156	415,452
<b>NET BOOK VALUE</b>				
At 31 December 2024	676,501	48,712	-	725,213
At 31 December 2023	481,847	41,774	24,694	548,315

## 12. INVESTMENT PROPERTY

	2024 £	2023 £
<b>Market Value</b>		
At 1 January 2024	1,396,868	1,246,656
Additions	57,465	150,212
Transfer from Investment Property	(207,677)	-
At 31 December 2024	1,246,656	1,396,868

The above valuation includes costs of £154,122 relating to investments in 2 properties that are classified as programme related investments in accordance with FRS102. The costs for these two properties represent 50% equitable shares owned by the Charity. The two remaining properties have been included at the Trustees' valuation, who do not believe there to be a material movement in their fair value as at the year-end.

£207,677 transfer to Tangible Fixed assets represent improvements to the site at Harefield where it is intended that the building will be occupied by the Charity's staff.



### 13(a). INVESTMENT IN SUBSIDIARY UNDERTAKING

	2024 £	2023 £
100% ordinary share capital of WF Digital Limited Registered in England & Wales (Company number: 13105408)	1	1
 World Federation Investments Ltd	 1	 1
	----- 2	----- 2
	=====	=====

The Charity holds 100% of the issued share capital of WF Digital Limited, a company registered in England and Wales. Its registered offices are based at 38 Station Road, North Harrow, Harrow, HA2 7SE. At 31 December 2024 the share capital and net assets of WF Digital Limited amounted to £1.

### 13(b). INVESTMENT IN ASSOCIATE

	2024 £	2023 £
KSIMC Residential Investments Ltd – A shares	50	50
KSIMC Residential Investments Ltd – B shares	38	38
KSIMC Investments Ltd – A Shares	50	50
KSIMC Investments Ltd – B Shares	4,003,052	3,655,000
KSIMC Investments Ltd – B Shares issued in the year	-	348,052
	----- 4,003,190	----- 4,003,190
	=====	=====



## 14. DEBTORS

	2024 £	2023 £
Amounts due in within one year		
Loans to individuals	938	2,175
Loans to Charitable organisations	40,000	-
Other debtors	256,598	265,909
Prepayments	1,318	1,117
	-----	-----
	298,854	269,201
	-----	-----
Amounts due after more than one year		
Loans to Charitable organisations	9,233,152	9,123,600
	-----	-----
	9,532,006	9,392,801
	-----	-----

Loans to charitable organisations includes an unsecured advance provided during the year to The Khoja Shia Ithnasheri Muslim Community of London, an associated organisation serving members of the community. The advance is towards an option to acquire a property and for the use of that property. The amount is non-interest bearing.

## 15. CREDITORS: amounts falling due within one year

	2024 £	2023 £
Other creditors	5,497,976	4,685,973
Trade creditors	459,549	810,051
	-----	-----
	5,957,525	5,496,024
	-----	-----



## 16. STATEMENT OF FUNDS

	BROUGHT FORWARD 01/01/2024 £	INCOME £	EXPENDITURE £	CARRIED FORWARD 31/12/2024 £
<b>DESIGNATED FUNDS</b>				
Khums	1,253,366	5,301,052	(5,292,684)	1,261,734
WF-AID	5,608,878	5,098,549	(5,454,746)	5,252,681
Education	345,539	62,249	(140,871)	266,917
Huqooq	204,714	383,580	(393,182)	195,112
	7,412,497	10,845,430	(11,281,483)	6,976,444
<b>UNRESTRICTED FUNDS</b>				
General Fund	8,352,589	1,857,542	(1,450,745)	8,759,386
Total Unrestricted Fund	15,765,086	12,702,972	(12,732,228)	15,735,830
<b>RESTRICTED FUNDS</b>				
Hiridjee Foundation Fund (MARC)	428,255	-	(13,023)	415,232
Capital Projects Fund	103,920	1,265,432	(1,025,202)	344,150
Africa Federation Education	25	1,926	(1)	1,950
Mogadishu Fund	735,497	-	-	735,497
Amanat Trust Fund	1,520,942	1,039,595	(797,088)	1,763,449
Mamas	600	120	-	720
Zainabiya Child Sponsorship Scheme	125,957	897,514	(730,934)	292,537
Yasir Asir Sponsorship Scheme	45,350	8,432	-	53,782
	2,960,546	3,213,019	(2,566,248)	3,607,317
Total Funds	18,725,632	15,915,991	(15,298,476)	19,343,147



## 16. STATEMENT OF FUND: YEAR ENDED 31 DECEMBER 2023

	BROUGHT FORWARD 01/01/2023 £	INCOME £	EXPENDITURE £	CARRIED FORWARD 31/12/2023 £
<b>DESIGNATED FUNDS</b>				
Khums	1,235,430	5,050,954	(5,033,018)	1,253,366
WF-AID	3,880,027	5,578,815	(3,849,964)	5,608,878
Education	369,357	41,820	(65,638)	345,539
Huqooq	207,003	210,761	(213,050)	204,714
	5,691,817	10,882,350	(9,161,670)	7,412,497
<b>UNRESTRICTED FUNDS</b>				
General Fund	8,796,957	1,577,713	(2,022,081)	8,352,589
Total Unrestricted Fund	14,488,774	12,460,063	(11,183,751)	15,765,086
<b>RESTRICTED FUNDS</b>				
Hiridjee Foundation Fund (MARC)	441,277	-	(13,022)	428,255
Capital Projects Fund	64,923	452,837	(413,840)	103,920
Africa Federation Education	1,130	105,742	(106,847)	25
Mogadishu Fund	730,943	-	4,554	735,497
Amanat Trust Fund	694,332	1,153,728	(327,118)	1,520,942
Mamas	480	120	-	600
Zainabiya Child Sponsorship Scheme	67,064	602,201	(543,308)	125,957
Yasir Asir Sponsorship Scheme	36,453	8,897	-	45,350
	2,036,602	2,323,525	(1,399,581)	2,960,546
Total Funds	16,525,376	14,783,588	(12,583,332)	18,725,632



## Transfers

Transfers have been made at the Trustees' discretion from designated and unrestricted funds to cover deficits or shortfalls on other funds. Restricted funds have been lawfully released to unrestricted funds where charity law permits the use of an excess of restricted funds raised from an appeal for an alternative charitable purpose within general or designated funds.

## Designated funds

WF-AID: Funds for the humanitarian work undertaken by International Relief and Development through emergency relief, community development schemes, reconstruction and rehabilitation projects to the underprivileged people who lack basic provisions in regions of deprivation, war and natural disasters.

Investment Fund - Funds used for investments, where the income generated can be utilised for operational expenses.

Khums & Huqooq Funds - Specific funds to be utilised in accordance to the teachings of the Islamic faith and at the discretion of the Trustees.

## Restricted Funds

Hiridjee Foundation Fund - Specific Funds received and utilised for the construction of an Information Resource Centre in Canada.

Health - This fund is used for the health projects undertaken by The World Federation including four primary healthcare centres and four eye clinics in South Asia, where the underprivileged are given medical help and educated in hygiene and preventative measures.

Mogadishu Fund - Funds used for investment, where the income generated should be utilised on education and tabligh (Islamic education) projects .

Amanat Trust - Third-party funds held on behalf of donors to be utilised for charitable purposes in accordance to their instructions.

Education - This fund is used for the education activities of The World Federation with an aim of assisting deprived children to receive quality education so that they can support their families and communities.

Mulla Asgher Memorial Academic Scheme (MAMAS) - This scheme is aimed at supporting education of children and youth in Africa.



Zainabiya Child Sponsorship Scheme (ZCSS) - This Scheme is aimed at eliminating poverty through education of children and youth. Deserving students are being sponsored for their studies from primary to higher education.

Zainabiya Yatim & Asir Sponsorship Scheme - This is a scheme is aimed at providing education and basic amenities to the growing number of orphan and refugee children who have been afflicted by war.

## 17. ANALYSIS OF NET ASSETS

	2024 Restricted Funds £	2024 Unrestricted Funds £	2024 Total Funds £
Tangible fixed assets	-	517,536	517,536
Investments	-	5,457,523	5,457,523
Current assets	3,607,317	15,718,296	19,325,613
Creditors due within one year	-	(5,957,525)	(5,957,525)
	----- 3,607,317 -----	----- 15,735,830 -----	----- 19,343,147 -----

## ANALYSIS OF NET ASSETS BETWEEN FUNDS – COMPARATIVE

### BETWEEN FUNDS CHARITY

	2023 Restricted Funds £	2023 Unrestricted Funds £	2023 Total Funds £
Tangible fixed assets	-	548,315	548,315
Investments	-	5,400,058	5,400,058
Current assets	2,924,235	15,349,048	18,273,283
Creditors due within one year	-	(5,496,024)	(5,496,024)
	----- 2,036,603 -----	----- 14,488,773 -----	----- 16,525,376 -----



# TRUSTEES

REPORT 2024



Registered Charity in the UK No. 282303

The World Federation is an NGO in Special Consultative Status with the Economic and Social Council (ECOSOC) of the United Nations

**THE WORLD FEDERATION OF KHOJA SHIA ITHNA-ASHERI MUSLIM COMMUNITIES**

England & Wales - Charity number 282303

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# Accounts

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THE WORLD  
FEDERATION  
OF KSIMC

Registered Charity in the UK No. 282303

# TRUSTEES REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED  
31 DECEMBER 2023



The World Federation is an NGO in Special Consultative Status with the Economic and Social Council (ECOSOC) of the United Nations

# INDEX

<b>Objectives</b>	<b>2</b>
<b>WF-AID</b>	<b>6</b>
<b>Islamic Education</b>	<b>22</b>
<b>Community Affairs</b>	<b>58</b>
<b>Financial Review</b>	<b>60</b>
<b>Independent Auditor's Report</b>	<b>64</b>

## OBJECTIVES

### **Our Vision:**

To be a spiritually vibrant progressive and unified global community for the pleasure of Allah.

### **Our Mission:**

To connect and lead the global membership into a unified community to represent its voice and enable them to achieve a shared vision.

### **Objectives of the World Federation of KSIMC and Public Benefit:**

The World Federation of KSIMC (The World Federation) believes that all human beings are entitled to basic provisions, and therefore one of its key strategic objectives is to undertake humanitarian projects to achieve this. The long-term aim of The World Federation is to bring about self-sufficiency within the developing world, by providing access to water, relief from poverty and education opportunities for all. In addition, the organisation's core values include spreading the true message of Islam as a religion that emphasises on peace, and upholding human values.

**Projects are implemented through working closely with partners based in different parts of the globe. Examples of projects undertaken include:**

- » Rapid response to emergencies and disasters worldwide
- » Relieving financial deprivation through economic development and building human capacity and potential
- » Supporting of projects that provide for safe drinking water in developing countries
- » Annual Ramadhan Relief appeal which distributes food packs to needy families
- » Provision of necessities to groups that are most vulnerable, such as seniors, children and women
- » Sponsoring students from developing countries wishing to study in regions with a high level of education, supported by adequate resources and facilities
- » Engagement with various interfaith groups aimed at bridging the gap between Muslim communities and those of other religions, in order to promote community cohesion
- » Publication and distribution of Islamic books

**The organisation's motto is 'We exist to serve'.**

**The organisation's constitutional objectives are:**

1. To promote the Shia Ithna-Asheri faith throughout the world;
2. To relieve poverty amongst the members of the Community; and
3. To educate members of the Community (where 'the Community' shall mean all those persons throughout the world who are of the Shia Ithna-Asheri faith).

The following report outlines the activities of the Charity in more detail. Each of these activities falls under one of three main departments in the Charity, namely:

- (i) WF-AID
- (ii) Advancement of Islamic Education; and
- (iii) Community Affairs.

These three departments both further the legal objects of the Charity and also concentrate efforts within the plethora of activities undertaken.

An action plan is developed each three-year cycle and is guided by Conference which forms the basis of the strategic direction of each department. The Trustees monitor the efficacy of programs and grants through regular reporting from beneficiaries and these are communicated to donors specifically and the public at large on the website. The Trustees of The World Federation of KSIMC are committed in ensuring they have considered Section 17 of the Charities Act 2011 guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion.

## Structure and Governance

The World Federation is governed by its Constitution dated 27 December 1980, (as amended in May 2014, May 2011, December 2010, October 2009, September 2006, October 2003, June 1997 and October 1990). The accounts have been prepared under the Charities SORP Second Edition, effective 1 January 2019.

## Membership

The World Federation was registered as a charity in England and Wales on 1 June 1982. It was accredited as a Non-Governmental Organisation ('NGO') in Special Consultative Status with the Economic and Social Council of the United Nations in July 2007 and became a member of the Fundraising Standards Board in February 2008.

Following the implementation of the Charities (Protection and Social Investment PSI) Act 2016, the Charity has reviewed its fundraising activities and confirms that it complies with the regulation. The Charity did not make use of any external fundraisers.

## Organisational Structure

The World Federation has an elected President, Vice President, Hon. Treasurer and Hon. Assistant Treasurer. The Secretariat, led by a nominated Secretary General, and assisted by a nominated Assistant Secretary General, has overall responsibility of the staff and volunteers that coordinate the activities of the organisation. The six Office Bearers are the key management personnel of the Organisation and effectively act as the senior management team. The Office Bearers are not remunerated for their services and only reimbursed occasionally for expenses incurred for duties carried out as Trustees.

The World Federation also has an Executive Council, made up of Councillors from its membership, who regularly meet to monitor the organisation's activities and progress. A triennial conference is also organised to discuss the progress of the preceding three-year period and the direction for the next three years. The Conference has the power to adopt important and strategic resolutions and can amend the Constitution.

## Appointment of the Trustees

The appointment of the Trustees is governed by the Constitution. The Board of Trustees devote their time voluntarily. The organisation undertakes training needs analysis of its Trustees, actively encouraging them to undergo training to fulfil their development needs.

## The corporate governance framework

After a strategic reorganisation in 2006, a significant proportion of The World Federation's services were devolved to its regional members who were better informed of the local needs and resources of the community. A new focused approach enabled the organisation to work through its 3 departments: WF-AID, Community Affairs and Advancement of Islamic Education. Each department is led by a Head, who is responsible for managing the activities of that department.

## Administrative and Reference Details for the year ending 31<sup>st</sup> December 2023

The World Federation has an elected President, Vice President, Hon. Treasurer and Hon. Assistant Treasurer. The Secretariat, led by a nominated Secretary General, and assisted by a nominated Assistant Secretary General, has overall responsibility of the staff and volunteers that coordinate the activities of the organisation. The six Office Bearers are the key management personnel of the Organisation and effectively act as the senior management team. The Office Bearers are not remunerated for their services and only reimbursed occasionally for expenses incurred for duties carried out as Trustees.

The World Federation also has an Executive Council, made up of Councillors from its membership, who regularly meet to monitor the organisation's activities and progress. A triennial conference is also organised to discuss the progress of the preceding three-year period and the direction for the next three years. The Conference has the power to adopt important and strategic resolutions and can amend the Constitution.

<b>Status:</b>	Registered charity in England & Wales
<b>Charity No:</b>	282303
<b>Office Bearers:</b>	(Key Management Personnel)
<b>President:</b>	Safder Jaffer
<b>Vice President:</b>	Dr Munir Dattoo
<b>Secretary General:</b>	Arifali Hirji
<b>Assistant Secretary General:</b>	Ali Jawad Hansraj (Appointed 13 January 2023)
<b>Hon. Treasurer:</b>	Zaffarali Khakoo (Resigned 10 July 2023)
<b>Assistant Hon. Treasurer:</b>	Sajjad Rajan
<b>Accountant:</b>	Mohamed Lakha

**Trustees:**

Safder Jaffer (Elected 25 July 2020)

Dr Munir Dattoo (Elected 25 July 2020)

Arifali Hirji (Appointed 29 July 2020)

Ali Jawad Hansraj (Appointed 13 January 2023)

Zaffarali Khakoo (Elected 25 July 2020 and resigned 10 July 2023)

Sajjad Rajan (Elected 25 July 2020)

**Principal Office:**

The World Federation of KSIMC

Wood Lane

Stanmore

Middlesex

HA7 4LQ

United Kingdom

**Bankers:**

Barclays Bank, Harrow, UK

Habib Bank AG Zurich, London UK

Habib American Bank, New York, USA

**Auditors:**

Haysmacintyre LLP

10 Queen Street Place,

London EC4R 1AG

The WF-AID department engages in international relief and development activities and envisions a world free of suffering, where all human beings have access to basic needs like clean water, food, shelter, sanitation, education and health. The main core projects that WF-AID focuses on annually are food relief through the Ramadhan Relief appeal, WASH projects through the Ali Asghar Water Appeal, education through the Brighter Futures appeal and Health and Microfinance projects. WF-AID also has an Emergency relief appeal which is run as and when the need arises.

## Ramadhan Relief

In 2023, WF-AID collected a total of £1,159,638.12 for the month of Ramadhan. This is less than the previous year (in 2022 £1,352,027.02), however, a very respectable figure given the ongoing Turkey and Syria emergency appeal that collected just shy of £300,000. We distributed almost 13 million meals, as well as provided critical aid in 28 countries globally. Due to the commodity crisis, owing a lot to the hike in fuel prices, our ground partners had to purchase more expensive food.

	Food Packs	Cash Gifts	Meals	Eid Gifts	Total Individuals	Total Meals Provided
Africa	8684	2040	412058	848	80581	1917558
Pakistan	28631	12223	53498	659	211018	6906318
India	9302	2751	0	2305	68252	2847880
Asia	1845	321	384	458	11372	546624
Middle East	3502	0	300	300	15954	727308
Caribbean	130	36	0	0	691	50500
2023 Total	52094	17371	466240	4570	387868	12996188
2022 Total	56066	16828	1189	4086	776769	15140018

## Ali Asghar Water Appeal

WF-AID's flagship Ali Asghar Water Appeal (AWA) focuses on water, sanitation, and hygiene (WASH) projects across water-scarce areas.

### Africa

#### Al Kauther – Mozambique

Initiated in July 2023, the Well Repairs project in Mozambique tackles water scarcity by repairing wells, aiming to complete 100. Beyond providing clean water, it empowers communities, enabling regular school attendance for children and affording mothers more time for their families, fostering stronger bonds and improving overall family life.



## Kijana Kwanza – Tanzania

The Clean Water Initiative in Kariwa Village installed a 150m deep borehole on school grounds, powered by a solar pump system producing 10,000L per hour, addressed water shortages, and completed in December 2023. This initiative took into account the needs of children, ensuring clean water access for the entire community and relieving 100 families from the burden of water scarcity.



## Pakistan

Completed in August 2023, the Mari City RO Water Filtration Project is a vital initiative. It brought clean drinking water to a community of 2000 people who previously lacked access. This effort greatly improved the health and well-being of individuals, addressing long-standing water challenges in the area.



In December 2023, the Ali Asghar Water Appeal 2023 successfully tackled the pressing issue of clean drinking water in Dahang Besil Basha & Thongal Baraldu, Shigar district in Baltistan. This project involved collecting water from nearby mountains and distributing it via pipelines. As a result, around 4,000 individuals, including orphans and widows, now enjoy improved well-being and easy access to clean water.



The Solar Deep Submersible Water Project in the District Tank of Khyber Pakhtunkhwa was finished in September 2023 to address water scarcity. It involved setting up a solar-powered pump, which now supplies clean water daily to more than 2,500 people. This project was designed to help the needy, including widows, orphans, and daily wage workers, improving their daily lives significantly.



In various cities across Punjab, RO Water Plants were installed to tackle water scarcity and provide more than 4000 individuals with clean drinking water. This initiative has addressed the issue of unhygienic water and significantly improved the health and well-being of the beneficiaries, ensuring a safer and more sustainable future for the communities involved.



In villages of Punjab and KPK, the Deep Solar Submersible Pumps project provided 10 units to deserving communities. The project was completed in December 2023, benefiting over 2000 individuals.



Completed in September 2023 in KPK & Punjab, Pakistan, the Construction of 20 Washrooms project addressed sanitation issues, benefiting 200 individuals daily. The initiative aimed to improve hygiene and health in rural areas.



November 2023, 35 water wells with pipelines were completed in Shikarpur and Jacobabad villages, Sindh. Previously reliant on unclean water from afar, these vulnerable communities now have access to safe drinking water nearby.



## Build a Well

After the success of AAWA 2022, WF-AID continued to support projects in Africa, India, Pakistan, and the Middle East. As part of the Ali Asghar Water Appeal, WF-AID has a year-round 'Build A Well' project where individuals can donate to build a well in their name or the name of a loved one. The table below shows the number of wells built in 2023 across India, Pakistan, Tanzania & Kenya:

### NUMBER OF WELLS 2023 - REGION WISE

REGION	INDIA	KENYA	PAKISTAN	TANZANIA	TOTAL WELLS
DEEP	5		54		59
RURAL		9		23	32
SHALLOW	27		163		190
<b>TOTAL</b>	<b>32</b>	<b>9</b>	<b>217</b>	<b>23</b>	<b>281</b>

### AMOUNT ALLOCATED PER REGION

REGION	INDIA	KENYA	PAKISTAN	TANZANIA	TOTAL WELLS
DEEP	£3K		£28.08K		£31.08K
RURAL		£14.98K		£34K	£48.98K
SHALLOW	£5.4K		£27.1K		£32.5K
<b>TOTAL</b>	<b>£8.4K</b>	<b>£14.98K</b>	<b>£55.18K</b>	<b>£34K</b>	<b>£112.56K</b>

# Economic Upliftment

## Africa

### WIPAHS – Ongoing projects – Tanzania

The Holistic Community Development Projects in Kibaha, Tanzania, go beyond education, encompassing six schools under Wali ul Asr Centre. With a holistic approach covering clean water, healthcare, moral and economic development, and social welfare.

## Education

## Iraq

### Sensory Project

This project addressed the need for Sensory Learning for Orphan Children in Iraq, enriching teacher training, material acquisition, and curriculum transformation for Years 1, 2, and 3. The culmination was transforming classrooms into vibrant learning zones, leaving an enduring positive impact on the lives of orphaned children.



WF-AID consistently facilitates the salaries of 121 staff at a school for orphaned children in Najaf. This assistance continued in 2023.

## Pakistan

### Brighter Futures

The “Uniform & Notebooks Distribution” project in February 2023 aimed to provide essential school supplies to 564 USWA Valley schools in Baltistan students. Alleviating financial strain on parents, this impactful effort ensured that children in this remote region had equal access to crucial educational resources, fostering a conducive environment for learning.



## Medical

### Africa

#### Medewell Health Centre

WF-AID supports Medewell Health Centre in providing various gynaecological procedures and assistance with the support of the Mohsin and Fauzia Jaffer Foundation. In the period of Jan to December 2023, 43 operations were carried out. Additional ultrasound equipment was acquired to support healthier pregnancies and successful delivery of newborn babies.



#### The KSI Charitable Eye Clinic

The KSI Charitable Eye Clinic, a premier eye centre, provided affordable and quality eye care services to 37,073 patients with 1,948 surgeries in 2023. As an ongoing project, its success led to the opening of a new glaucoma wing, enhancing optical diagnosis and expanding capacity for vital eye care services in the region.

#### The Desk & Chair Foundation

WF-AID works with the Desk and Chair Foundation with the focus on projects to enable and enhance medical care for children facing challenging health conditions such as Spina Bifida, Hydrocephalus, Cleft lip, Cleft palate, and other non-communicable diseases. The number of beneficiaries includes 87 individuals who received medical support, as well as burial support for those who unfortunately did not survive the illness.

## Ebrahim Haji

WF-AID's partnership with Ebrahim Haji Charitable Health Centre enhances services, attending to 130 patients daily and conducting 40 surgeries monthly. The joint initiative aims to establish a 4-bedded ICU/HDU by June 2024, reducing referrals and ensuring efficient care for critically ill patients.

## Pakistan

Monthly support is being provided and there is an ongoing endeavour to support the Patient Welfare Fund at Fatimiyah Hospital. It has been invaluable for 3,358 patients and remains crucial, especially given the ongoing financial hardships and inflation.



WF-AID continues its support for Eye Cataract surgeries in rural areas of the Mianwali and Badin districts. In 2023, 445 eye surgeries and 1473 outpatient consultations were conducted. This initiative provides crucial eye care interventions, offering renewed hope and restored vision to impoverished communities in Punjab and Sindh.



## Widow & Orphans



The ongoing initiative in Layyah district of Punjab offers support to 70 widow families, including 200+ orphan children. Monthly aid, comprising food packs and cash assistance, brings comfort and self-sufficiency to these vulnerable communities, contributing to their well-being and increased dignity.

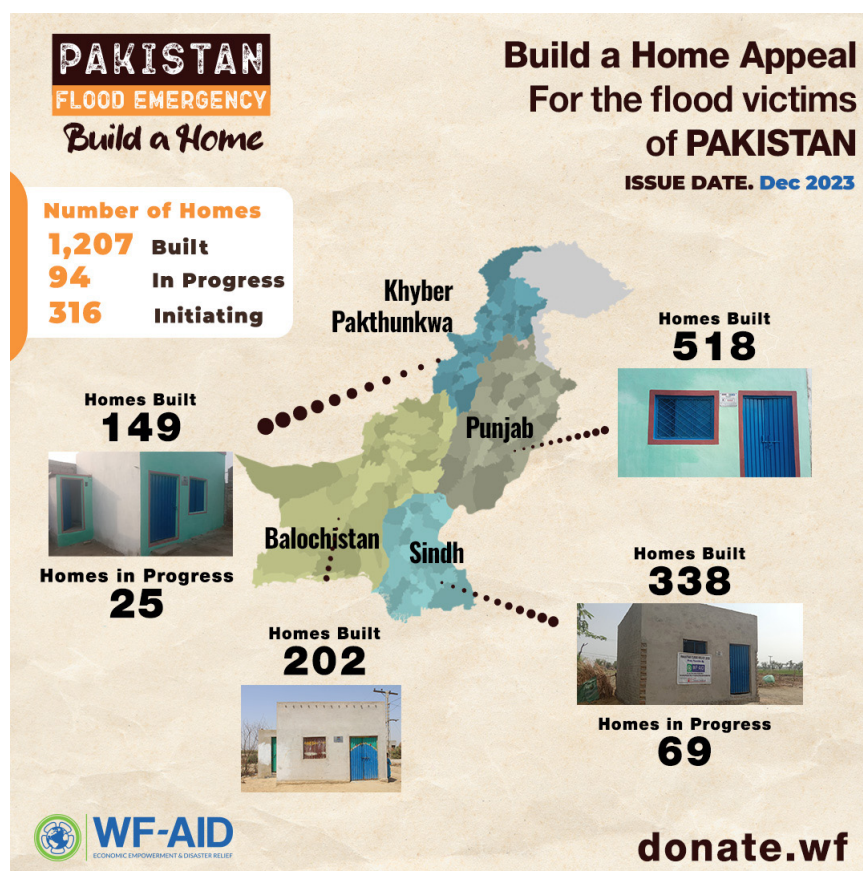
50 orphan boys at a children’s home in Islamabad are sponsored under the WF-AID Orphan support project. The boarding and lodging facilities, along with other essential items, enable the holistic development of these deprived children coming from underprivileged homes.



## Emergency

### Pakistan

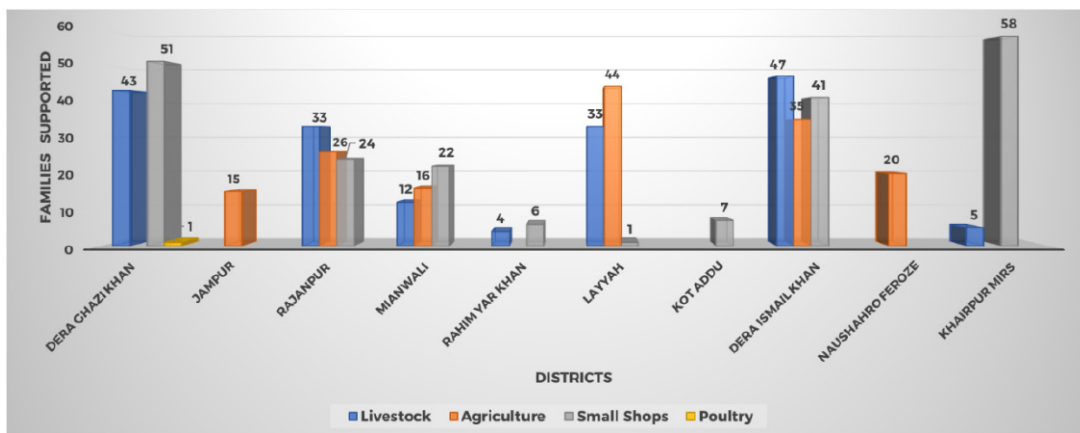
The unprecedented floods that struck Pakistan in August 2022 caused immense suffering and caused millions of people losing their homes. The floods have resulted in either complete or partial damage to 2.2 million homes across the country, a staggering number. The most vulnerable and poorest families have been hit the hardest, as they struggle to afford basic necessities and are left homeless. For children and women, living in tents is especially difficult. Till end of 2023, as part of its 2nd phase, “Build a Home Appeal”, was a key project of the charity. Over a thousand homes were completed by WF-AID together with its ground partners, and a further, in excess of 600, in the pipeline.





## Phase 3 – Economic Upliftment Project

Launched in May 2023 as the third phase for flood-affected people, the Economic Upliftment Project aims to restore livelihoods. So far, it has helped 544 families in Punjab, KPK, and Sindh with financial aid, counseling, and guidance. Families have resumed their livelihoods for long-term resilience by empowering beneficiaries with sustainable economic models. They are encouraged to repay in instalments, ensuring ongoing support for more families in the future.



Category	District	Number of Families
Livestock	Dera Ghazi Khan	43
	Dera Ismail Khan	47
	Rajanpur	33
	Mianwali	12
	Rahim Yar Khan	4
	Layyah	33
	Khairpur Mirs	5
<b>Total</b>		<b>177</b>
Agricultural Support	Jampur	15
	Dera Ismail Khan	35
	Layyah	44
	Rajanpur	26
	Mianwali	16
	Naushahro Feroze	20
<b>Total</b>		<b>156</b>

Small Shops	Rajanpur	24
	Dera Ghazi Khan	51
	Dera Ismail Khan	41
	Mianwali	22
	Rahim Yar Khan	6
	Layyah	1
	Kot Addu	7
	Khairpur Mirs	58
<b>Total</b>		<b>210</b>
Poultry Farming	Dera Ghazi Khan	1
<b>Total</b>		<b>1</b>
<b>TOTAL FAMILIES = 544</b>		



## Gaza Emergency

In response to the dire situation in Gaza, WF-AID promptly mobilised its resources and collaborated with local partners to offer immediate assistance to affected families. The primary objective is to provide crucial support to those who have suffered significant losses. This emergency relief effort includes vital aid such as medical supplies, cooked food, blankets, fuel, and emotional support where feasible.

# GAZA EMERGENCY

**FINANCES RAISED 31ST DECEMBER 2023: £718,154.58**


**BENEFICIARIES: 7,661 INDIVIDUALS**  
AWAITING REPORTING FROM GROUND PARTNERS



**WATER**



**MEDICAL AID**




**COOKED MEALS**



**FUEL**

**DISTRIBUTIONS**  
WATER | MEDICAL AID | FOOD PACKS | COOKED MEALS | FUEL | CHAADARS



## Turkey & Syria Earthquake Emergency

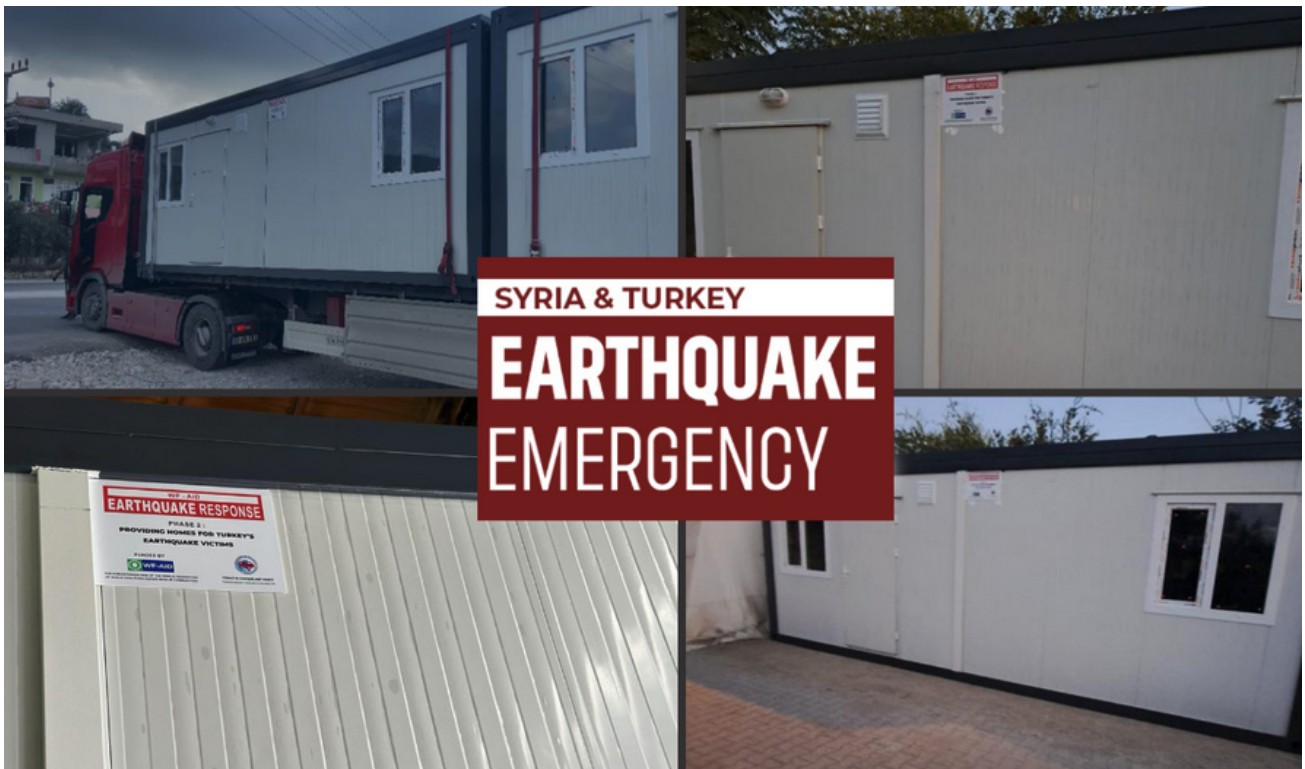
In February 2023, an earthquake struck Turkey and Syria, resulting in over 59,259 fatalities. The WF-AID emergency response raised a total of £296,149 and distributed the aid in Turkey and Syria. As part of Phase 1, the immediate response, distributions with partner organisations provided food, water, and medical supplies. Additionally, 28 containers were provided to families because of which a total of 140 beneficiaries who were living in tents received shelter. Each container costed \$4,399.

ITEM	QUANTITY	BENEFICIARIES
FOOD PACKS	<b>5,200</b>	<b>21,800</b>
WATER BOTTLES	<b>14,200</b>	<b>66,800</b>
MILK CARTONS	<b>810</b>	<b>3,240</b>
BREAKFAST ITEMS	<b>2,800</b>	<b>2,800</b>
BLANKET AND WARM CLOTHING	<b>300</b>	<b>300</b>
CASH DISTRIBUTIONS	<b>30</b>	<b>30</b>
BREAD BASKETS	<b>24,500</b>	<b>98,000</b>
AMBULANCE HIRE	<b>1</b>	<b>0</b>
CONTAINERS	<b>28</b>	<b>140</b>

In September 2023, a delegation under the leadership of the Vice President of The WF visited the zones close to the Turkish and Syrian border (Hatay, Samandag) that were impacted by the earthquake. WF-AID is initiated and worked on 'Phase 2' with the aim to provide more sustainable relief to these families and support them when media attention has shifted, and other aid relief has discontinued in the region.



Families are receiving sustainable housing containers that will not only protect them from the winter chill but also ensure they have access to essential safety, privacy and shelter.



## Microfinance

### Pakistan

#### ASB (Loader Rickshaw)

In response to increasing economic challenges in Pakistan, WF-AID's Loader Rickshaw Distribution project provides a sustainable income source for less privileged families. In 2023, 5459 37 loader rickshaws were distributed.



# Food & Housing Aid

## Pakistan

### Monthly assistance in Hyderabad & Skardu

Monthly assistance to 26 deserving families in Hyderabad, Sindh, and 100 families in Skardu, Baltistan, offers essential support to vulnerable families deprived of basic food and medical facilities. A project that has been initiated and will be delivered in 2024.

### Monthly Financial Aid Program in Karachi

Additionally, 100 deserving white-collar Shia families in Karachi receive monthly financial aid, aimed at improving their lives amidst challenges such as unemployment, health issues, and old age.

### Continuous Support for Badin Housing Project

Continuing into 2023, The Badin Housing Project has provided crucial housing support by repairing or reconstructing 29 non-Sadaat (Khojas) homes in Badin District. These deserving families residing in small towns were badly hit by torrential rains.

## Tanzania

### Fill My Cup

The Fill My Cup programme is an annual project which provides children with breakfast and lunches in Madrassa, Nurseries and Comprehensive Schools to improve student’s learning, health and scholarly achievements. The programme is currently running in Bilal Muslim Mission centres in Kenya and Tanzania.

### Brighter Futures: Fill My Cup - BMMK

Since January 2020, Bilal Muslim Mission Kenya has been providing all pupils of Pre Primaries and Madaris during morning break time in all 15 institutions annually. In 2023, the project helped to feed up to 3,771 children across Kenya. In 2024, the project is expected to reach 3,782 children.



## Brighter Futures: Fill My Cup – BMMT Comprehensive and Nursery

Bilal Muslim Mission Tanzania fulfils the Fill My Cup Project in Tanzania in both the comprehensive and nursery schools. In comprehensive schools, mid-day and lunch meals are provided to 442 students between January 2020 and December 2023, with funds being used to buy tea, porridge, rice, beans, fish, and snacks such as bananas, biscuits, and boiled eggs. This is reviewed annually to analyse capacity and potential reach in Bilal Muslim Mission Tanzania. Breakfast has been provided in Nursery schools to children aged 3-5 years since 2021. Up to 887 students benefitted in 2023. In 2024, the total number of students to benefit from this project across the comprehensive and nursery schools is expected to increase to 1,237 students.

## Winter Appeal

### Pakistan

The Winter Appeal project distributed blankets, warm clothes, and shawls to 79,065 beneficiaries across various provinces of Pakistan, including Punjab, Sindh, KPK, Baluchistan, Gilgit Baltistan, and Azad Kashmir. Efforts continue to reach more individuals in need during the winter season.



## Turkey

The winter appeal in Turkey provided winter clothes, coats, and shoes to families in poor financial situations. We were able to provide warm clothes, blankets and food to 2,215 b295 beneficiaries in December 2023.



## Education

The Zainabiya Child Sponsorship Scheme provides financial assistance to underprivileged children in our community, enabling successful Primary and Secondary education. Alhamdulillah, ZCSS has been successfully running for 42 years, and is currently supporting students in countries ranging from India, Pakistan, Kenya, Tanzania, Philippines and Bangladesh.

### Expansion of the ZCSS Scheme

Following the update presented at the 4th ExCo held in June 2023, we have further expanded our reach to more secluded and rural areas in India, Pakistan, mainland Tanzania as well as Zanzibar, Philippines and more recently in Bangladesh.

### Academic Year 2023/24

The target for year 2023/24 is to further expand our support to a total of 5,000 students.

### Higher Education

In the Academic year 2022/23, a total of 562 students for Higher Education across the world were supported. The target for year 2023/24 is to expand to support a total of 700 students.

We are also actively exploring supporting vocational courses as well as competitive exams to help students venture into prestigious Civil Service roles.

### Higher Education Loan Schemes

Over 2023, the Hiridjee Family Loan scheme disbursed GBP 70,220 to support six students for Higher Education. In addition, Emergency Top up loan of GBP 25,371 was provided to students who required financial assistance.

After considerable efforts we managed to collect GBP 72,000 of loan repayments. These funds will be reinvested back to help more students pursue their higher education studies. Three students have completed paying off their higher education loan during this period.

## Hiridjee Education Loan Pakistan (HELP) Scheme

The Hiridjee Education Loan Pakistan (HELP) Scheme was launched in August 2021 under the philanthropic vision of the Hiridjee Family Foundation. The aim is to provide financial assistance to Khoja students in Pakistan to pursue Higher Education. Up to 20 students every year benefit from this scheme which is a partnership between The WF Education department, Pakistan Federation, and Khoja Pirhai Shia Ithna Asheri Jamaat (KPSIAJ).

Since the launch, the HELP scheme has received around 60 applications, of which 42 loan applications were approved, 6 rejected and the remaining 12 applications are at different stages of being processed. Popular courses pursued by the students in the HELP scheme are Bachelors in Computer Science, Education, Bioscience and Media Studies.

## New Initiatives: The Masters Edge

To add Strategic value, The WF Education department offer a limited number of undergraduate students to pursue Masters' programmes. This initiative, under the Hiridjee Family Foundation, commenced in June 2023 for a limited number students, who demonstrate academic excellence. We are also pleased to note that some of our recent Masters graduates have pursued courses in Accounting & Finance as well as Strategic Marketing. They have all secured good roles with well reputed businesses.

## Careers Education and Guidance programme

Recently, we ventured in to hosting and supporting Careers Education and Guidance programmes with various community schools and are looking to expand this further. In addition, as part of capacity building and empowerment, staff from Bilal Muslim Mission Kenya and Tanzania are also receiving Careers Education and Guidance training so they can assist students from towns and villages make well informed career choices.

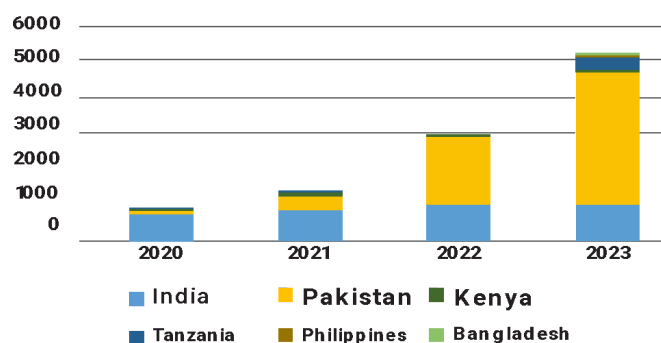
## Webinar – Masterclass ‘Tips to a Successful Career’

On Sunday, 10 December 2023, the Education team hosted a unique Masterclass webinar facilitated by Mr. Hussain Premjee for our students and graduates globally aiming to give them invaluable tips for a successful career. This Masterclass webinar covered tips on CV writing, terview techniques, how to market yourself to potential employers and develop your career.

## Summary

The WF has set Education as a key strategic pillar for economic upliftment of the community. Besides financial support for students to access educations, a strategic widening of scope has been implemented by incorporating, (i) Careers Education & Guidance, (ii) The Masters Edge program, (iii) Connecting Community Schools, as well as hosting and facilitating more value added events and informative webinars. With this holistic approach we strive to be the leading Shia charity focusing on Education as a key pillar. We extend our heartfelt gratitude to all our donors for supporting us.

**Education Support-Evolution**  
(Number of students)



# ADVANCEMENT OF ISLAMIC EDUCATION

## Introduction

The Islamic Education (IE) Department of The World Federation of KSIMC aims to spread the true message of Islam and Ahlul Bayt (a) through various activities and projects based on a comprehensive, expertly formed strategy.

## Strategy

The Islamic Education department's strategy focuses on the following key concepts:  
Modern digital + social media services

1. Academic Research Activities
2. Maintaining strong ties with Maraji'
3. Promoting spirituality, knowledge, and skills development within our community
4. Supporting our Hawza students and 'Ulama in continuing on their path of
5. knowledge and learning essential Tableegh skills.
6. Tableegh in a diverse range of communities
7. High-standard publications for both the layman and academia
8. Producing Tableegh material for use by scholars, zakireen and madrasah teachers
9. Guidelines for leadership and muballighin.
10. Draft policies for the betterment of the community to be adopted by the WF counsellors' body.
11. Promoting Islamic culture

## Overview of Main Achievements of IE Functions



## Internal Tableegh

The IE department's Internal Tableegh activities promote the teachings of the Qur'an and Ahl al-Bayt (a) within Khoja and community membership through various activities.

Seeking guidance from the Grand Maraji' and other High-ranking scholars

Islamic Education has been honoured to meet many high-ranking scholars to discuss and receive guidance regarding many issues and challenges our community has been facing. Proactive solutions and guidance were given in the face of the pressing challenges of the community. In this way, IE acts as an effective bridge between the Marja'iyya, and the community and its scholars.

The IE scholars' team - under Shaykh Dr Murtadha Alidina (Head of IE), Shaykh Afzal Merali (IE Manager) – have held 70+ meetings with muballighin and Ulema of the community to coordinate the current Tableegh projects on the ground.



Sayyid Munir al-Khabbaz receiving Shaykh Muhammad Khalfan and the newly appointed Islamic Education representative in Najaf, Shaykh Muhammad Jaffer Farishta Najaf al-Ashra

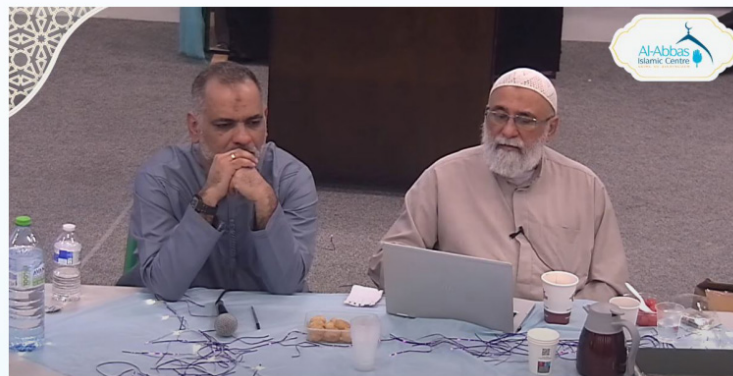


Ayatollah Sayyid Ja'far al-Hakim receives WF Secretary General Arifali Hirji, Islamic Education Manager Shaykh Afzal Merali, Shaykh Mustafa Jaffer, Shaykh Dr Muhammad Hijazi and other Hawza students of the Khoja community – April 2023, London, Alul Bayt (a) Foundation.



On July 28, 2023, Sayyid Dr. Muhammad Ali Bahrul Ulum visited The WF house to discuss the progress of the community's Hawza students in Najaf, ICAIR's research projects, and potential collaboration between academia and the Hawza Ilmiyyah of Najaf al-Ashraf. Attendees included The WF Secretary General, Shaykh Arifali Hirji; IE Manager, Shaykh Afzal Merali; Senior Research Fellow, Shaykh Dr Ali Al Hakim; IE Najaf Representative Shaykh Jaffer Farishta; and the newly appointed Head of ICAIR, Shaykh Dr. Alexander Khaleeli.

## Head of Islamic Education Department, Shaykh Dr. M. Alidina community interactions in the year 2023.



The Head of IE, Shaykh Murtadha Alidina held tens of meetings and visited many centres to support communities worldwide to guide the Tableegh boards of our Jamaats and Regional Federations, such as Dar es Salaam, Kigoma, Mwanza and Birmingham Jamaats, AFTAB and others.

In 2023, Shaykh Alidina achieved significant milestones through his diverse engagements as follows:

**Muharram Muballighin Summit (July):** Actively participated in the East African Muharram Muballighin Summit in Kampala.

**Community Engagement in Kampala:** Toured various projects, including a school, Imambargha, and an orphanage, fostering connections and continuous support for local institutions.

**Scholarly Dialogues (Muharram and Safar):** Engaged in intellectual exchanges with esteemed Muballighin from Scotland, Lucknow, and Canada in Dar es Salaam.

**Youth Empowerment (August):** Addressed the Birmingham youth camp, encouraging active participation in community affairs and charity work.

**Education Conference (September):** Participated in educational sessions organized by the al-Kisa Education Foundation in Dar es Salaam, promoting educational excellence in Shia schools.

**Community Engagement in the UK:** Served as a judge in the Lady Fizza Qur'an Competition in Birmingham, conducted a workshop on tadabbur, and supported literacy initiatives by gifting the "Tafsir Tadabbur Qur'an" Juz 30 to winners and the Birmingham Jamaat "Book Cave."



WF  
MARRIAGE  
CONTRACT

### Progress on policy papers

As per the update and mandate in ExCo 4, June 2023, the following policy papers were presented in the ExCo 4 in Karachi:

- Updated Marriage Contracts
- Updated mixed gatherings policy



## Visit to Gujarat Federation

In August 2023, Shaykh Dr. Mohammed Reza Dodhiya, in an extensive initiative, visited all the Jamaats of the Gujarat region in India, in addition to other institutions there as well, in what numbered to 40 centres. The goal of this mammoth task was to do a needs assessment and evaluation, that would give the Islamic Education key insights regarding the current situation of these community centres, in terms of the demographics and propagational needs, especially whether or not a dedicated resident scholar is serving the centre.

The department is currently working on forming a comprehensive strategy to support the region, in light of the findings of this tour.

## 19th MADINAH AL-ILM COURSE – IRAQ

Madinah al-'Ilm course was launched for its 19th year and took place from 17 December 2023 to 2 January 2024. The course was held for its second year in the holy land of Iraq. It accommodated a group of 62 individuals, including the teachers, mentors, WF MAI team and participants from 7 regions.

21 brothers and 24 sisters aged 18-25 years joined the course as participants for a unique experience in the Holy Lands of Najaf, Karbala, Samarra, and Kadhmayn.

The journey aimed to offer a bespoke challenging and interesting curriculum led by experienced teachers and knowledgeable guides; unwavering support by mentors; Ziyarah of the Shrines of our Holy Imams (a) and revered personalities of Islam in Najaf, Karbala, Kadhimiyyah and Samarra; audiences with the Grand Maraji' and Scholars, and last but not least visits to sites of interest in Iraq.

## Seminary Support

The Islamic Education department supports students from the community with their seminary studies in various ways including providing financial assistance and maintaining good relationships with the offices of the scholars.



**MADINAH AL-ILM COURSE | IRAQ** 19th Year!

*Moments that I will cherish throughout my life.*  
A.K - 2022 Participant

**Age**  
18 - 25 years  
Separate courses for brothers and sisters

**Cost**  
Please visit our website for more details

**17th December 2023 - 2nd January 2024**

**Package Details:**

- Flights, full-board accommodation with meals & local transport included
- Ziyarah in Najaf, Karbala, Kadhmayn, Balad, Samarra
- Insightful classes on key youth challenges
- Daily Ziyarah with a rich cultural itinerary
- Meetings with Maraji' and Mujtahidin

**Heavily Subsidised**  
by The World Federation and Regional Federations

**WF**

**Register Now:** [Ink.worldfed.org/MAI23](https://ink.worldfed.org/MAI23) **Deadline:** 10th October 23

## Highlights:

1. Facilitating programs with various scholars on contemporary issues for The Blessed Tree Media



Sister Maryam Mahdyeh Ali interviews Aalima Raziya Batul Najafi on the 'They Ask You' show.

2. Bridging gaps between the experiences of scholars and students



3. Collaboration with External Tableegh to source, vet and send qualified muballighin from 18 different countries for Tableegh to their countries during the months of Muharram and Safar.

### MUHARRAM AND SAFAR

**Conditions**

- Readiness for a 2-month Tableeghi trip
- Presentation of the latest mark-sheet from your Haseza as proof of education at level 3 or above
- Having an invitation letter from a reliable Islamic Center of your country
- Complete familiarity with the Holy Qur'an (Tarteel, Tajweed, comprehension), rulings of jurisprudence and theological matters.
- Passing the interview and the oral test.
- Comprehensive written report in English to be submitted upon return.

**Advantages**

- Receive a fully-paid round trip ticket
- A reasonable honorarium after submitting the report
- Priority in such opportunities in the future

**Notes**

- A maximum of two people will be selected for each country
- This plan does not apply to students of the subcontinent.

**To register**

• please fill the Google form and submit latest by **4th June 2023**.

## Najaf Coordination Unit Activities

The Najaf Coordination Unit has provided new opportunities to serve the community. In particular, it has helped meet the aims for higher, more effective Islamic Education and spiritual guidance. Furthermore, this coordination unit also acts as a liaison for WF-AID's humanitarian work in Iraq.

Through the Najaf Coordination Unit, we have been able to:

- Facilitate new admissions at the Hawza.
- Held various meetings with students to understand their needs and address the challenges they faced during Tableegh.



- Hold various cultural programmes during the month of Ramadhan, Muharram and special occasions.
- Support Khoja and Bilal Mission Students with their education and monthly stipend.
- Developing skill-based and academic courses for our students and scholars.
- Opening channels for engagement with academia through our International Centre for Advanced Islamic Research (ICAIR).
- “Dar al-Hujja Institute”, a name chosen by the community Seminary students of Najaf is the new name given to the Najaf Coordination Unit, under which frequent activities and gatherings are held, with a dedicated WhatsApp group.
- Advanced supplementary classes regarding various contemporary issues for the students.
- Supporting the Madina al-Ilm annual course with logistics and scholarly support.
- Holding meetings and seeking guidance from the offices of the Shia Religious Authorities (Maraji’) and other high-ranking scholars (20+ meetings).

### Alim Grants

The WF continues to support Jamaats worldwide to secure the services of scholars as Resident Alims, and grants are also available to assist with the expenses of inviting visiting scholars to the centres in the holy months of Ramadhan and Muharram.

## International Centre for Advanced Islamic Research (ICAIR)

Ground-breaking 3-day conference was held in Dar es Salaam, Tanzania on the topic: “Intellect and Revelation: Relations and Ijtihadi Implications”.

The Africa Federation’s Tableegh Board (AFTAB), supported by the Dar es Salaam Jamaat and dedicated volunteers, collaborated with the visionary ICAIR team, which included the IE team, showcasing extraordinary unity and global collaboration.



With 19 presentations, which included keynote speeches by high-ranking jurists, and participations from academics and Islamic seminarians alike, scholars and researchers from different parts of the world attended the conference.



Sayyid Ahmad al-Madadi giving this conference’s special address



Attendees of the conference listening to the keynote speech of Sayyid Munir al-Khabbaz (h).

Shaykh Swaleh Maulid Husen is being presented an award and copies of the latest IE books by ex-WF president Al-Haj Anwar Dharamsi and current WF president Al-Haj Safder Jaffer in appreciation for his paper.

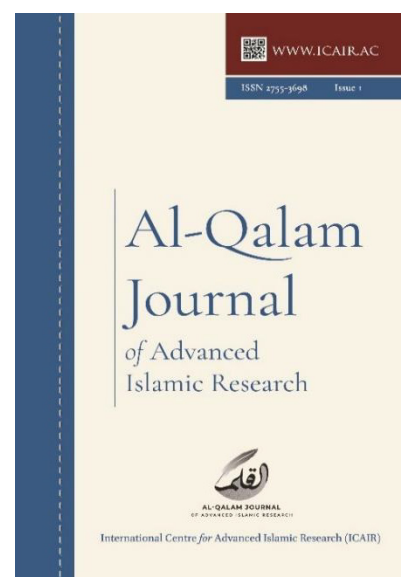
Multiple Q&A - panel discussions were held, opening the floor for queries by community members throughout the conference. The quality of discussions and interactive sessions at the Conference was exceptional, with attendees engaging in thoughtful and stimulating conversations. Networking with other Islamic leaders was invaluable, allowing attendees to forge new connections and strengthen existing relationships.

The conference also included 3 workshops for the general public on pertinent current issues, which were held by some of the attending scholars.

### Al-Qalam Journal for Advanced Islamic Research

The International Centre for Advanced Islamic Research (ICAIR) launched its bi-annual academic journal in Dar es Salaam during the March 2023 conference.

The Al-Qalam Journal of Advanced Islamic Research serves as a critical channel for dialogue in Shi'i studies between scholars from traditional Islamic and academic backgrounds. It aims to publish high-quality papers on topics of general interest, peer-reviewed by leading academic and hawzawi authorities. Its articles comprise new research, reviews, and opinions from adroit thinkers who seek to provide a foundation for future research, theoretic applications, and innovative ideas.



## Workshop for Muballighin

On March 13th, Professor al-Hakim conducted a one-day workshop in Arabic on “Contemporary Tableegh” for over 200 muballighin in Dar es Salaam. During the session, he addressed questions, advising scholars facing financial difficulties to pursue secondary work related to Tableegh, like writing, research, and teaching. This insight prompted IE management to plan career development courses for scholars, aiming to open new opportunities in areas such as chaplaincy, counselling, and dispute resolution.



## Seminar for Medics titled Mental Health and Spiritual Healing: Between Possession and Exorcism by Professor al-Hakim

On March 13, 2023, following the conference, Professor Hakim conducted a mental health and spiritual healing seminar. In it, he scientifically debunked the idea of Jinns possessing humans, attributing such cases to likely psychological issues. Professor Hakim highlighted the therapeutic value of Quranic recitation and duas. The seminar included a group activity, and the top-performing group received signed copies of Professor Hakim’s books.





The Research centre activities include conferences, seminars, research papers, and ongoing translations and publications such as a collaboration with the well-known site Duas.org. Our research centre revisited the most recited duas and undertook a thorough linguistic and design review.



Hujjat Islamic Centre – Stanmore – Dua al-Iftitah 2023.

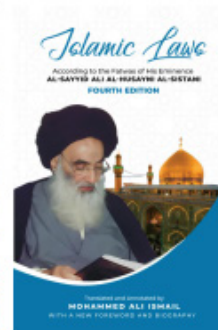
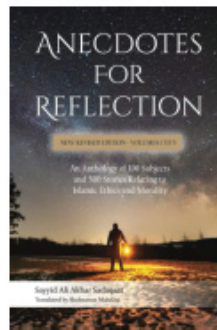
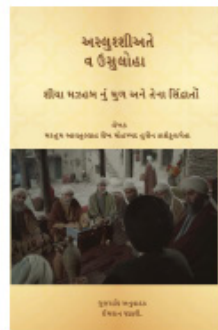
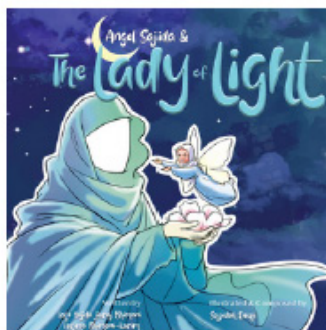
All available PowerPoint versions of duas and ziyarats can be found at <http://duas.org/WF-PPT/>.

## Publications

An essential area of Islamic Education’s work is publishing books on Islamic Shia Ithna ‘Ashari thought. The World Federation has made significant strides in its publishing endeavours, with a notable contribution of approximately 86+ titles spanning various domains within Islamic sciences.

These accomplishments underscore our dedication to advancing knowledge and disseminating invaluable resources within the Islamic community.

- Anecdotes for Reflection – a very easy-to-read book of moral stories, now with volume 5, and all having gone through a thorough review of both the English and Arabic text.
- Angel Sajida – A book for children about the life of Lady Fatima al-Zahra (p)
- Islamic Laws – 4th Edition, reflecting over 100 changes in the fatwas of Ayatollah Sistani (h).
- Shias: Their Origin and Beliefs – in Gujarati.
- Tafsir Tadabbur al-Quran Introductory Volume (Suras al-Fatiha and 4 Quls)
- Tafsir Tadabbur al-Quran Juz 30 - – A reflective commentary of the Qur’an..
- Tafsir Tadabbur al-Qur’an Juz 29 – A reflective commentary of the Qur’an.
- Al-Qalam Journal for Advanced Islamic Research Issue 1
- Final Advice to Anyone Seeking to Divorce: Fifteen Points Couples Should Reflect Upon Before Considering Divorce by Dr. Muhammad Hijazi.



## Digital Tableegh

The Digital Services division was inaugurated under the Islamic Education Department to facilitate the creation of diverse content formats, including short clips, seasonal and general content, narrations with explanatory translations, posts offering insights into hadith commentary, and recitations, among other valuable resources. Our digital presence is maintained through the Blessed Tree Media YouTube, Instagram, and Facebook pages, as well as the OneStopFiqh website and app.

We have crafted and shared over 70 exciting videos across our YouTube, Instagram, and YouTube channels. Explore our comprehensive digital content library on our YouTube channel for a rich and engaging experience.

## 2023 Highlights include:

### Recitations (with English translations):

- “The Holy Five” is a new qasida by well-known reciters Mulla Nazar al-Qatari in Arabic/ Farsi, and the upcoming young reciters Shan & Rizwan. It was released on the blessed Wiladat of Sayyida Fatima (a).
- “Madhlum Husayn Jaanam”: A heart-wrenching Nauha about Imam Husayn (a) with the matam beat of the Arab and Persian East African community, by Mulla Nazar al-Qatari.
- “Ali Shah” - recited by Mulla Nazar al-Qatari on the auspicious occasion of Eid al-Ghadir, in the shrine of Imam Ali (a), in Najaf al-Ashraf.

## Ramadhan 2023

1. ‘To The Light’ series: recorded in the Holy city of Najaf al-Ashraf, in this series of 9 episodes, Shaykh Muhammad Khalfan and Aalima Raziya Batul Najafi focused on key ethical and mystical concepts that one learns from the blessed month of Ramadhan. These included questions such as:
  - ‘What is the true divine banquet?’
  - ‘Can we unknowingly annul our charity?’
  - and ‘The Night, or Nights of Qadr?’



### 2. Daily Short Ramadhan Duas by Mulla Nazar al-Qatari

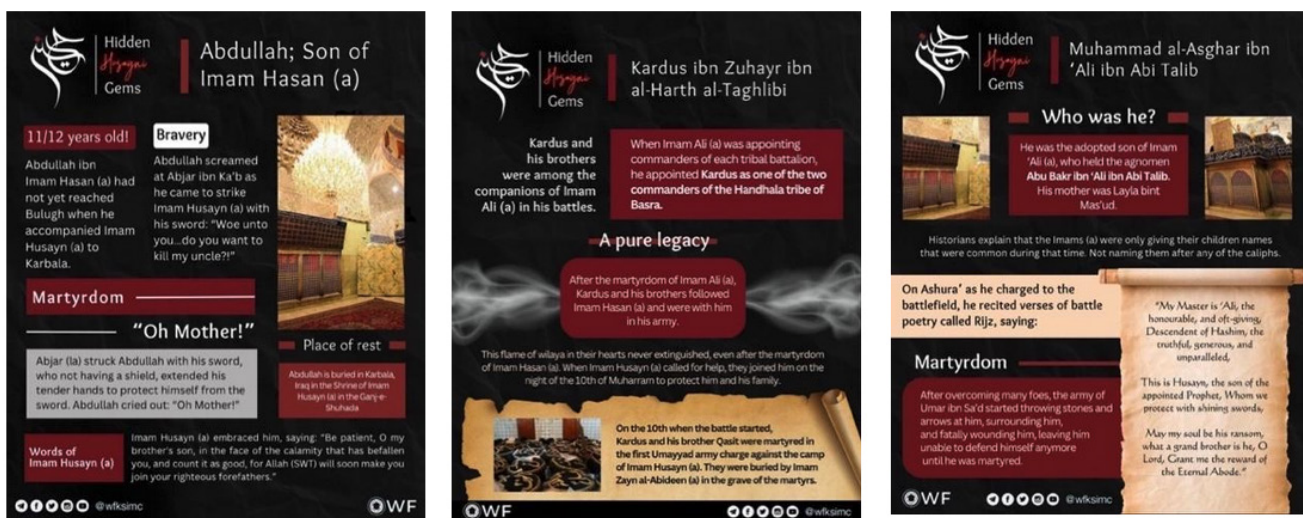
These extremely popular daily short duas would mark the end of the blessed fasts of the month of Ramadhan and the start of its auspicious nights, a period of worship and supplication to the Almighty.





## Muharram 2023

Hidden Husayni Gems - Launched during Muharram 1445 AH. 'Hidden Husayni Gems' was an inspiring and historical project to shed light on the lesser-known martyrs of Karbala. Through this initiative, we presented six captivating digital posters, each dedicated to a martyr whose story often remains in the shadows. By meticulously researching and illustrating their lives and sacrifices, we sought to honour these unsung heroes and ensure their memory lives on.



In addition to our ongoing efforts, short, captivating video snippets were created to serve as a dynamic tool to convey information, share insights, and connect with our audience on various social media platforms.



During Arbaeen, we introduced a captivating series of 10 Instagram reels named “Arbaeen Insights – A Shaykh’s Perspective,” featuring the esteemed Shaykh Ali Mwega.

We invited our audience to join us on an enlightening journey as we delved into the profound insights provided by Shaykh Ali. Viewers were encouraged to stay tuned and embark on a memorable Ziyarah, where they could anticipate encountering unique perspectives and valuable wisdom shared by Shaykh Ali, live from Iraq, as he embarked on the journey of love.

This initiative aimed to provide a deeper understanding of the significance of Arbaeen and enrich the spiritual experience of our audience during this sacred occasion.



## OneStopFiqh website and app

The OneStopFiqh website serves as a comprehensive platform, consolidating various Fiqh resources into one accessible hub. These invaluable resources include Islamic Laws, A Code of Practice, A Manual of Hajj Rituals, AskAnAlim, Shia Wills, a Khums guide, and a convenient method for fulfilling Islamic dues. Furthermore, the website is thoughtfully designed for seamless mobile use, ensuring accessibility on various devices.



Ask An Alim is a forum for Questions & Answers to religious discussions of the Shia Ithna 'Ashari faith in the light of Quran and Ahlul Bayt (as).

The AAA archive features almost 3,700 Q&As. Questions can be submitted on any topic, which is then answered by a panel of 15 scholars, who also seek input from the high-ranking scholars of the Hawza, when required. In the period extending from January 2023 to December 2023, 2,721 new questions were answered by the AAA team.

## Explanatory Narrations

On key occasions, IE posts insightful narrations, enriched with the profound wisdom of Ahl al-Bayt (a) related to various facets of life and its trials. These narrations undergo a rigorous developmental process, including meticulous explanatory translations, thorough proofreading, and comprehensive reference verification. Then, our dedicated graphics and design team works diligently to enhance these narrations, elevating them with visually captivating designs.



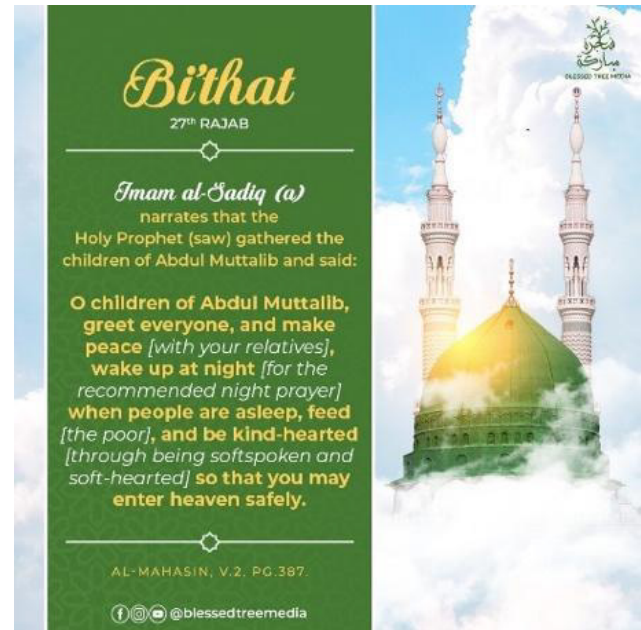
السيدة خديجة الكبرى

**THE HOLY PROPHET (SAW):**

**Khadija!** And where are the likes of Khadija?! [For Islam today, as it is spread in all parts of the world, is a result of the perpetual charity – sadaqa jariya – that she gave to help spread the message during that period.] **She believed in me when others refused to; she aided me [and the mission of spreading Islam] with her wealth [when others chose not to].**

BIHAR AL-ANWAR V.43, PG.131

WF @wfkimc



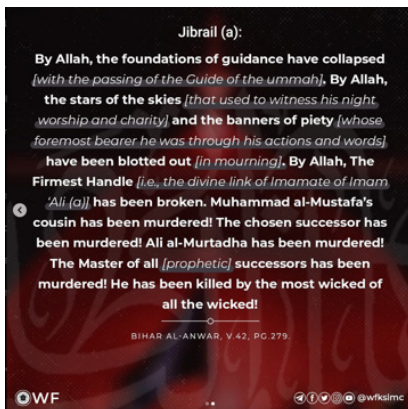
**Bitnat**  
27<sup>th</sup> RAJAB

*Imam al-Sadiq (a)*  
narrates that the Holy Prophet (saw) gathered the children of Abdul Muttalib and said:

**O children of Abdul Muttalib, greet everyone, and make peace [with your relatives], wake up at night [for the recommended night prayer] when people are asleep, feed [the poor], and be kind-hearted [through being softspoken and soft-hearted] so that you may enter heaven safely.**

AL-MAHASIN, V.2, PG.387.

WF @blessedtreemedia



Jibrail (a):

By Allah, the foundations of guidance have collapsed [with the passing of the Guide of the ummah]. By Allah, the stars of the skies [that used to witness his night worship and charity] and the banners of piety [whose foremost bearer he was through his actions and words] have been blotted out [in mourning]. By Allah, The Firmest Handle [i.e., the divine link of Imamate of Imam 'Ali (a)] has been broken. Muhammad al-Mustafa's cousin has been murdered! The chosen successor has been murdered! Ali al-Murtadha has been murdered! The Master of all [prophetic] successors has been murdered! He has been killed by the most wicked of all the wicked!

BIHAR AL-ANWAR, V.42, PG.279.

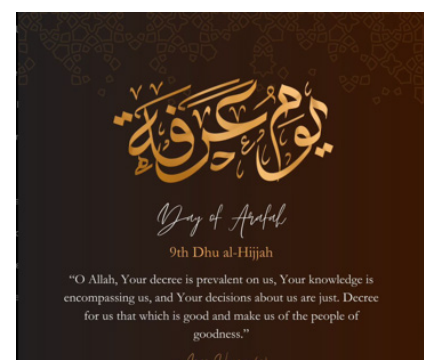
WF @wfkimc



يَوْمَ أَشْرَفَ

تَهَلَّتْ وَاللهُ أَكْبَانُ الْهَدَى، وَأَطْمَسَتْ وَاللهُ نُجُومَ السَّمَاءِ  
وَأَعْلَامَ الثَّقَى، وَأَنْفَصَمَتْ وَاللهُ الْعُرْوَةَ الْوُثْقَى، فَبَانَ ابْنُ  
عَمِّ مُحَمَّدٍ الْمُصْطَفَى، فَبَانَ الْوَصِيُّ الشَّجِيئِ، فَبَانَ عَلِيُّ  
النَّرَضِيِّ، فَبَانَ وَاللهِ سَيِّدُ الْأَوْصِيَاءِ، فَتَلَّهُ أَشَقَى الْأَشْقِيَاءِ.

WF @wfkimc



**يوم اشرف**

Day of Ashraf  
9th Dhu al-Hijjah

"O Allah, Your decree is prevalent on us, Your knowledge is encompassing us, and Your decisions about us are just. Decree for us that which is good and make us of the people of goodness."

- Imam Hussein (a)

## Introduction to Hawza Online

In the world of Islamic education, the Hawza (Shi'i seminary), holds a special place as a source of spiritual enlightenment, intellectual growth, and religious scholarship. At the intersection of faith and knowledge, the Hawza has played a pivotal role in shaping Islamic thought and producing scholars who contribute significantly to the global Muslim community. Among the various Hawzas around the world, Hawza Online emerges as a unique and accessible institution that continues this rich tradition while embracing the possibilities of the digital age. From the outset, the project has had the blessing of His Eminence Sayyid Ali Husayni Sistani (may Allah protect our scholars).

One of the cornerstones of Hawza Online's excellence is its exceptional faculty. Our institution brings together a team of highly experienced teachers who are not only well-versed in the Islamic sciences but also possess a deep understanding of contemporary challenges and issues. These educators bring a wealth of knowledge and insight to our courses, ensuring that students receive a comprehensive and well-rounded education. Our teachers are not just instructors; they are mentors who guide students on their spiritual and intellectual journeys.

Whether one is interested in delving into the intricacies of Islamic jurisprudence, exploring the profound wisdom of Islamic philosophy, or gaining a deeper understanding of the Qur'an and Hadith, Hawza Online offers a diverse range of courses to cater to their educational needs.

### Key Statistics

#### Teachers and students:

Teachers: 15  
Students: 158

#### Lessons (Year 2023):

Arabic: 624  
Hawza Studies (pre-recorded): 8,140  
Tutorials: 104

### Hawza Studies Programme

The Hawza Studies programme is delivered through a combination of pre-recorded lessons and live tutorials. The programme encompasses 25 modules distributed across 3 levels. The flexibility of our courses enables students to progress through the programme at their preferred pace.



## Arabic Programme

The Arabic programme at Hawza Online consists of 2 levels and has been designed for beginners who wish to learn classical Arabic (fusha). The lessons are live, highly interactive, and use Hawza Online's own textbooks, Fusha Arabic.



## Short Courses

The Short Courses project is Hawza Online's most recent initiative. Offered to the community at large and delivered by recognised specialists, these courses address pertinent topics that are not covered comprehensively by our Hawza Studies programme. The courses are conducted in a live and interactive format, with each course comprising 4 sessions.

Over 200 students registered for our first short course on Prophetic Medicine, held in July 2023.

## Revamped Website

In September 2023, we launched our redesigned website. Reflecting our commitment to excellence, the website offers a user-friendly interface, enabling individuals to effortlessly browse our course offerings, register for classes, and access comprehensive information about our institution.

## Faculty



**Sayyid Samer Al-Hakim**



**Shaykh Rizwan Arastu**



**Shaykh Qasim Assady**



**Shaykh Muhammad Saeed Bahmanpour**



**Fatima Daher**  
Fatima Daher is a language



**Sayyid Sulayman Ali Hassan**



**Shaykh Mohammed Ali Ismail**



**Sabiha Karim-Jaffer**  
Sabiha Karim-Jaffer was born in



**Mohadditha Jaffer**  
A genuine interest in



**Shaykh Fazleabbas Kanji**



**Shaykh Muhammad Khalfan**



**Shaykh Muhammad Zaynulabidin Khalfan**



**Shaykh Safdar Razi Master**



**Shaykh Ali Abbas Malik**  
Shaykh Ali Abbas is from



**Sayyid Muhammad Rizvi**

## Student Testimonials

The structured materials were great and so was the enthusiasm of the instructors. It was a true privilege to be a part of Hawza Online.

**Mohamedhassan Hassanali**

The content and the proficiency of the scholars in their respective fields are magnificent.

**Mohamed Shabir**

The content is really good, the live tutorials are very helpful and the fact that it's self-paced is perfect.

**Fatima Merali**

Well-planned and structured programme with professional lectures allocated for each module. I have learned a lot and I feel I now have a better understanding of my religion. Online recorded lectures have made it possible for me to study in my own time. I look forward to continuing with Hawza online.

**Alwi Hassan**

Hawza Online is doing a great job in providing a well-organized, clear and easy-to-follow course. The presentation and lesson PDFs are excellent and something I go back to for reference. It's really been inspiring and I am looking forward to finishing the full course.

**Syeda Samana Zaidi**

It was an amazing experience especially since I've been out of formal school for over 20 years. I have learnt a lot and I'm sure this knowledge is going to open more doors to my understanding in the future.

**Fatemah Dewji**

The opportunity to not only gain Islamic knowledge but also meet many students from different areas of the world and connect with them through mubahatha is what I love the most about Hawza Online.

**Zainab Rizvi**

My experience with Hawza Online so far has been amazing. I would recommend it to all madrasah teachers and graduates.

**Murtaza Mohamed**

The course content is very relevant for day-to-day life problems and their solutions.

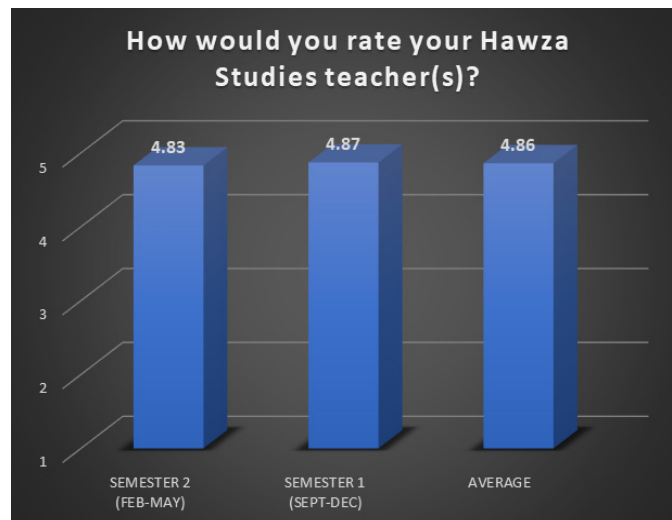
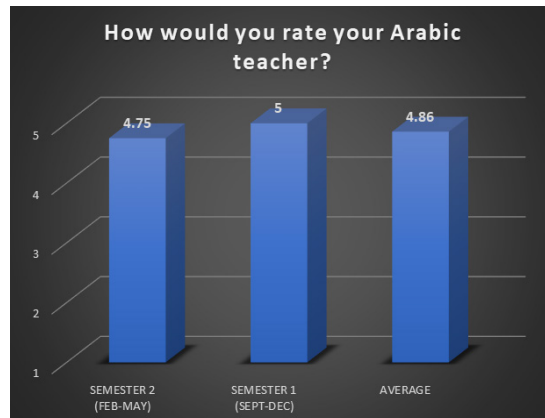
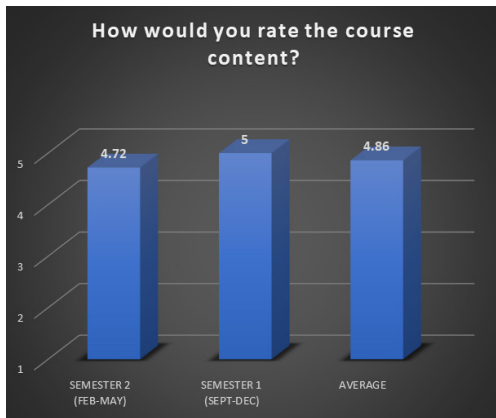
**Sayyid Hassan Mehdi Naqvi**

The course content fits the course description perfectly. There were no surprises and it was exactly what I expected and at the level I expected. I learned a lot in both of my courses. This was my first semester with Hawza Online and the experience was amazing Alhamdulillah. I liked the flexibility with the pre-recorded lectures combined with the live tutorials with the teachers was perfect for remote learning.

**Mohammad Rizvi**

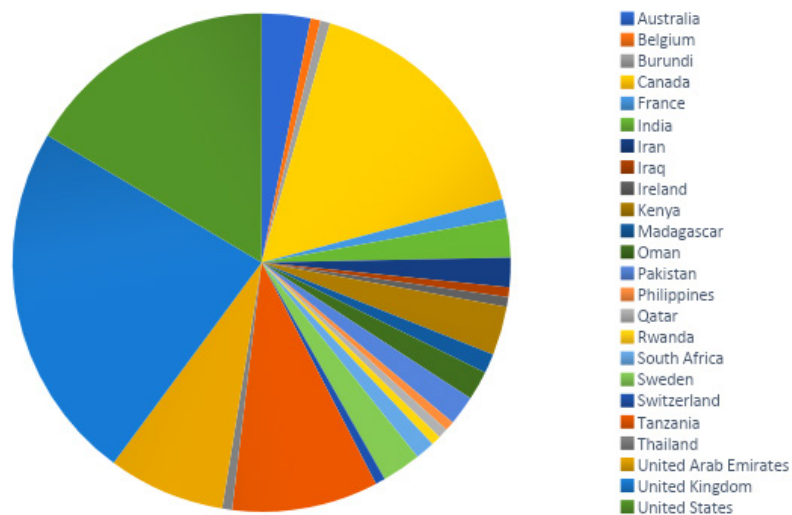
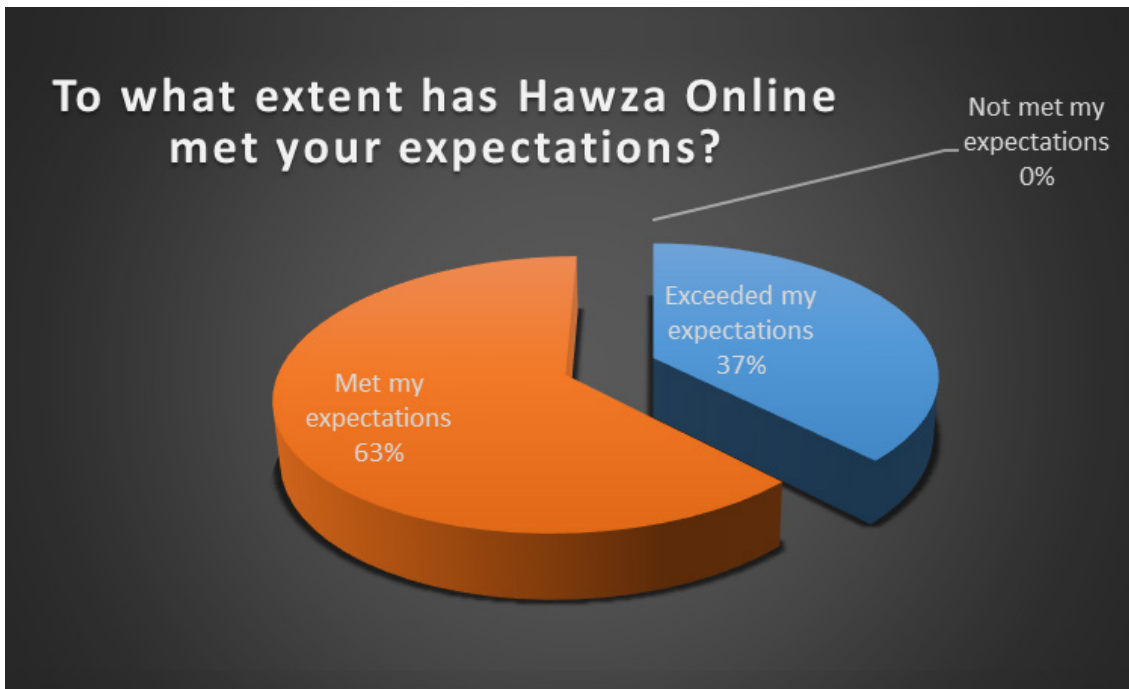
The quality of the knowledge imparted by Hawza Online is truly remarkable. The depth and breadth of the subjects covered are comprehensive. Hawza Online's commitment to accuracy, academic rigor, and authenticity is evident in the materials and resources you provide, enabling learners to engage with the Islamic tradition in a meaningful and informed manner. The Arabic program at has proven to be invaluable in fostering a deep understanding of the language and its Islamic significance. The curriculum encompasses a wide range of topics, including grammar, vocabulary, reading comprehension, writing skills, and cultural immersion, all of which are essential for comprehensive language acquisition.

**Shahina Ahmednasirwala**

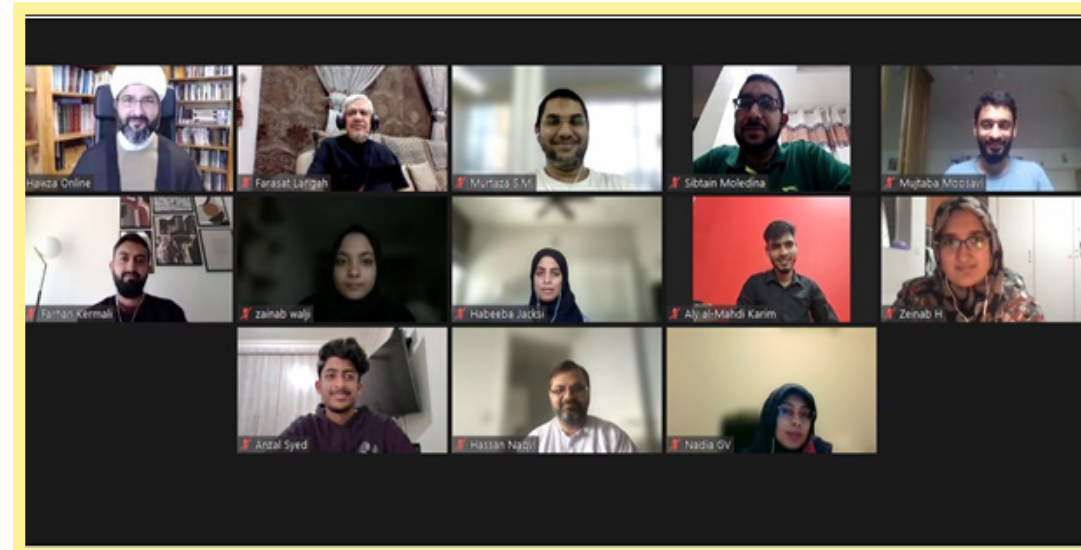


## Geographical Breakdown of Students

The semester starting in September 2023 saw an additional 26 students joining, making a total of 158 students studying at Hawza Online.



## Quick-View Gallery

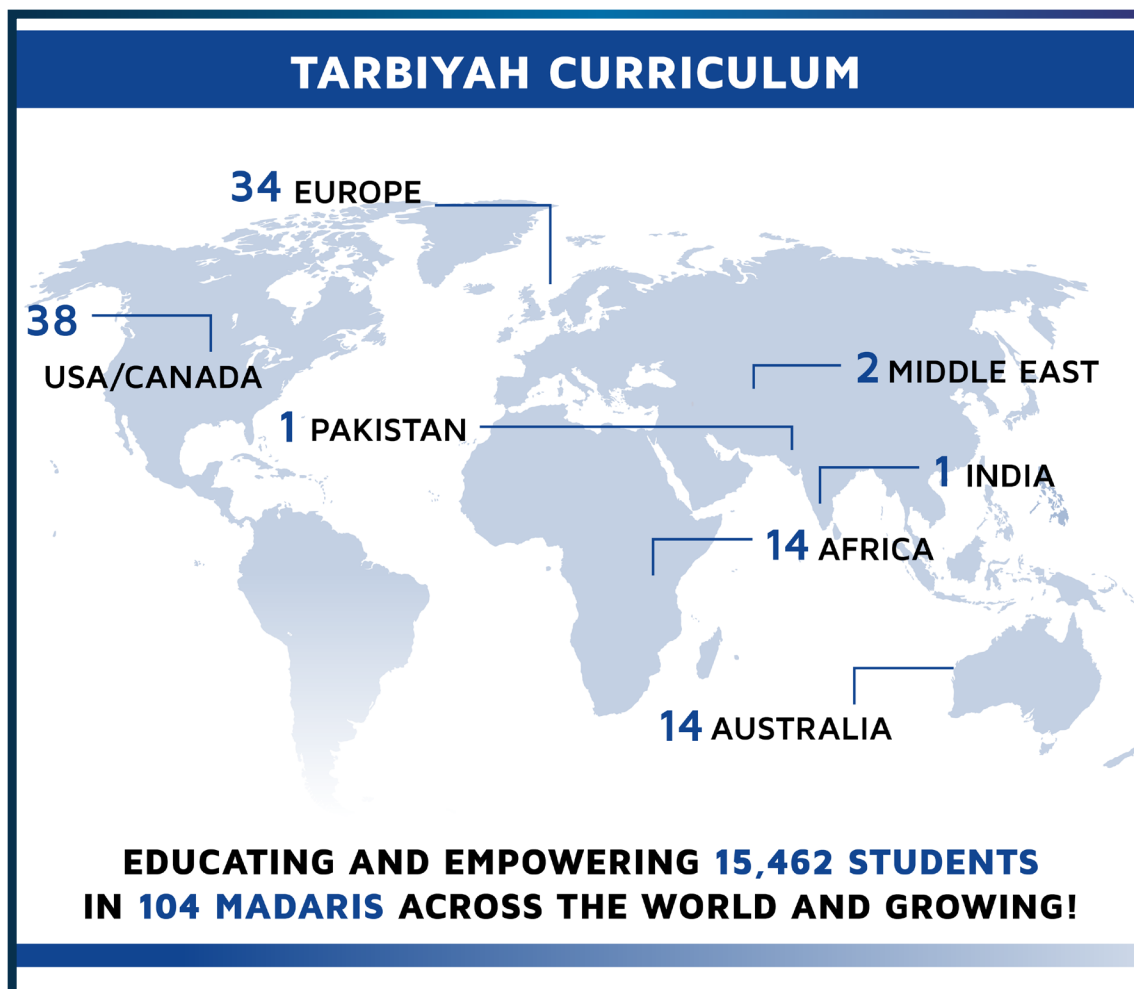


## MADRASAH CENTRE OF EXCELLENCE (MCE)

Madrasah Centre of Excellence (MCE) is a global structure that ensures that the madrasah agenda is always at the forefront of our global vision. The MCE is the central hub for worldwide madaris, which provides educational and training resources for students and teachers.

From December 2021 to June 2023, the MCE has seen a steady increase in the number of Madaris that subscribe to the Tarbiyah Curriculum. With the grace of Allah SWT we now serve 104 madaris around the world. The map below shows our global madaris:

	NUMBER OF MADARIS
<b>December 2021</b>	<b>68</b>
<b>December 2022</b>	<b>79</b>
<b>December 2023</b>	<b>104</b>



## Tarbiyah Quran Curriculum (TQC)

With the Grace of Allah (SWT) we are thrilled to announce that the Pilot edition of the Tarbiyah Qur'an Curriculum (TQC) is ready. This is a comprehensive recitation curriculum that takes students, teachers and the whole family on a journey from learning the Arabic alphabet to applying Qur'anic Tajweed rules.

This curriculum teaches students to read from the Uthman Taha script, which is the most popular script globally. In addition to this, for those who would like to extend their Qur'anic studies to include maqamaat (reciting with tune and melody) and hifdh (memorization), this curriculum can be a gateway into these very noble fields.

The curriculum offers: (these pictures are in the share point link)

- A teacher training program
- Student manuals
- Teacher manuals
- QR codes in the manuals that link to videos as reminders to teachers and parents on how particular rules are taught
- Bright and engaging flash cards
- Games to enhance and excite learning

As part of the pilot program, 3 madaris in the UK will use this curriculum during this academic year (2023/24) to gauge its efficacy, ease of use and overall experience from all madrasah stakeholders. During the pilot phase, we will engage with a panel of experts to go through the curriculum extensively and suggest modifications as required.

The pilot madaris trainings were facilitated by the TQC core team members.

In the coming weeks and months, we look forward to the feedback from the madaris and panel of experts, so that we can roll out the Tarbiyah Quran Recitation Curriculum to all madaris around the world in September 2024 Inshallah.

## RSE – Curriculum (Religious Self Education)

We are nearing completion of the RSE curriculum. We are currently going through the final checks with our scholars to ensure the content is Islamically accurate and appropriate for the ages and stages of the students.

We have spoken to our colleagues around the world, and are discussing ways in which the curriculum can be modified to meet both specific and generic needs. Several madaris who will be piloting this curriculum from January 2024 onwards.

## Revision of the Tarbiyah Curriculum

The update to the Tarbiyah Curriculum is going at a steady pace. We have been trialling some of our new Teaching Guides during our training and select settings, and we are in fact already seeing the positive impact of the newly created fresh, exciting and innovative teaching guides - the learning is more interactive and longer lasting. The team consists of professional teachers and experienced madrasah teachers - who are focussed on revising the teaching guides and activities to ensure a smooth transition between.

Our aim is to have Phase 1 of the updated Tarbiyah Curriculum (with updated activities and teaching guides) ready by Q4 of 2024, Insha'Allah.

## Tarbiyah Bulugh Module

The MCE is working on a centralised Bulugh Module for boys and girls, covering all the topics that the students need to be aware of on reaching bulugh (puberty). At this point, we are working on the Girls Bulugh Module.

The content is introduced in a structured, inclusive, interactive and age-appropriate way, using engaging graphics to ensure students are able to enjoy learning ahkaam gradually - enabling them to be confident with their wajibaat before they reach the age of bulugh.

This curriculum includes:

- A printed version of the Bulugh Book for the students to learn from and fill in during their classes
- A PDF copy for the teachers
- Teaching resources
- Teacher Training

Once the Girls Bulugh curriculum is complete, we will work on the Boys Bulugh module Insha'Allah.

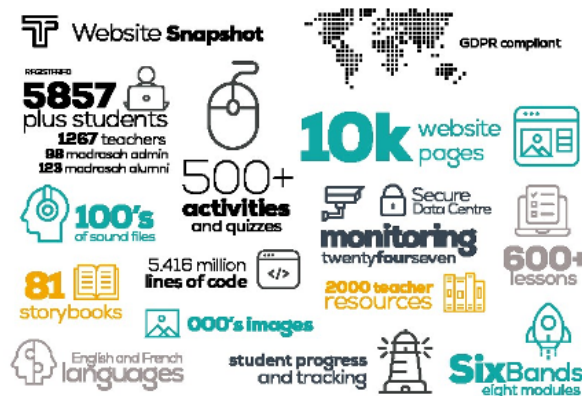


## Tarbiyah Digitisation Update

Over the last few months, we have seen significant increases in the numbers of madaris who have subscribed to the Tarbiyah Digital Portal.

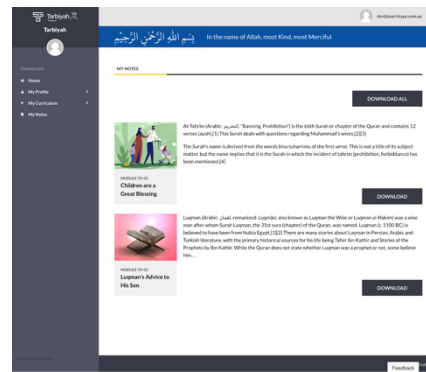
Updated figures include:

- 46 madaris now use the digital portal
- 5857 students logged into the portal (an increase of 1570 students)
- 1267 teacher logins are in use (an increase of 326 teachers)
- 81 story books now available on the portal

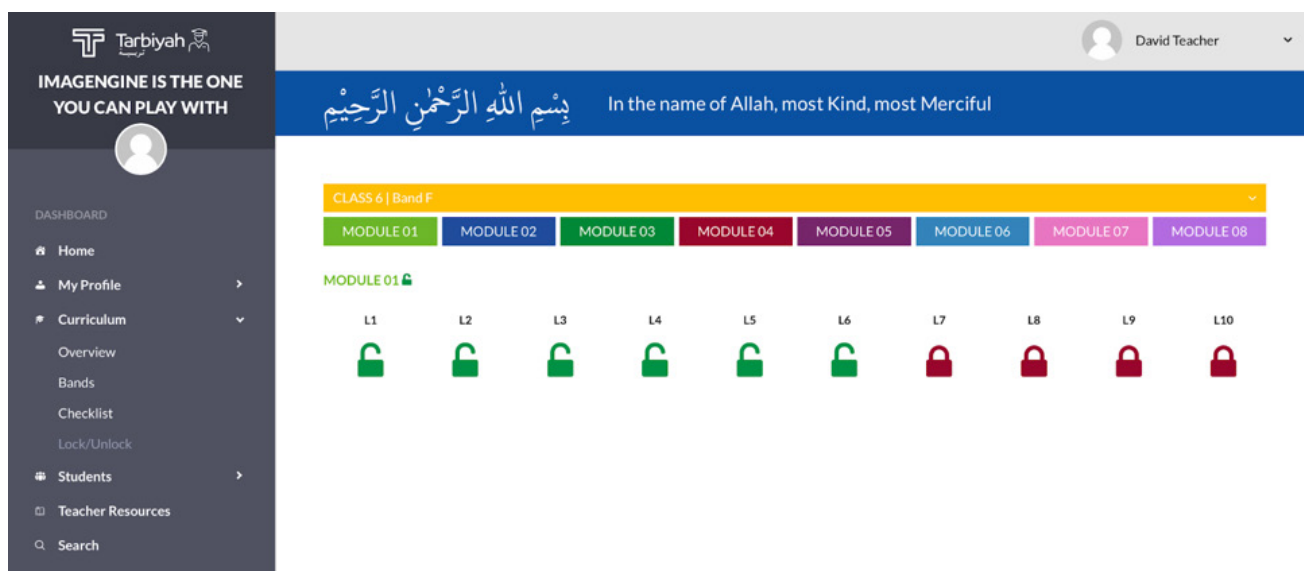


## Digital Tarbiyah Portal Optimisation Update

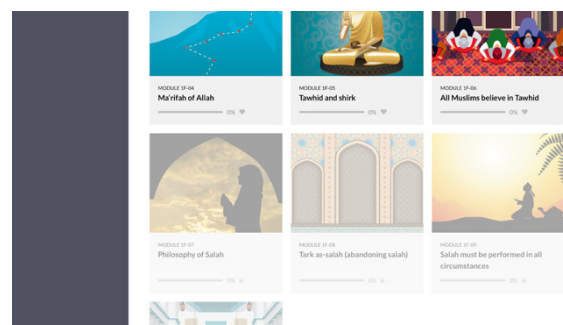
Notes Download: for students in Bands C-F, there is a new “My Notes” section in the dashboard, which shows all the notes they have taken so far, and which lessons they were taken in. Notes can now be downloaded for each lesson individually, or in a single text file.



Lock/Unlock modules and lessons: in the Teacher dashboard, there is a new “Lock/Unlock” function under “Curriculum” (screenshot below). This works similarly to the Checklist function, except that where the Checklist has no effect on students and is just an organisational tool for the teacher, the Lock/Unlock function will prevent students in the class from accessing a module or lesson which is locked.



Students will still see that the locked lessons/modules exist in their dashboard, but they will be faded out, and the “padlock” icon will display in place of the “heart” icon. Attempting to click the lesson or module, or use any saved bookmark to it, will just take the student back to the dashboard.



Once the teacher unlocks the lesson or module, by clicking the red “locked padlock” icon to turn it back into the green “unlocked padlock” icon, students will be able to access it once again.

## Tarbiyah Admin Portal

The admin portal is now complete and has been launched to all madaris using the digital platform. This is to ensure that

- Madaris admin can have oversight and control of their data in terms of registering new students/teachers or deactivating any staff/students as required.
- The admin teams can oversee how the classes are progressing.
- This portal is instrumental in supporting the madrasah core team in tracking student progress (activities and end of lesson tests) as well as housekeeping of data records for the entire staff and student body.
- The admin portal also has the ability to roll over classes for madaris; a class previously in Year 1 can be rolled in its entirety to Year 2.



The MCE has been created as a super admin so that it has the ability to design and create the structure for a new madrasah that joins the digital platform. As super admin, MCE has visibility of when invoices for use are up for renewal and has the ability to deactivate any madaris that do not require the use of the digital platform anymore.

To ease the process for new madaris we provide a user friendly PDF so they can navigate around the admin portal.

## French Tarbiyah Digital Platform

The development of the French Digital continues at a good pace. Bands C-F are now complete and the team is now working on Bands A and B.

All books, lessons, resources, activities and content will be available on a separate URL for French users.



## MCE Training programs

The MCE continues to provide a variety of different training programs for teachers around the world. These include:

### Curriculum Training

The Tarbiyah Curriculum Training programme is designed for teachers who are new to the curriculum. The training program gives participants an insight into the creation of the curriculum, understanding the integrated nature of its pedagogy and sharing best practice on how the lessons should be taught. This then culminates with lesson demos, in which the participants experience learning as students.



Birmingham Sep 2023



Dubai December 2023



Dar es Salaam 2023

Over the last few months, a total of 218 participants were trained around the world both in person and online. Our fantastic NASIMCO (The WF membership in North America) trainers trained 118 participants! This is a total of 399 teachers trained globally!

### Teaching Skills Program (TSP)

The TSP is aimed at increasing the skills of teachers, shifting their attitudes and behaviours so that they may be better able to support the learning of the students in the madrasah. In 2020, TSP was accredited by the Northern Council of Further Education (NCFE) in the U.K.

Over the last year, 221 teachers were trained around the world. trainings were held in USA, Canada, Tanzania, Kenya and the UK.



Dar es Salaam January 2023



Zanzibar June 2023

## Spiritual Development Program (SDP)

The SDP combines modern interactive teaching methods with classical Islamic scholarship to offer Madrasah teachers practical advice on how they can enhance their spirituality and have a more positive impact on the children they teach.

In the summer of 2023 Husayni Madrasah in Dar es Salam held 3 SDP trainings (90 teachers) which were facilitated by Sheikh Mohamed Ali Ismail. The feedback from these sessions were very positive, with the participants feeling spiritually energized and inspired. This summer, Husayni Madrasah in Dar es Salam held 3 SDP trainings which were facilitated by Sheikh Mohamed Ali Ismail. The feedback from these sessions were very positive, with the participants feeling spiritually energized and inspired. Dar es Salam August 2023.



## External Tableegh

The World Federation’s External Tableegh wing is dedicated to promote the teachings of the Qur’an and the Ahl al-Bayt (a) in all external communities.

The department continues to strive and grow fast, as we have conducted various exciting projects in 17 languages and expanded our reach to 66 countries, with our Muharram activities this year covering 26 countries!





#### Prominent Activities since May 2023 :

- 8 Monthly Workshops and Seminars for Youths
- Iftar Programs in Nepal and Bosnia
- 7 Mawkib Programs in Nepal, and Indonesia
- Interfaith and Intrafaith Programs
- Retreat on Prophetic Medicine (intensive course) in Philippines
- 5 Blood donation camps in Indonesia and Ivory Coast
- Translation and Publication of Books in Indonesian, Polish, Urdu and French languages
- Hawza Supports in France, Madagascar, Bangladesh and Pakistan
- Extensive Muharram-Safar Programs in more than 26 countries
- External Tableegh visits by Shaykh Nadir Jaffer to 7 countries

## 2023 Activities Update:

### Nepal

1. A Blood Donation Camp within non-Muslims in the name of Imam Husayn (a), was organised for the first time at Bhaitahawa, with key objective to spread awareness about Imam Husayn (a) and the martyrs of Karbala and their sacrifice against injustice. There was participation of Hindu celebrities, elites of the society, politicians, scholars and Christian community leaders from 5 different cities.
2. Lady Fatima (a) Mawkib on her birth anniversary, to promote peace and brotherhood between the local Hindu community and Muslims in the region. Hundreds of people visited the stall and participated in this program.
3. Free Medical Camp named after Mawla Ali (a) on 11th February 2023, in Narinapur city for the first time. Around 640 people (majority non-Muslims) from 6 villages in Nepal and India benefitted from it. The camp was inaugurated with special guests, including Dr Munir Datto, Vice President of Tthe WF, and Shaykh Nadir Jaffer - Head of the External Tableegh department, who were in Nepal for an official visit. The camp was very successful and received media coverage in 7 news channels, 3 Hindu newspapers, and social media pages in 5 languages!
4. Interfaith Visits and Meetings with religious leaders of the Hindu, Buddhist, Sikh, Jainist and Christian communities.
5. Intrafaith Programs and celebrations with the Ahl Sunnah Community in Kathmandu and Nepalganj cities for Milad-un-Nabi, and the months of Rajab and Sha'baan.
6. Religious functions and Lectures for Shias in Nepal throughout the year 2023.
7. Brotherhood Ramadhan Seminars in the Holy Month of Ramadhan with over 300 attendees from the Shia, Ahl-e Sunnah and Hindu communities. revival of the message of Karbala. attendees, including distinguished personalities from overseas.



8. Participation in the Nujoom-e-Adab - Urdu Poem Celebration on the impact of Urdu poetry on the revival of the message of Karbala.

9. Imam Ali (a) and Lady Fatima (sa) Mawkib on their blessed wedding anniversary with over 200 attendees, including distinguished personalities from overseas.

10. Daily programs during the Holy Month of Ramadhan for Shia community members.

11. Muslim Education Development Program with more than 150 people attending, highlighting the need for education among Muslims in Nepal and the challenges faced, in the presence of Hindu and Ahl-e Sunnah communities.

12. Muharram and Safar programs, including activities like lectured during the days of mourning, classes (on the Holy Qur'an, Ahkaam, and Akaed), Interfaith visits to the Hindu and Buddhist communities and special classes for community members to enhance their oratory skills.

## Pakistan

Following the overwhelming response to the publication of Nahjul Balagha books in Urdu, we are delighted to publish a second batch of 2,000 copies of the book to meet the public demand.



Other key activities in Pakistan included:

- Muharram Programs in over 250 centres and honorariums for 300 Mubaligheen in different villages across 7 districts, benefitting over 15,000 people.
- Monthly support to Hawza Jamia Al-Kauthar, under the guidance of Ayatollah Shaykh Mohsin Najafi, benefitting around 200 male students pursuing their further studies in Islamabad.
- Financial support to 300 Islamic centres across various cities and villages of Sindh, Punjab, and Khyber Pakhtunkhwa, benefitting approximately 15,000 male and female students.
- Providing monthly honorarium to 127 Mubaligheen teaching the Holy Qur'an in different mosques in Punjab, Mansehra, Khyber Pakhtunkhwa and Kashmir.

- Two Advanced Training Programs for 55 Mubaligheen, focusing on Qur’an recitation, Tajweed, Jurisprudence and Theology.

## BANGLADESH

For the 4th consecutive year, we continue to provide Hawza Education in Khulna, Bangladesh through Hujjatul Islam Maulana Sayyid Ibrahim Khalil Razavi, a prominent scholar who was the student of the Late Ayatullah Mar’ashi Najafi (RA). The Islamic Education Centre in Khulna has currently 43 students enrolled, and new admissions are in process.



## KENYA



### 1. Support towards two BMMK Centres, through Africa Federation:

For the 2nd consecutive year, we are contributing towards the day-to-day running and activities of 2 Islamic Centres:

Mackinnon and Masongaleni, based in the suburban towns of Kenya.

### 2. Thursday Weekly Programs

With special assistance from our donor community in Australia, we are having weekly Thursday programs in 8 centres across Kenya, through Caring Is Sharing organisation. These programs include recitation of Dua-e-Kumail, followed by a speech delivered by a guest speaker or the Imam of the centre, and a nutritious meaty dinner. Around 350 people attend these functions.

## BOSNIA

### Zivot Foundation, Sarajevo

Some of the activities conducted by our Zivot Centre include:

1. Monthly Meetings and Discussion Circles with the Youth of the community. The parents have highly appreciated these discussion circles as they focus on the pressing issues and challenges faced by the youths.
2. Regular classes in Qur'anic reading and studies, for students aged 10 to 25.
3. WF Book Publication: «To Be with the Truthful» by Sayed Muhammad al-Tijani al-Samawi is an extension of the book «Then I was Guided», with the purpose of elaborating with further evidence on the truthfulness of the Ja'fari school of thought.
4. Teaching the students of Djulistan School and discussing about the true teachings of the Ahlulbayt (as), with over 50 students in attendance.
5. 14 programs during the Holy month of Ramadhan, followed by Iftar with our local Shia community members.
6. Translation and subtitling of 12 Majalis series of Shaykh Khalil Jaffer on « The Origin and The Return » (al-Mabda' wa al-Ma'ad) for Muharram Screenings at the centre.
7. Pilot course for learning Persian Language for the Ladies.



## An-Nafs At-Tayyibah Husainiyah, Zenica City

Our Husainiyah “An-Nafs At-Tayyibah” in Zenica city continues with the weekly activities under our appointed manager, Sayyid Ali Al-Baldawi. Dua-e-Tawassul and Dua-e-Kumail recitations are held on Tuesdays and Thursdays, attended mainly by the Bektashi and Qadiri communities. The Husainiyah has also started conducting specific sessions with the Sufi communities, organising functions at all religious occasions during the year, introducing them to the true teachings of the AhlulBayt (as). The Husainiyah occasionally invites its neighbours to the programs.



## EXTENSIVE MUHARRAM – SAFAR 2023 PROGRAMS



For the months of Muharram and Safar, the External Tableegh Department sent around 30 qualified Scholars to 26 countries across Asia, Africa, and Europe, benefiting more than 42,700 local community members.



These Scholars spent around 2 months conducting the following activities:

- Lectures during the days of mourning Ayaam-e-Aza
- Food distributions to the poor
- Short Classes (on the Holy Qur’an, Akaed, and Ahkaam with practical demonstrations)
- Interfaith and Intrafaith visits to the Hindu, Buddhist, Sufi, and Ahl-e Sunnah communities
- Tailor-made sessions for local community members on oratory skills, youth counseling, marriage & divorce, Taqleed & Marjaiyat, etc.
- Mawkibs, Theaters and Blood Donation camps.

## A BRIEF SUMMARY OF OUR PROJETSCS IN OTHER COUNTRIES

Our Husainiyyah “An-Nafs At-Tayyibah” in Zenica city continues with the weekly activities under our appointed manager, Sayyid Ali Al-Baldawi. Dua-e-Tawassul and Dua-e-Kumail recitations are held on Tuesdays and Thursdays, attended mainly by the Bektashi and Qadiri communities. The Husainiyyah has also started conducting specific sessions with the Sufi communities, organising functions at all religious occasions during the year, introducing them to the true teachings of the AhlulBayt (as). The Husainiyyah occasionally invites its neighbours to the programs.



### FRANCE:

We have started to sponsor « Association Al Sadeq » in Paris for the Hawza courses in French since June 2023. The activities and programs taught at the Hawza consist of various online and in-person short and long courses taught by mainstream scholars in French.

### POLAND:

We are working with Polish registered organisation « Stowarzyszenie Jednosci Muzulmanski » in preparing a book – an extensive and comprehensive introduction to Shi’a Islam tailor-made for the Polish audience.

### INDONESIA:

As part of our projects in Southeast Asia, we are working with the organisation « Yayasan Rahmat Insani Semesta» to translate and publish books in the Indonesian language.

### MADAGASCAR:

For the 3rd consecutive year, we continue to work closely with CRA (Centre Rassoul Akram) in Madagascar for their « Hawza Al-Mustafa » for boys and the « Hawza Zaynabia » for girls. We are supporting a total of 120 students for their 3-year Hawza course.

### TANZANIA:

The book «Children in the Qur’an and Traditions» written by the renowned Late Ayatollah Muhammad Reyshahri was translated in Kiswahili language and published as “Watoto Katika Qur’ani Na Sunnah”.

### NIGERIA:






We continue to sponsor the teaching of the Holy Qur’an at the Qal’atul Ilm School in Nigeria.

### CAPITAL AND CONSTRUCTION PROJECTS:

With the assistance of our generous donors, Alhamdulillah, we contributed towards major construction and refurbishment projects like – purchase of a building for the establishment of a Hawza in France, Mosque renovations in the Philippines, Mosque construction in Bangladesh and repair works at a centre and Hawza Ilmiyyah at Mustafa Welfare Society, Bolton, and Al Sadiq Academy, Manchester, UK.

## GOALS ACCOMPLISHED

Alhamdulillah, by the grace of the Almighty (SWT) we were able to accomplish the following of our 2023 goals:

-  Started the Sponsorship for the Hawza Al-Ilmiyyah and contribution towards the purchase of a building for Hawza "Iman" in France
-  Dispatched qualified Muballigheen for Tableegh during Muharram & Safar to 26 countries
-  Projects in Southeast Asia – Thailand and the Philippines
-  Projects in Europe – Finland, Sweden, Denmark, Belgium, and Netherlands
-  External Tableegh visits by Shaykh Nadir Jaffer to 7 countries – Philippines, Thailand, Ivory Coast, Mali, Senegal, Madagascar and India

## COMMUNITY AFFAIRS

### Khoja Heritage Project (KHP)

Under the Community Affairs department, The Khoja Heritage Project continues to champion projects and activities that bolster the understanding, and promotion of the Khoja Shia Ithna Asheri Community's heritage.

The Khoja Heritage Project (KHP) is instrumental in promoting the cultural identity of the Khoja Shia Ithna Asheri Community. This initiative is crucial for preserving the socio-religious values, history, customs, and cuisine.

With the aim to bridge the gap between generations in a globalized society, KHP focuses on:

1. Preserving and promoting the heritage of the Khoja Shia Ithna Asheri Community.
2. Collaborating with other Khoja communities to celebrate shared heritage.
3. Enhancing Khoja Studies through academic partnerships.

#### Key activities in 2023 included:

##### Global Khoja Heritage Festival (October 14/15):

Celebrated worldwide, this event organized in collaboration with Regional Federations included various activities like speeches, video messages, exhibitions (showcasing history, migration maps, a sports exhibition, and over 300 structures built over 150 years), a short film on Khoja Heritage, award presentations, youth discussions, and a Khoja Cuisine competition. The global streaming event on October 14 from WF House featured prominent community leaders including Sh. Safder Jaffer (WF President) Dr Hasnain Walji (KHP Head).

##### Permanent Exhibits:

In 2023, an innovative addition was the installation of a 30-foot infographic in centers across Paris, London, Karachi, Toronto, Mumbai, New York, and Kampala. This permanent exhibit depicts the 1000-year timeline, iconic figures and migration patterns of the Khoja community, serving as an educational and heritage-promoting tool.

##### KhojaPedia.com:

Regularly updated, this website is a hub for community members to access, contribute to, and recommend content that enriches the knowledge about Khoja heritage. Today over 2000 entries have been curated.

##### Khoja Heritage Tour:

2023 witnessed an increase in interest and participation in the Khoja Heritage Tour, with two tours conducted in January and October. These tours to Gujarat furthered the community's engagement with their heritage, connecting them more deeply with their roots and shared history. Each tour was fully booked with 30 participants from around the world.

**Khoja Studies Conference:**

The Third Khoja Studies Conference, held on May 4-5, 2023, in collaboration with Florida International University, Exeter University, and EHSS Paris University, focused on “Sindh and the Making of Communities in South Asia and the Indian Ocean: Between Myth and Reality.” This conference aimed to explore the role of Sindh in shaping the Khoja Community. Discussions revolved around communities originating in Sindh, the ancestral land of Khojas and those incorporating Sindh into their historical narratives, analyzing the blend of myth and reality in these processes.

## Global Census Project

The Global Census project has engaged in all regions. As a first phase a headcount exercise was undertaken during the month of Muharram, August 2023. Although it did not capture all individuals of the community, the data has insights as far as age, gender distribution and utilisation of religious centres globally.. Plenty of learning has taken place – but most importantly the data is good to create a base estimate of the community. Next stage is expand the Census further with aim to capture a greater percentage of the community.

# FINANCIAL REVIEW

## Financial Review

Total income has decreased by £ 5,260,512 and the Resources Expended has decreased by £ 2,514,699. A summary of these results is shown on the Financial Statements attached to this report.

## Risk Management

The Trustees regularly consider all the risks the Charity might be exposed to and take corrective action to implement appropriate systems to mitigate identified risks. Financial risks are considered at the beginning of each year, and with the strengthening of the Secretariat staff; a thorough review of all operational and environmental risks is continuously being assessed.

## Principal Risks and Uncertainties

The World Federation of Khoja Shia Ithna-Asheri Muslim Communities has a formal risk management process through which the major risks to which the organisation may be exposed and has ranked these by likelihood and impact, culminating in a risk control document which is updated on a regular basis. All significant risks, together with current mitigation actions, are reviewed regularly throughout the year by the Trustees. The Trustees are satisfied that systems have been developed and are in place to mitigate identified risks to an acceptable level. The principal risks and uncertainties identified by the charity are as follows:

### Risk Identified:

Inability to sustain overhead expenditure from unrestricted funds.

### Action Taken To Mitigate The Risk:

Continuous drive to target endowment / foundation funds for investment to generate income returns that can meet the organisation's overhead costs. Further investments have been made to increase investment income and add to the unrestricted funds of the organisation to assist with supporting the administration and governance costs.

Periodic and thorough Reviews of compliance, reporting and governance procedures for any projects undertaken with partners / agencies in 'at risk' jurisdictions. Furthermore, sending out staff for compliance visits to monitor and report back on funds disbursements to provide comfort that funds are being used for the intended purposes.

### Risk Identified:

Reputational risk of constituent members i.e. members of members having negative PR and the ripple effects filtering up to The World Federation as the parent body.

## Action Taken To Mitigate The Risk:

Development of policies on key areas being created in consultation with members to ensure that any affiliated organisation to the World Federation meets the required criteria to mitigate reputational risk.

## Investments

The Trustees are actively seeking investment opportunities to invest the Foundation Fund monies that have been specifically given by donors for investment purposes. The Trustees policy is to achieve a return greater than the rate of inflation whilst always taking great care to protect the capital invested.

## Grant Making Policies

The Trustees have a robust policy of rigorously reviewing grant applications that are received. The review of the applications is conducted by the Heads of Departments in line with these policies prior to approval being given for the grant to be made.

Furthermore, once the grants are released, there is a system in place to monitor the effect of the grant and reporting details acquired to ensure that the objective has been satisfied and to report back to the charity's donors.

## Internal Audit

The Trustees have initiated a scheme of periodic internal audits, undertaken by an independent international business assurance provider specialising in internal auditing. The Charity takes learnings from these audits and implements recommendations to continuously improve processes.

## Reserves Policy

The level of total funds held at the end of the year was £18,725,632. The restricted funds at the year-end were £2,960,546.

£7,412,497 are held as designated funds and it is likely that these funds will be disbursed by the Trustees for the activities intended within the next 12 months.

Unrestricted funds are maintained to cover management and administration costs and to respond efficiently to varying application of grants and pledges made.

The Restricted funds are all continuing projects. Where deficits exist, funds have been received after the yearend. Where there are surpluses, the funds are utilised when actual expenditure is incurred.

The Trustees have examined the Charity's requirements for reserves in light of the main risks to the organisation.

The Trustees are committed to generating sufficient reserves to support current organisational activities to meet the following requirements:

- Safeguard the charity's service commitment in the event of delays in receipt of donations or other income

- Providing a financial cushion against risk and future uncertainties.

To this end, the Trustees have established a reserves policy that is reviewed annually to ensure that the appropriate levels of reserves are maintained. However, the trustees are of the view that reserves should not be set too high, tying up funds which could and should be spent on charitable activities. In line with its duties as a service provider, the organization aims to hold unrestricted reserves, excluding those tied up in tangible fixed assets, amounting to three months projected operating costs. This is to minimize any disruption to beneficiaries should a source of income cease. On forecast expenditure for this amount is equivalent to £335,000. The actual free reserves at the year-end were £9,816,713.

Free reserves continue to be in excess of the required target amount and therefore the Trustees are considering ways of investing the surplus reserves.

## Responsibilities of the Trustees

The Trustees are responsible for managing the day-to-day activities of The World Federation as laid down by the Constitution. The Trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

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

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed.

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

The trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

## Related Parties

The World Federation has policies in place to identify and document related party transactions which are detailed under note 10a of the accounts section.

## Looking Ahead

The WF has an extensive agenda ahead through its departments. Eradication of poverty, including an expansive educational pillar that stays central to the agenda.

The religious education through MCE, ICAIR, and Hawza Online and Islamic Education department will be aimed to be best in class, globally.

Internal processes, systems, policies and frameworks will continue to be strengthened as well as the regular cycle of internal audits across the charity's activities.

WF-AID, the department focussing on humanitarian aid, will continue to respond to humanitarian need and engage grassroots ofand the community.

The digital agenda is at the core of our ambitions and will be infused in multiple departments and initiatives, including the Global Census project.

Under the Secretariat our triennial conference will be held in May 2024 and we look forward to receiving our members from all over the world.

## Conclusions

During the period 1 January 2023 - 31 December 2023, The World Federation has taken significant steps in achieving its operational objectives which were in line with its constitutional objects and the Trustees assert it as a going concern entity.

The World Federation Trustees are grateful to the dedicated service of its staff and many volunteers. Without their commitment it would be impossible for The World Federation to achieve its objectives and carry out its programs.

The Trustees consider the performance as satisfactory for the year-end 31 December 2023. This report was approved by the board of trustees on 21 May 2024 and signed on its behalf by:

*Arifali Hirji*.....

Arifali Hirji - Trustee Secretary General

Date: 21st May 2024

# INDEPENDENT AUDITOR'S REPORT

## Opinion

We have audited the financial statements of The World Federation of the Khoja Shia Ithna-Sheri Muslim Communities for the year ended 31 December 2023 which comprise the Consolidated Statement of Financial Activities, the Consolidated and Charity Balance Sheet, the Consolidated Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 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 group's and of the parent charity's affairs as at 31 December 2023 and of the group's and parent charity's net movement in funds for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

## Basis for opinion

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder. We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

## Conclusions relating to going concern

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

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

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

## Other information

The trustees are responsible for the other information. The other information comprises the information included in the Trustees' 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.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

## 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 require us to report to you if, in our opinion:

1. adequate accounting records have not been kept by the charity; or
2. sufficient accounting records have not been kept; or
3. the charity financial statements are not in agreement with the accounting records and returns; or
4. we have not received all the information and explanations we require for our audit.

## Responsibilities of trustees for the financial statements

As explained more fully in the trustees' responsibilities statements on Page 14, 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

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists.

Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

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

Based on our understanding of The World Federation of the Khoja Shia Ithna-Sheri Muslim Communities, we identified that the principal risks of non-compliance with laws and regulations relates to the Charities Act 2011, Employment law, Fundraising regulations and we considered the extent to which non-compliance might have a material effect on the financial statements. We also considered those laws and regulations that have a direct impact on the preparation of the financial statements such as the Charities Act 2011 and the application of FRS 102, income tax and payroll tax.

We evaluated management's incentives and opportunities for fraudulent manipulation of the financial statements (including the risk of override of controls), and determined that the principal risks were related to application of controls around authorisation of expenditure and payments, which include overseas grant making. Audit procedures performed by the engagement team included: Audit procedures performed by the engagement team included:

1. Enquiries of management regarding correspondence with regulators and tax authorities;
2. Discussions with management including consideration of known or suspected instances of non-compliance with laws and regulation and fraud;
3. Evaluating management's controls designed to prevent and detect irregularities;
4. Identifying and testing journals, in particular, journal entries posted with unusual account combinations, postings by unusual users or with unusual descriptions; and
5. Challenging assumptions and judgements made by management in their critical accounting estimates;
6. Reviewing the procedures around approval of grants and authorisation of payments.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our auditor's report.

## Inherent Limitations

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.

## 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's Trustees as a body for our audit work, for this report, or for the opinions we have formed.

*Haysmacintyre LLP*

**Haysmacintyre LLP Statutory Auditors**

Date: 24 May 2024

10 Queen Street Place, London EC4R 1AG

# CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 DECEMBER 2023

	NOTES	2023 Restricted Funds £	2023 Unrestricted Funds £	2023 Total Funds £	2022 Total Funds £
<b>INCOME AND ENDOWMENTS FROM:</b>					
Donations and legacies	2	2,323,526	12,264,581	14,588,107	20,008,048
Investments	3	-	195,481	195,481	36,052
<b>TOTAL</b>		<b>2,323,526</b>	<b>12,460,062</b>	<b>14,783,588</b>	<b>20,044,100</b>
<b>EXPENDITURE ON:</b>					
Charitable activities:	4				
Health		-	252,051	252,051	81,787
Relief		44,844	5,750,939	5,795,783	6,467,867
Advancement of Education		1,391,049	4,926,663	6,317,712	8,330,591
<b>TOTAL</b>		<b>1,435,893</b>	<b>10,929,653</b>	<b>12,365,546</b>	<b>14,880,245</b>
Net gains on investments		-	(217,786)	(217,786)	93,751
<b>NET (EXPENDITURE)/ INCOME</b>		<b>887,633</b>	<b>1,312,623</b>	<b>2,200,256</b>	<b>5,257,606</b>
<b>TRANSFERS BETWEEN FUNDS</b>	17	<b>36,311</b>	<b>(36,311)</b>	<b>-</b>	<b>-</b>
<b>NET MOVEMENT IN FUNDS FOR THE YEAR</b>		<b>923,944</b>	<b>1,276,312</b>	<b>2,200,256</b>	<b>5,257,606</b>
Total funds at 1 January 2023		2,036,602	14,488,774	16,525,376	11,267,770
<b>TOTAL FUNDS AT 31 DECEMBER 2023</b>		<b>2,960,546</b>	<b>15,765,086</b>	<b>18,725,632</b>	<b>16,525,376</b>

The accompanying notes form an integral part of these accounts.

All activities are continuing and no activities were discontinued this year.

# CONSOLIDATED BALANCE SHEET

AS AT 31 DECEMBER 2023

	NOTES	2023		2022	
		£	£	£	£
<b>FIXED ASSETS</b>					
Tangible fixed assets	11		548,315		570,994
Investment properties	12		1,396,868		1,246,656
Investments in associates	13b		4,003,190		3,655,138
			<u>5,948,373</u>		<u>5,472,788</u>
<b>CURRENT ASSETS</b>					
Debtors	14	9,392,801		9,377,612	
Cash at bank		8,880,482		7,120,039	
		<u>18,273,283</u>		<u>16,497,651</u>	
<b>CREDITORS: amounts falling due within one year</b>	15	<u>(5,496,024)</u>		<u>(5,445,063)</u>	
<b>NET CURRENT ASSETS</b>			<u>12,777,259</u>		<u>11,052,588</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			<u>18,725,632</u>		<u>16,525,376</u>
<b>CREDITORS: amounts falling due after more than one year</b>	16		-		-
<b>NET ASSETS</b>			<u>18,725,632</u>		<u>16,525,376</u>
<b>FUNDS</b>					
Restricted Funds	17		2,960,546		2,036,602
General Funds			8,352,589		8,796,957
Designated Funds			7,412,497		5,691,817
<b>TOTAL FUNDS</b>			<u>18,725,632</u>		<u>16,525,376</u>

The financial statements were approved and authorised for issue by the Board the Trustees on 21<sup>st</sup> May 2024 and were signed below on its behalf by:

Safder Jaffer  
**Safder Jaffer**  
 President

Sajjad Rajan  
**Sajjad Rajan**  
 Hon. Assistant Treasurer

The accompanying notes form an integral part of these accounts.

# CHARITY BALANCE SHEET

AS AT 31 DECEMBER 2023

	NOTES	2023		2022	
		£	£	£	£
<b>FIXED ASSETS</b>					
Tangible fixed assets	11		548,315		570,994
Investment properties	12		984,990		834,781
Investments in subsidiary undertakings	13a		2		2
Investments in associates	13b		4,003,190		3,655,138
			<u>5,536,497</u>		<u>5,060,915</u>
<b>CURRENT ASSETS</b>					
Debtors	14	10,008,946		9,968,758	
Cash at bank		8,876,561		7,094,026	
		<u>18,885,507</u>		<u>17,062,784</u>	
<b>CREDITORS: amounts falling due within one year</b>	15	<u>(5,494,787)</u>		<u>(5,438,053)</u>	
<b>NET CURRENT ASSETS</b>			<u>13,390,720</u>		<u>11,624,731</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			<u>18,927,217</u>		<u>16,685,646</u>
<b>CREDITORS: amounts falling due after more than one year</b>	16		-		-
<b>NET ASSETS</b>			<u>18,927,217</u>		<u>16,685,646</u>
<b>FUNDS</b>					
Restricted Funds	17		2,960,546		2,036,603
General Funds			8,554,174		8,957,227
Designated Funds			7,412,497		5,691,816
<b>TOTAL FUNDS</b>			<u>18,927,217</u>		<u>16,685,646</u>

The financial statements were approved and authorised for issue by the Board the Trustees on 21<sup>st</sup> May 2024 and were signed below on its behalf by:

*Safder Jaffer*

**Safder Jaffer**  
President

The accompanying notes form an integral part of these accounts.

# CONSOLIDATED CASH FLOW STATEMENT

## AS AT 31 DECEMBER 2023

	2023 £	2022 £
<b>Cash flows from operating activities:</b>		
Net cash (used in)/provided by operating activities	2,091,834	1,381,211
<b>Cash flows from investing activities</b>		
Dividends and interest	195,482	36,052
Payments to purchase investments	(498,263)	-
Payments to acquire tangible fixed assets	(28,610)	(416,195)
<b>Net cash provided by/(used in) investing activities</b>	<b>(331,391)</b>	<b>(380,143)</b>
<b>Change in cash and cash equivalents in the reporting period</b>	<b>1,760,443</b>	<b>1,001,068</b>
<b>Cash and cash equivalents at the beginning of the reporting period</b>	<b>7,120,039</b>	<b>6,118,971</b>
<b>Cash and cash equivalents at the end of the reporting period</b>	<b>8,880,482</b>	<b>7,120,039</b>

### NOTES TO THE STATEMENT OF CASH FLOWS

#### (A) Reconciliation of Net Movement in Funds to Net Cash Flow from Operating Activities:

Net movement in funds:	2,200,256	5,257,606
Depreciation charges of tangible fixed asset	51,288	49,691
Decrease/(increase) in debtors	(15,189)	(8,574,009)
(Decrease)/increase in creditors	50,961	4,683,975
Dividends, interests and rents from investments	(195,482)	(36,052)

<b>Net cash (used in)/provided by operating activities</b>	<b>2,091,834</b>	<b>1,381,211</b>
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<b>(B) Analysis of Cash and Cash equivalents</b>	<b>8,880,482</b>	<b>7,120,039</b>
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# NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2022

## 1. ACCOUNTING POLICIES

### Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP Second Edition, effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The Charity meet the definition of a Public Benefit Entity registered as a charity in England and Wales, it was registered in 1982 (charity number: 282303).

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

### Going concern

The trustees have assessed whether the use of the going concern assumption is appropriate in preparing these financial statements. The trustees have made this assessment in respect to a period of one year from the date of approval of these financial statements and have considered the impact of the coronavirus pandemic on the charity's operations. In particular the trustees have considered the charities forecasts and projections and have taken account of pressures on donation income. After making enquiries the trustees have concluded that there is a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements.

### Fund Accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

## Income

All income is recognised when the criteria of entitlement, measurement and probability of receipt have been satisfied.

Gifts in kind donated for distribution are included at valuation and recognised as income when they are distributed to the projects. Gifts donated for resale are included as income when they are sold. Donated facilities are included at the value to the charity where this can be quantified and a third party is bearing the cost. No amounts are included in the financial statements for services donated by volunteers.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Rental income is recognised in the period in which the income falls due on an accruals basis.

## Expenditure

Liabilities are recognised as resources expended as soon as there is a legal or constructive obligation committing the charity to the expenditure. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category.

Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources. Grants payable are charged in the year when the offer is conveyed to the recipient. Grants offered subject to conditions which have not been met at the year-end date are noted as a commitment but not accrued as expenditure.

Expenditure is classified under the following activity headings:

- Costs of raising funds comprise the costs of investment management and other support costs that do not relate directly to separate charitable activities.
- Expenditure on charitable activities includes the costs of projects on health, relief and advancement of education undertaken to further the purposes of the charity and their associated support costs.
- Support costs have been allocated to direct activities based on the total direct costs of each function. Governance costs are now allocated in line with other support costs.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

## Foreign currencies

Monetary assets and liabilities denominated in foreign currencies are translated into sterling at rates of exchange ruling at the balance sheet date. Transactions in foreign currencies are translated into sterling at the rate ruling on the date of the transaction. Exchange gains and losses are recognised in the statement of financial activities.

## Operating leases

All operating leases rentals are charged to the statement of financial activities over the terms of the lease.

### Short term benefits

Short term benefits, including holiday pay, are recognised as an expense in the period in which the service is received.

### Employee termination benefits

Termination benefits are accounted for on an accrual basis and in line with FRS 102.

### Tangible fixed assets and depreciation

All assets costing more than £1,400 are capitalised.

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

Freehold property - 2% straight line

Fixtures and fittings - 10% straight line

Software - 20% straight line

### Investment

Investment properties are included in the balance sheet at their open market value. Investment properties also include programme related investments stated at costs less impairment. Details are included in Note 12.

Investments in the subsidiary and the associates are stated at their actual investment costs.

### Financial instruments

Basic financial instruments are initially recognised at transaction value and subsequently measured at amortised cost with the exception of investments which are held at fair value. Financial assets held at amortised cost comprise cash at bank and in hand, together with trade and other debtors. A specific provision is made for debts for which recoverability is in doubt. Cash at bank and in hand is defined as all cash held in instant access bank accounts and used as working capital. Financial liabilities held at amortised cost comprise all creditors except social security and other taxes.

### Debtors

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

## Creditors and provisions

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

## Critical accounting judgements and estimates

Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. Although these estimates are based on management's best knowledge of the amount, events or actions, actual results may ultimately differ from those estimates. The Trustees consider the following items to be areas subject to estimation and judgement.

- the estimates of the useful economic lives of tangible fixed assets used to determine the annual depreciation charge;
- the assumptions adopted by the trustees in determining the market value of investment properties and assessment of impairment of the investments in associates;
- the assumptions adopted by the trustees and management in determining the value of any designations required from the charity's general unrestricted funds; and
- the basis on which support costs have been allocated across expenditure headings.

## 2. INCOME FROM DONATIONS AND LEGACIES

	TOTAL FUNDS 2023 £	TOTAL FUNDS 2022 £
Donations	14,007,720	19,745,636
Legacies	364,879	35,107
Subscriptions	350	400
Gift Aid reclaimed	159,630	167,677
Management charges	10,839	12,399
Books and CD sales	44,689	46,829
	<u>20,008,048</u>	<u>20,008,048</u>

Included in above are restricted donations of £2,323,526 (2022: £2,165,193). All other income in both years was unrestricted.

## 3. INVESTMENT INCOME – UNRESTRICTED FUNDS

	Total Funds 2023 £	TOTAL FUNDS 2022 £
Rental income	30,764	15,068
Investments	51,546	20,119
Bank interest	113,171	865
	<u>195,481</u>	<u>36,052</u>

## 4. EXPENDITURE

	Direct Staff Costs £	Direct Other Costs £	Grants Payable £	Support Costs Other Support Costs £	Governance Cost £	Total Funds 2023 £
Health	-	94,515	294,406	16,820	9,587	415,328
Relief	151,300	12,867	3,753,308	385,021	102,110	4,404,606
Advancement of Education	376,257	1,256,576	4,780,486	952,169	180,124	7,545,612
	<u>527,557</u>	<u>1,363,958</u>	<u>8,828,200</u>	<u>1,354,011</u>	<u>291,821</u>	<u>12,365,546</u>

## COMPARATIVE PERIOD (Restated)

	Direct Staff Costs £	Direct Other Costs £	Grants Payable £	Support Costs Other Support Costs £	Governance Cost £	Total Funds 2022 £
Health	-	-	88,788	10,771	1,425	100,984
Relief	139,892	101,309	3,957,901	275,796	64,781	4,539,679
Advancement of Education	382,412	912,691	7,851,015	881,885	211,579	10,239,582
	<u>522,304</u>	<u>1,014,000</u>	<u>11,897,704</u>	<u>1,168,452</u>	<u>277,785</u>	<u>14,880,245</u>

**5. ALLOCATION OF OTHER SUPPORT COSTS**

	Staff £	Premises £	Office and Other Costs £	Governance £	2023 Total Funds £
Health	1,078	1,087	14,655	9,587	26,407
Relief	11,438	27,091	346,492	102,110	487,131
Advancement of Education	19,251	67,548	865,370	180,124	1,132,293
	<u>31,767</u>	<u>95,726</u>	<u>1,226,517</u>	<u>291,821</u>	<u>1,645,831</u>

**COMPARATIVE PERIOD (Restated)**

	Staff £	Premises £	Office and Other costs £	Governance £	2022 Total £
Health	207	96	10,468	1,424	12,195
Relief	9,320	4,325	262,152	64,781	340,578
Advancement of Education	21,330	26,063	834,492	211,579	1,093,464
	<u>30,857</u>	<u>30,484</u>	<u>1,107,112</u>	<u>277,784</u>	<u>1,446,237</u>

Support costs have been allocated to direct activities based on the total direct costs of each function.

**6. GRANTS TO INDIVIDUALS**

	Number	Total Funds 2023 £	Number	Total Funds 2022 £
Health	-	-	1	9,894
Relief	52	29,643	47	836,933
Advancement of Education	63	2,154,770	20	998,330
	<u>115</u>	<u>2,184,413</u>	<u>68</u>	<u>1,845,157</u>

**7. GRANTS TO INSTITUTIONS**

	Total Funds 2023 £	Total Funds 2022 £
Health	252,0521	71,893
Relief	4,054,908	4,330,524
Advancement of Education	2,340,518	5,805,388
	<u>6,647,477</u>	<u>10,207,805</u>

**Significant grants awarded to institutions include:**

	2023 £	2022 £
Africa Federation	837,243	838,886
Anjuman Samaji Bahbood	732,133	822,526
Bagh-E-Zehra Welfare Trust	642,754	-
KSIMC of London	392,506	4,416,942
Husaini Education & Welfare Society Trust	372,684	428,329
Council of European Jamaats - COEJ	328,240	100,751
UNRWA	293,686	7,620
Sci Invest Bureau 93	216,844	-
Turkiya Caferileri	214,368	-
Khoja (Pirbhai) Shia Isna Asheri Jamaat	205,769	92,187
Orison Charitable Trust	186,149	126,600
Nyota Foundation	137,438	88,487
Jabir Bin Hayyan Trust	128,465	772,780
Safina Childrens Home	123,011	355,874
Every Human Matters	121,613	32,758
Imamia Education & Welfare Trust	115,394	129,102
Dar Al Zahra School	115,102	96,685
Sakina Trust	100,800	20,900
Hussaini Foundation	100,754	695,883
Ahlul Bayt Foundation	100,000	11,403
Aladham Assoc for Tanmiah & Development	98,417	53,778
WIPHAS	96,928	53,933
Khoja Shia Isnaashari Jamaat	94,280	-
Raza Trust	75,814	82,292
Imam Al Sadr Foundation	72,153	52,449
Imam E Zamana Mission	51,569	32,142
Centres for Health & Education Programme	50,828	46,803
Iraq Red Crescent Society General	50,113	-
KSI (South London) Jamaat	2,463	99,965
AlEmam Ali Zain Alabdein	-	123,332
	-----	-----
	6,057,518	9,582,407
	=====	=====

**8. GOVERNANCE COSTS**

	TOTAL FUNDS 2023 £	TOTAL FUNDS 2022 £
Auditor's remuneration – audit fees (including VAT)	35,310	35,100
Auditor' fees (including VAT)	10,800	29,760
Auditor's remuneration – accountancy fees (including VAT)	85,057	70,096
Legal and professional fees	109,718	116,964
Staff Costs and Other costs	50,936	25,865
	-----	-----
	291,821	277,785
	=====	=====

**9. NET (EXPENDITURE)/INCOME**

	2023 £	2022 £
This is stated after charging:		
Depreciation of tangible fixed assets:		
- Owned by the Charity		
Auditors' remuneration	51,288	49,691
- Audit (excluding VAT)	29,425	26,750
- Prior year audit fees under-charged	-	28,610
- Accountancy fees (excluding VAT)	10,450	9,500
	-----	-----
	91,163	114,551
	=====	=====

## 10. STAFF COSTS

	2023 £	2022 £
Staff costs were as follows:		
Wages and salaries	458,396	463,939
Social security costs	182,132	179,019
Pension	28,513	27,168
	<u>669,041</u>	<u>670,126</u>

The average number of employees during the year was as follows:

	No.	No.
Education	9	9
Relief	5	5
Administration	3	3
	<u>17</u>	<u>17</u>

No employee received remuneration amounting to more than £60,000 in either year.

Key management personnel are deemed to be the Trustees. The Trustees did not receive any remuneration in respect of the services provided to the organisation.

### 10 a. RELATED PARTY TRANSACTIONS

During the year ended 31 December 2023 (2022: £Nil), there were no reimbursements to trustees for travel and subsistence expenses.

During the year donations from trustees totalled £50,496 (2022: £121,512).

One trustee also donated funds through an entity where he is a director - Total amounts donated in 2023 were £21,191 (2022: £20,750) .

During the year, no Trustees received any remuneration or any benefits in kind (2022 - £Nil).

There were no other related party transactions in the year.

**11. TANGIBLE FIXED ASSETS**

	Land and Buildings £	Furniture, Fittings and Equipment £	Software £	Total £
<b>COST</b>				
At 1 January 2023	651,145	79,495	157,156	887,796
Additions	-	28,609	-	28,609
At 31 December 2023	651,145	108,104	157,156	916,405
<b>DEPRECIATION</b>				
At 1 January 2023	156,275	59,496	101,031	316,802
Charge for the year	13,023	6,834	31,431	51,288
At 31 December 2023	169,298	66,330	132,462	368,090
<b>NET BOOK VALUE</b>				
At 31 December 2023	481,847	41,774	24,694	548,315
At 31 December 2022	494,870	19,999	56,125	570,994

Between 2008 and 2016, building work had been carried out in Canada has amounted to £651,145.

**12. INVESTMENT PROPERTY**

	2023 £	2022 £
<b>Market Value</b>		
At 1 January 2023	1,246,656	834,781
Additions	150,212	411,875
Revaluation (loss)/gain	-	-
At 31 December 2023	1,396,868	1,246,656

The above valuation includes costs of £154,122 relating to investments in 2 properties that are classified as programme related investments in accordance with FRS102. The costs for these two properties represent 50% equitable shares owned by the Charity with the aim to generate rental income for the use of charitable purposes. The two remaining properties have been included at the trustees' valuation, who do not believe there to be a material movement in their fair value as at the year-end.

**13 a. INVESTMENT IN SUBSIDIARY UNDERTAKING**

	2023 £	2022 £
100% ordinary share capital of WF Digital Limited	1	1
Registered in England & Wales (Company number: 13105408)		
100% ordinary share capital of KSIMC Residential Investments Limited	-	-
KSIMC Residential Investments Ltd reclassified as an Associate	-	-
World Federation Investments	1	1
	1	1

The Charity holds 100% of the issued share capital of WF Digital Limited, a company registered in England and Wales. Its registered offices are based at 38 Station Road, North Harrow, Harrow, HA2 7SE. The Company was registered on 30 December 2021 and was dormant in the period. At 31 December 2023 the share capital and net assets of WF Digital Limited amounted to £1.

**13 b. INVESTMENT IN ASSOCIATE**

	2023	2022
	£	£
KSIMC Residential Investments Ltd – A shares	50	50
KSIMC Residential Investments Ltd – B shares	38	38
KSIMC Investments Ltd – A Shares	50	50
KSIMC Investments Ltd – B Shares	3,655,000	3,640,000
KSIMC Investments Ltd – B Shares issued in the year	348,052	15,000
	<u>4,003,190</u>	<u>3,655,138</u>

**14. DEBTORS**

	2023	2022
	£	£
<b>Amounts due in within one year</b>		
Loans to individuals	2,175	18,968
Loans to Charitable organisations	8,904,316	9,004,767
Other debtors	265,909	112,368
Prepayments	1,117	225
	<u>9,173,517</u>	<u>9,136,328</u>
<b>Amounts due in more than one year</b>		
Loans to Charitable organisations	219,284	241,284
	<u>9,392,801</u>	<u>9,377,612</u>

Loans to charitable organisations includes an unsecured advance provided during the year to The Khoja Shia Ithnasheri Muslim Community of London, an associated organisation serving members of the community. The advance is towards an option to acquire a property and for the use of that property. The amount is non-interest bearing.

**15. CREDITORS: amounts falling due within one year**

	2023	2022
	£	£
Other creditors	4,685,973	4,876,502
Trade creditors	810,051	562,797
Accruals	-	5,764
Other taxation and social security	-	-
	<u>5,496,024</u>	<u>5,445,063</u>

**16. CREDITORS: amounts falling due after more than one year**
**2023**  
£

**2022**  
£

**Other creditors**

-	-
-----	-----
-	-
=====	=====

This amount is held in trust for an associate member organisation.

**17. STATEMENT OF FUNDS**

	BROUGHT FORWARD 01/01/2023 £	INCOME £	EXPENDITURES AND TRANSFERS £	CARRIED FORWARD 31/12/2023 £
<b>DESIGNATED FUNDS</b>				
Khums	1,235,430	5,050,954	(5,033,018)	1,253,366
WF-AID	3,880,027	5,578,815	(3,849,964)	5,608,878
Education	369,357	41,820	(65,638)	345,539
Huqooq	207,003	210,761	(213,050)	204,714
	-----	-----	-----	-----
	5,691,817	10,882,350	(9,161,670)	7,412,497
	=====	=====	=====	=====
<b>UNRESTRICTED FUNDS</b>				
General Fund	8,796,957	1,577,713	(2,022,081)	8,352,589
	-----	-----	-----	-----
<b>Total Unrestricted Fund</b>	<b>14,488,774</b>	<b>12,460,063</b>	<b>(11,183,751)</b>	<b>15,765,086</b>
	=====	=====	=====	=====
<b>RESTRICTED FUNDS</b>				
R. Hiridjee (MARC) Foundation Fund	441,277	-	(13,022)	428,255
Capital Projects Fund	64,923	452,837	(413,840)	103,920
Africa Federation Education	1,130	105,742	(106,847)	25
Mogadishu Fund	730,943	-	4,554	735,497
Amanat Trust Fund	694,332	1,153,728	(327,118)	1,520,942
Mamas	480	120	-	600
Zainabiya Child Sponsorship Scheme	67,064	602,201	(543,308)	125,957
Yasir Asir Sponsorship Scheme	36,453	8,897	(0)	45,350
	-----	-----	-----	-----
	2,036,602	2,323,525	(1,399,581)	2,960,546
	-----	-----	-----	-----
<b>Total Funds for the Charity</b>	<b>16,525,376</b>	<b>14,783,588</b>	<b>(12,583,332)</b>	<b>18,725,632</b>
	=====	=====	=====	=====

**17. STATEMENT OF FUNDS**

	BROUGHT FORWARD 01/01/2022 £	INCOME £	EXPENDITURES AND TRANSFERS £	CARRIED FORWARD 31/12/2022 £
<b>DESIGNATED FUNDS</b>				
Khums	737,429	4,762,290	(4,264,289)	1,235,430
WF-AID	2,183,454	6,159,351	(4,462,778)	3,880,027
Education	-	408,575	(39,218)	369,357
Huqooq	219,582	303,640	(316,219)	207,003
	<u>3,140,465</u>	<u>11,633,856</u>	<u>(9,082,504)</u>	<u>5,691,817</u>
<b>UNRESTRICTED FUNDS</b>				
General Fund	6,070,290	6,309,840	(3,583,173)	8,796,957
<b>Total Unrestricted Funds</b>	<u>9,210,755</u>	<u>17,943,696</u>	<u>(12,665,677)</u>	<u>14,488,774</u>
<b>RESTRICTED FUNDS</b>				
R. Hiridjee (MARC) Foundation Fund	454,300	-	(13,023)	441,277
Capital Projects Fund	19,646	1,190,071	(1,144,794)	64,923
Africa Federation Education	16,224	126,506	(141,600)	1,130
Mogadishu Fund	730,943	-	-	730,943
Amanat Trust Fund	512,342	529,235	(347,245)	694,332
Mamas	360	120	-	480
Zainabiya Child Sponsorship Scheme	296,393	338,577	(567,906)	67,064
Yasir Asir Sponsorship Scheme	26,807	9,646	-	36,453
	<u>2,057,015</u>	<u>2,194,155</u>	<u>(2,214,568)</u>	<u>2,036,602</u>
<b>Total Funds for the Charity</b>	<u>11,267,770</u>	<u>20,137,851</u>	<u>(14,880,245)</u>	<u>16,525,376</u>

## Transfers

Transfers have been made at the Trustees discretion from designated and unrestricted funds to cover deficits or shortfalls on other funds. Restricted funds have been lawfully released to unrestricted funds where charity law permits the use of an excess of restricted funds raised from an appeal for an alternative charitable purpose within general or designated funds.

## Designated funds

WF – Aid: Funds for the humanitarian work undertaken by International Relief and Development through emergency relief, community development schemes, reconstruction and rehabilitation projects to the underprivileged people who lack basic provisions in regions of deprivation, war and natural disasters.

Investment Fund - Funds used for investments, where the income generated can be utilised for operational expenses.

Khums & Huqooq Funds - Specific funds to be utilised in accordance to the teachings of the Islamic faith and at the discretion of the trustees.

## Restricted funds

Hiridjee Foundation Fund - Specific Funds received and utilised for the construction of an Information Resource Centre in Canada.

Mogadishu Fund - Funds used for investment, where the income generated should be utilised on education and tabligh (Islamic education) projects .

Amanat Trust - Third-party funds held on behalf of donors to be utilised for charitable purposes in accordance to their instructions.

Education - This fund is used for the education activities of The World Federation with an aim of assisting deprived children to receive quality education so that they can support their families and communities.

Mulla Asgher Memorial Academic Scheme (MAMAS) - This scheme is aimed at supporting education of children and youth in Africa.

Zainabiya Child Sponsorship Scheme (ZCSS) - This Scheme is aimed at eliminating poverty through education of children and youth. Deserving students are being sponsored for their studies from primary to higher education.

Zainabiya Yatim & Asir Sponsorship Scheme - This is a scheme is aimed at providing education and basic amenities to the growing number of orphan and refugee children who have been afflicted by war.

**18. ANALYSIS OF NET ASSETS  
BETWEEN FUNDS**

	2023 RESTRICTED FUNDS £	2023 UNRESTRICTED FUNDS £	2023 TOTAL FUNDS £
Tangible fixed assets	-	548,315	548,315
Investments	-	5,400,058	5,400,058
Current assets	2,924,235	15,349,048	18,273,283
Creditors due more than one year	-	(5,496,024)	(5,496,024)
	<u>2,924,235</u>	<u>15,801,397</u>	<u>18,725,632</u>

**ANALYSIS OF NET ASSETS  
BETWEEN FUNDS - COMPARATIVE**
**BETWEEN FUNDS CHARITY**

	2022 RESTRICTED FUNDS £	2022 UNRESTRICTED FUNDS £	2022 TOTAL FUNDS £
Tangible fixed assets	-	570,994	570,994
Investments	-	4,901,794	4,901,794
Current assets	2,036,602	14,461,049	16,497,651
Creditors due within one year	-	(5,445,063)	(5,445,063)
Creditors due more than one year	-	-	-
	<u>2,036,602</u>	<u>14,488,774</u>	<u>16,525,376</u>

**19. OPERATING LEASE COMMITMENTS**

	2023 £	2022 £
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At 31 December 2023, the charity's future minimum operating lease payments are as follows:

Less than 1 year	-	1,110
1-2 years	-	-
2-5 years	-	-
	<u>-</u>	<u>1,110</u>



# TRUSTEES REPORT

— 2023 —



# WF

Registered Charity in the UK No: 282303

The World Federation is an NGO in Special Consultative Status with the Economic and Social Council (ECOSOC) of the United Nations

**THE WORLD FEDERATION OF KHOJA SHIA ITHNA-ASHERI MUSLIM COMMUNITIES**

England & Wales - Charity number 282303

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# Accounts

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THE WORLD  
FEDERATION  
OF KSIMC

Registered Charity in the UK No. 282303

# TRUSTEES REPORT AND FINANCIAL STATEMENTS

for the year ended  
December 2022



# INDEX

<b>Objectives</b>	<b>3</b>
<b>WF-AID</b>	<b>7</b>
<b>Community Affairs</b>	<b>19</b>
<b>Financial Review</b>	<b>52</b>
<b>Independent Auditor's Report</b>	<b>56</b>

# OBJECTIVES

## **Our Vision:**

To be a spiritually vibrant progressive and unified global community for the pleasure of Allah (SWT).

## **Our Mission:**

To connect and lead the global membership into a unified community to represent its voice and enable them to achieve a shared vision.

## **Objectives of the World Federation of KSIMC and Public Benefit:**

The World Federation of KSIMC (The World Federation) believes that all human beings are entitled to basic provisions, and therefore one of its key strategic objectives is to undertake humanitarian projects to achieve this. The long-term aim of the World Federation is to bring about self-sufficiency within the developing world, through providing access to water, relief of poverty and education for all. In addition, the organisation's core values include spreading the true message of Islam as a religion that emphasises on peace and upholding human values.

## **Projects are implemented through working closely with partners based in different parts of the globe. Examples of projects undertaken include:**

- » Rapid response to emergencies and disasters worldwide
- » Relieving financial deprivation through economic development and building human capacity and potential
- » Supporting of projects that provide for safe drinking water in developing countries
- » Annual Ramadan Relief appeal which distributes food packs to needy families
- » Provision of necessities to groups that are most vulnerable, such as seniors, children and women
- » Sponsoring students from developing countries wishing to study in regions with a high level of education, supported by adequate resources and facilities
- » Engagement with various interfaith groups aimed at bridging the gap between Muslim communities and those of other religions, in order to promote community cohesion
- » Publication and distribution of Islamic books

## **Our motto is 'We exist to serve'.**

## **The organisation's constitutional objectives are:**

1. to promote the Shia Ithna-Asheri faith throughout the world;
2. to relieve poverty amongst the members of the Community; and
3. to educate members of the Community (where 'the Community' shall mean all those persons throughout the world who are of the Shia Ithna-Asheri faith).

The following report outlines the activities of the Charity in more detail. Each of these activities falls under one of three main departments in the Charity, namely:

1. WF-AID
2. Education
3. Advancement of Islamic Education; and
4. Community Affairs.

These four departments both further the legal objects of the Charity and concentrate efforts within the plethora of activities undertaken.

An action plan is developed each three-year cycle and guided by Conference which forms the basis of the strategic direction of each department. The Trustees monitor the efficacy of programs and grants through regular reporting from beneficiaries and these are communicated to donors specifically and the public at large on the website. The Trustees of The World Federation of KSIMC are committed in ensuring they have considered Section 17 of the Charities Act 2011 guidance on public benefit and the specific guidance for charities for the advancement of religion.

## Structure and Governance

The World Federation is governed by its Constitution dated 27 December 1980, (as amended in May 2014, May 2011, December 2010, October 2009, September 2006, October 2003, June 1997 and October 1990). The accounts have been prepared under the Charities SORP Second Edition, effective 1 January 2019.

## Membership

The World Federation was registered as a charity in England and Wales on 1 June 1982. It was accredited as a Non- Governmental Organisation ('NGO') in Special Consultative Status with the Economic and Social Council of the United Nations in July 2007 and became a member of the Fundraising Standards Board in February 2008.

Following the implementation of the Charities (Protection and Social Investment PSI) Act 2016, the Charity has reviewed its fundraising activities and confirms that it complies with the regulation. The Charity did not make use of any external fundraisers. No complaints were received in respect of its fundraising activities.

## Organisational Structure

The World Federation has an elected President, Vice President, Hon. Treasurer and Hon. Assistant Treasurer. The Secretariat, led by a nominated Secretary General, and assisted by a nominated Assistant Secretary General, has overall responsibility of the staff and volunteers that coordinate the activities of the organisation. The six Office Bearers are the key management personnel of the Organisation and effectively act as the senior management team. The Office Bearers are not remunerated for their services and are only reimbursed occasionally for expenses incurred for duties carried out as Trustees.

The World Federation also has an Executive Council, made up of Councillors from its membership, who regularly meet to monitor the organisation's activities and progress. A triennial conference is also organised to discuss the progress of the preceding three-year period and the direction for the next three years. The Conference has the power to adopt important and strategic resolutions and can amend the Constitution.

## Appointment of the Trustees

The appointment of the Trustees is governed by the Constitution. The Board of Trustees devote their time voluntarily. The organisation undertakes training needs analysis of its Trustees, actively encouraging them to undergo training to fulfil their development needs.

## The corporate governance framework

After a strategic reorganisation in 2006, a significant proportion of The World Federation's services were devolved to its regional members who were better informed of the local needs and resources of the community. The organisation now works through its 4 departments WF-AID, Education, Community Affairs and Advancement of Islamic Education. Each department is led by a Head, who is responsible for managing the activities of that department.

## Administrative & Reference Details for the year ending 31 December 2022

### Status:

Registered charity in England & Wales

### Charity No:

282303

### Office Bearers

(Key Management Personnel)

### President:

Safder Jaffer

### Vice President:

Dr Munir Dattoo

### Secretary General:

Arifali Hirji

### Assistant Secretary General:

Ali Jawad Hansraj (Appointed 13 January 2023)

### Hon. Treasurer:

Zaffarali Khakoo (Resigned 10 July 2023)

### Assistant Hon. Treasurer:

Sajjad Rajan

### Accountant:

Mohamed Lakha

### Trustees:

Safder Jaffer (Elected 25 July 2020)

Arifali Hirji (Appointed 29 July 2020)

Zaffarali Khakoo (Resigned 10 July 2023)

Dr Munir Dattoo (Elected 25 July 2020)

Ali Jawad Hansraj (Appointed 13 January 2023)

Sajjad Rajan (Elected 25 July 2020)

**Principal Office:**

The World Federation of KSIMC  
Wood Lane, Stanmore  
Middlesex, HA7 4LQ  
United Kingdom

**Bankers:**

Barclays Bank, Harrow, UK  
Habib Bank AG Zurich, London UK  
Habib American Bank, NY, USA

**Auditors:**

Haysmacintyre LLP  
10 Queen Street Place,  
London EC4R 1AG

# WF-AID

The WF-AID department engages in international relief and development activities and envisions a world free of suffering, where all human beings have access to basic needs like clean water, food, shelter, sanitation, education and health. The main core projects that WF-Aid focuses on annually are food relief through the Ramadan Relief appeal, WASH projects through the Ali Asghar Water Appeal, education through the Brighter Futures appeal and Health and Microfinance projects. WF-Aid also has an Emergency relief appeal which is run as and when the need arises.

## RAMADAN RELIEF

Ramadan Relief is our largest annual appeal, focusing on providing food relief across many countries worldwide.



REGION	FOOD PACKS	CASH GIFTS	COMMUNITY MEALS	EID GIFTS	FAMILIES	SADAATS	KHOJA	TOTAL INDIVIDUALS	TOTAL MEALS
PAKISTAN	30,441	6,667	422	1,017	42,399	69,573	15,675	207,104	7,745,605
INDIA	8,261	4,358	0	0	12,619	11,355	15,488	53,776	2,150,980
ASIA - OTHER	2,264	333	10	0	2,949	866	0	13,591	204,844
MIDDLE EAST	3,453	147	0	2,266	5,578	5,815	220	223,838	1,048,240
EUROPE	50	0	0	0	0	0	0	210	1,950
AFRICA	11,526	5,323	757	803	37,164	120	1,740	277,828	3,987,199
CARIBBEAN	71	0	0	0	71	0	0	422	1,200
<b>TOTALS 2022</b>	<b>56,066</b>	<b>16,828</b>	<b>1,189</b>	<b>4,086</b>	<b>100,780</b>	<b>87,729</b>	<b>33,123</b>	<b>776,769</b>	<b>15,140,018</b>
<b>TOTALS 2021</b>	<b>56,587</b>	<b>8,734</b>	<b>4,755</b>	<b>950</b>	<b>64,488</b>	<b>68,800</b>	<b>33,165</b>	<b>323,697</b>	<b>11,795,318</b>

The figures above include a breakdown of regions distributed to both in 2022 and 2021 for comparative purposes. In 2021, WF-Aid raised a total of GBP £1,752,581 whereas in 2022 a total of GBP £1,004,374.02 was raised for Ramadan Relief. The main reason for this was due to the decision to focus on sustainable educational support with a focus on expanding the education strategy. Through the brilliant work of ground partners, WF-Aid was nevertheless able to reach more families and distribute more meals than in 2022 than in the previous year.



### Fitra, Fidyah and Kaffara

Included in the Ramadan Relief appeal was the distribution of Fitrah, Fidyah and Kaffarah (religious dues related to the month of Ramadan) in Africa, India & Pakistan. There were a total of 21,380 beneficiaries in Africa, 2,085 individuals benefited in India and 19,290 in Pakistan. **Grand total of 42,755.**

### Qurbani 2023

WF–AID is working with organisations in Tanzania and Kenya, Africa to facilitate the sacrifice of goats as part of the practice of Qurbani including Hajj Qurbani, which enables those less fortunate around the world to have readily obtainable provisions of food. The table below provides an overview of the number of Qurbanis provided in total in 2022.

	SUMMARY OF QURBANIS JAN-22 TO DEC-22
TOTAL QURBANI	1,240
BENEFICIARY FAMILIES	6,159
BENEFICIARY INDIVIDUALS	30,793
TOTAL USD \$	\$56,420

Out of the total 1,240 Qurbanis, a total of 397 were carried out specifically as ‘Hajj Qurbani’. The following table provides a more detailed overview of these distributions:

	HAJJ 2022
QURBANI	379
FAMILIES	1,895
INDIVIDUALS	9,475
TOTAL USD \$	\$17,670

# EMERGENCY RELIEF

## Pakistan Emergency Relief

In August 2022, the catastrophic floods in Pakistan caused tremendous suffering to over 33 million locals – this was unlike anything that was experienced before in the nation’s history. WF-Aid responded immediately with a delegation from WF, comprising of Office Bearer’s, Department Managers, and Councillors who were on the ground in Pakistan assessing the need and working with ground partners to ensure vital relief was distributed immediately. This is described in the two sub-sections below:

### » Phase 1: Pakistan Emergency Flood Relief

WF with the help of ground partners reached out to the communities and initially provided necessary items like drinking water, food packs, hot meals, tents, mosquito nets, medical camps etc.

Below is a table which shows the aid provided to the flood victims.



FLOOD RELIEF 1



FLOOD RELIEF 2



FLOOD RELIEF 3



PAKISTAN FLOOD RELIEF												
Province	Iron Beds	Bedding	Tents / Tarpaulin	Mosquito net & sprays	Animal Feed	Medical Camps	Cooked Food	Food Packs	Gas Cylinder	Medicines	Water Tanks	Water Pumps
Sindh	-	-	2,214	5,870	284	7	-	2,370	-	7,916	60	-
Punjab	1,400	1,150	1,050	700	-	25	7,200	4,265	-	274	-	54
KPK	-	-	15	-	-	6	2,000	300	-	-	-	33
Balochistan	-	-	800	500	-	-	-	1,350	500	4,090	-	-
<b>SUMMARY</b>	1,400 Iron Beds	1,150 Dari	3,964 tents & 115 tarpaulins out of which 15 for sadaat. Size= 8'x35	6,070 mosquito nets (9,700 individuals)/ 1,000 mosquito sprays in Sindh.	Animal feed to 284 animals.	38 camps which helped 19,250 individuals	Cooked food provided to 9,200 individuals	8,285 families were provided with the food packs.	500 families were provided with gas cylinders.	12,280 patients were given medicines.	60 tanks	87 water pumps installed.

WF-AID was able to provide vital relief to more than 114,436 beneficiaries affected by the catastrophic floods of 2022. These essentials allowed them to survive during the harsh conditions caused by heavy rain and flooding.

» **Phase 2: Pakistan ‘Build a House’ Appeal**

Sr	Province	District	Number of Houses Completed	Number of Houses in Progress	Number of Houses to be Started Soon
1	Khyber Pakhtunkhwa	Dera Ismail Khan	32	29	21
2		Tank	3	0	7
3	Punjab	Mianwali	11	0	0
4		Dera Ghazi Khan	37	63	35
5		Jampur	42	0	0
6		Rajanpur	84	15	0
7		Bahawalpur	1	0	0
8		Fatah Muhammad	1	0	0
9	Sindh	Khairpur	25	71	32
10		Jacobabad & Shikarpur	0	22	92
11		Sukkur	0	15	20
12		Larkana & Dadu	0	0	25
13		Naushahro Feroze	0	15	60
14	Balochistan	Usta Muhammad	12	15	0
15		Jaffarabad	0	25	0
<b>Total</b>			<b>248</b>	<b>270</b>	<b>292</b>

In different regions across Pakistan that were severely affected by the flooding, WF-AID are constructing one room homes of size 12'x14' with a washroom. Until now, 248 homes have been completed while another 270 homes are very close to being finished, and the work is progressing daily.



### Philippines Typhoon Emergency

In 2022, during the typhoon emergency in the Philippines, WF-AID provided essential emergency relief supplies, including food packs, rations, medical assistance, and welfare aid to 80 Shia families in the Philippines to allow them to have adequate assistance to meet their immediate needs.

### Kenya Famine Project

Over 4 million Kenyans faced starvation during the year 2022 due to a protracted drought. In 5 villages of Chakama, WF-AID provided relief food packs to support the most vulnerable households comprising destitute widows, orphans, elderly, and disabled. A total of 650 beneficiaries were assisted.



### COEJ

An emergency appeal was set up by COEJ in June 2022 to provide support to Khoja families in Europe who are currently struggling with rising living costs (gas, electricity and food). Out of COEJ’s target of raising £100,000, WF-AID contributed £15,000 from which 31 applicants across Europe benefited.

### ALI ASGHAR WATER APPEAL 2022

WF-AID’s flagship Ali Asghar Water Appeal (AAWA) focuses on water, sanitation and hygiene (WASH) projects across water-scarce areas. After the success of AAWA 2021, WF-Aid continued to support projects in Africa, India, Pakistan and the Middle East.

As part of the Ali Asghar Water Appeal, WF-Aid have a year-round ‘Build A Well’ project where individuals can donate to build a well in their name or the name of a loved one. The below table shows the number of wells built in 2022 across India, Pakistan, & Kenya:

**NO OF WELLS 2022 - REGION WISE**

REGION	SHALLOW	DEEP	TOTAL WELLS
INDIA	92	10	102
PAKISTAN	317	65	382
KENYA	30	0	30
<b>TOTAL</b>	<b>439</b>	<b>75</b>	<b>514</b>

Below shows the amount in GBP spent on ‘Build a Well’ Projects across Kenya, Pakistan and India, corresponding to the type of well which was built in the location. This is specific to ‘Build a Well’ Projects only, not including other water initiatives.

### AMOUNT ALLOCATED PER REGION

REGION	SHALLOW	DEEP	TOTAL WELLS
INDIA	£14.85K	£5.04K	£19.89K
PAKISTAN	£51K	£31.8K	£82.8K
KENYA	£46.93K		£46.93K
<b>TOTAL</b>	<b>£112.78K</b>	<b>£36.84K</b>	<b>£149.62K</b>

#### Africa

In 2022, WF-AID provided a desalination plant for the locals of Nzavoni, Kenya. The solar-powered plant cost £76,440 and can produce up to 2,000 litres of potable water per hour, supplying over 600 families in Nzavoni and neighbouring villages.

In Handeni, Tanzania, WF-AID facilitated the construction of 2 boreholes with water storage tanks which will provide a minimum of 60,000 litres of water a day and support local schools, dispensaries, and villages.



WF-AID also funded the repairs of 24 boreholes across Uganda, each benefitting 250 families a day.

#### Middle East

In 2020, WF-AID funded a sustainable water desalination plant along with a water truck in the North of Gaza. In 2021 WF-AID funded another truck, and in 2022 an additional truck as well as 172 water tanks were provided to the destitute locals across the North of Gaza.

WF-Aid helped install a solar-powered submersible pump in Sana'a, Yemen. This sustainable project provides 5250 beneficiaries with clean water.

## Pakistan

Over the course of 2022-23 fifteen solar-panelled wells will be constructed in Balkasar village, Punjab, Islamabad and in Skardu, Baltistan which will benefit more than 550 people daily and five water wells with solar panels and motors are being installed in different areas of Chiniot and Chakwal which will provide water to 1,260 individuals daily.

Due to the 2022 floods, over 40,000 locals of Dera Ismail Khan lost access to their previous sources of drinking water. To assist in remediating this, WF-AID commenced the installation of 12 submersible pumps across the region.



In 2022, WF-AID constructed 10 Deep wells for the flood-affected areas in Attock & Chakwal, Pakistan. These water wells will provide access to clean and safe drinking water to more than 200 beneficiaries daily. With the growing challenges that the floods and subsequent poverty are imposing on many, these wells are a step in the right direction for the beneficiaries in the Attock & Chakwal regions.

A submersible Solar Deep well equipped with 1000 litres capacity of water storage was built in Dera Ismail Khan, Pakistan to collect clean water and reduce the risk of disease.

In the district of Rahim Yar Khan, Pakistan a Solar Powered Reverse Osmosis filtration system plant was facilitated to attempt to solve the issue of polluted drinking water. Each pump will benefit over 2000 locals.

WF-AID also provided two reversible osmosis plants in Muzaffargarh, Punjab where people previously had to travel a great distance to fetch unclean and hazardous water. This has provided the people of Village Budhay Wala & Village TredheWala with safe, clean drinking water.



# HEALTH AND WELFARE

## Bangladesh

WF-AID facilitated the provision of an ambulance to benefit the city of Satkhira, Bangladesh. This will provide emergency transport for the locals.

## Pakistan

WF-AID’s partnership with The Al Mahdi Hospital continues to provide free eye camps and surgeries to locals in various deprived areas around Pakistan. As of September 2022, a total of 442 patients were seen through regular screenings in Mianwali resulting in 151 surgeries.

WF-AID also provides monthly support towards the Patient Welfare Fund of Fatimiyah Hospital KPSIAJ. A total of 1,011 Khoja & 792 Non-Khoja patients benefitted in 2022.



## Iraq

WF-AID works in conjunction with the Al Asr Clinic in Najaf, which provides free healthcare to students, zawaars and local members of the community.

## Tanzania

WF-AID supports Medewell Health Centre in providing various gynaecological procedures and assistance with the support of the Mohsin and Fauzia Jaffer Foundation. In the period of October to December 2022, 9 operations were carried out.

The KSI Charitable Eye Centre is a premier eye centre providing affordable and quality eye care services to the community and residents. In 2022, 21,739 patients were seen, and 873 surgeries were administered. This is an ongoing project.



The table below shows the number of patients seen and the number of surgeries administered in 2022:

Project Name	No. Of patients seen	No. Of Surgeries
KSI Charitable Eye Centre, Temeke, Tanzania	21,739	873
Medewell Health Centre, Tanzania	-	9
Aeinullah Eye Clinic (Al Mahdi Hospital)	442	151
Mobile Eye Camps, Pakistan Baltistan Region	1,485	186

## EDUCATION

### Tanzania

WF-AID has undertaken to support and sponsor 30 secondary school students at the AhlulBayt Islamic Centre School since 2021. This programme provides holistic educational aid, with a focus on transporting students from remote Bilal Centres to the Ahlulbayt Islamic Centre in Kigoma where students can receive both secular and Islamic education. The students are set to graduate in 2024 and will be able to progress to advanced education or enter the workforce.

### Kenya

WF-AID funded the refurbishment of 7 classrooms at the Burani Centre in Kenya. This project has helped create a conducive environment fit for learning at the center, and benefits 535 children.

WF-AID also annually supports the running of 2 Educational Centres in Kenya from which a total of 348 families benefit.



### Iraq

WF-AID consistently facilitates salaries of 69 staff at a school for orphaned children in Najaf. This assistance continued in 2022.

### Pakistan

WF-Aid continued to support a Children's Home in Islamabad, Pakistan in 2022 and financed their schooling, tuition, food and clothing. Special academic tuition & Islamic education classes are also arranged in the evening. Frequent excursions & field trips are also organized.

Another educational centre for orphans in Pakistan was provided with operational support to cover the kitchen expenses for the students. A total of 300 students benefitted, and to assist with the escalating energy crisis, a solar power system was installed for the students and teachers at the centre.

## India

WF-AID has supported an orphanage since July 2018 with expenditure for school meals, rental costs, staff salaries and miscellaneous expenses. It continued to support 54 female students in 2022.

## Fill My Cup

The Fill My Cup programme provides children with breakfast and lunches in madrassas, nurseries and comprehensive schools to improve the student's learning, health and scholarly achievements. The programme is currently running in Bilal Muslim Mission centres in Kenya and Tanzania.

In 2022, 3,252 students were provided with daily breakfast across 15 centres in Kenya. In Tanzania, 1,228 students were provided with breakfast and lunch across 23 school centres and nurseries.



## MICRO FINANCE

In addition to emergency, food, water and educational aid appeals WF-Aid also focus on sustainable upliftment of families across the world. WF-Aid attempt to break the poverty cycle of disadvantaged families by providing them with employment opportunities.

## Pakistan

In February 2022, a total of 30 loader rickshaws were loaned to beneficiaries in Pakistan through WF-AID to date. The cost of each rickshaw was US \$1,430.50. In the future, the loan will be repaid and put back into use to provide more rickshaws to more families.



### Small Business Loans initiative – Hyderi Benevolent Trust

This initiative is aimed at improving community members’ monthly disposable income as well as livelihoods. An approximate number of 150+ people are provided with loans with each set of funds. Every year, the funds are used to provide loans for careers in agriculture, skills development as well as supplies for trades.

## FOOD AID

WF-AID continues to support 100 deserving families in the Madina Ahlebait colony, Skardu with monthly food packs. These families comprise widow/orphan families, senior citizen families and 13 disabled/blind families.

In Layyah & Kot Addu district, a total of 73 families of widows/orphans were supported every month with food packs and cash support. Orphans were provided with school stationery and supplies.

In Hyderabad, a total of 26 families were provided food relief every month. Medical support is also extended to 11 families.



## HOUSING & FINANCIAL AID

### Nepal

WF-AID continued to support 19 refugee families in need of housing as well as utility expenses.

### Pakistan

A total of eight houses were reconstructed or had major repairs as part of the Badin Housing Project. This project had already commenced before the 2022 flooding to help tackle the problem of homelessness across the country and the construction of 22 Houses is in progress. When the flooding hit the residents of Badin, along with the other affected cities, WF-Aid initiated a wider flood response to construct housing units across the country.

In Karachi, WF-AID provides monthly financial support to 100 white-collar families, who are struggling due to unemployment, health or old age.

# WINTER APPEAL

The Winter Appeal was carried out across the Middle East and Asia in what was one of the largest distributions to date. The World Federation with its ground agencies provided several forms of relief for needy families including providing them with firewood, gas heaters, blankets and warm clothing.

Country/ Region	Amount Remitted	Aid Provided	Families Benefitted
India	\$11,900	Firewood	117
Pakistan	\$1,035,360	Blankets, Quilts, Shawls, Jackets/Sweaters	51,610
Bangladesh	\$10,000	Shawls, Children's Clothing	5,650
Nepal	\$1,300	Blankets	32
Yemen	\$20,000	Blankets	600
Lebanon	\$25,000	Food Vouchers, Blankets, Clothing, Gas Heaters + Refills	614
Gaza	\$7,000	Blankets	200
<b>Total</b>	<b>\$1,110,560</b>	-	<b>58,373</b>



## Project Mount Kilimanjaro

In 2022 WF-AID organised the Kili climb as a fundraising event to support those in need. Six participants successfully climbed Mount Kilimanjaro, the tallest mountain in Africa, and raised £18,747 through various fundraising activities for this expedition. The total funds collected were allocated to WF-AID projects, which include Temeke Eye Clinic in Dar es Salaam, Kijana Kwanza in Tanzania, and Sufra in the UK.



## COMMUNITY AFFAIRS

The Community Affairs department arranges projects and activities that enable the Khoja Shia Ithna Asheri Community communities to grow and progress, as well as understand and promote their heritage.

### **Khoja Heritage Project (KHP)**

A concerted effort to preserve heritage is a critical factor to maintain one's cultural legacy. Each ethnic group or nation strives to preserve its cultural heritage that includes but is not limited to their social values, customs, dress, art and cuisine. In this globalised world, not everyone feels a connection with their cultural heritage, while others yearn to connect. The aim of the Khoja Heritage Project (KHP) is to promote and preserve the legacy and heritage of the Khoja Shia Ithna Asheri Community. The key objectives of the Khoja Heritage Project (KHP) are:

1. To promote and preserve all aspects of heritage of the Khoja Shia Ithna Asheri Community
2. To collaborate with other Khoja communities in promoting the shared heritage of the Khojas
3. To engage with Academia to enhance the field of academic Khoja Studies.

In 2022 the KHP department ran the following activities:

### **Once Upon A Time series**

The Khoja Heritage Project launched the 'Once Upon A Time' series consisting of 10 mini-clips of under 5 minutes featuring anecdotes from notable personalities who shaped Khoja history. The initiative was very well received, especially by the progeny of the luminaries featured.

### **Global Khoja Heritage Festival – Oct 22/23**

The first HERITAGE DAY following was held on Saturday 22nd and/or Sunday 23rd October in different parts of the world.

### **The objectives were:**

- » To appreciate the struggle of our ancestors.
- » Give a sense of identity to our youth.
- » Create greater Community cohesion around the world.

Through the offices of the Regional Federations, we coordinated a global programme that was celebrated in all Jamaats around the world. The KHP team looped in our Councillors in promoting and assisting the Jamaats in their regions.

To make it easy for Jamaats the team curated a lot of material that was sent to the Jamaats representatives to help deliver and facilitate the event. These included ready-to-print posters and electronic displays. The Jamaats were allowed to tailor the programme to suit their needs.

### **What the day looked like:**

- » Welcome address from the Jamaat President
- » Video messages from WF President as well as the relevant Regional President
- » Walking exhibition that included:

- ◇ Down memory lane posters of over 1,000 years of our history
  - ◇ Electronic display of above
  - ◇ Maps of our migration patterns over 4 continents
  - ◇ Khoja Sports exhibition
  - ◇ Khoja Spaces - we have built over 300 structures in our 150 year history; an average of 2 in a year
  - ◇ Special 15 minute film on Khoja Heritage
  - ◇ Humorous skit called THE PAN SHOP POLEMICS OF PHUA AND PHIDA that was performed live by some jamaats
  - ◇ A few Jamaats also presented awards to individuals for their selfless volunteering work for their Jamat
  - ◇ Youth discussion sessions also took place
  - ◇ Khoja Cuisine competition also took place at quite a few Jamaats
- » A Global Streaming Event was organised on Sunday 23rd October which included a speaking panel of Alhaj Safder Jaffer (President of The WF), Dr Hasnain Walji (Chair of the KHP) and Regional leaders.

### **KhojaPedia.com**

The KhojaPedia.com website is updated on a regular basis and the KHP team continues to encourage members to visit and recommend / contribute articles to enrich the website. .

## **EDUCATION**

During the year ended 2022, significant progress was made on the Education Strategy roadmap following on from the Education Strategy presentation at the First meeting of the Executive Council in December 2021, where the President of the World Federation made a pledge to support the mission of eradication of poverty, especially for community members based in India, Pakistan, Africa who are suffering economically.

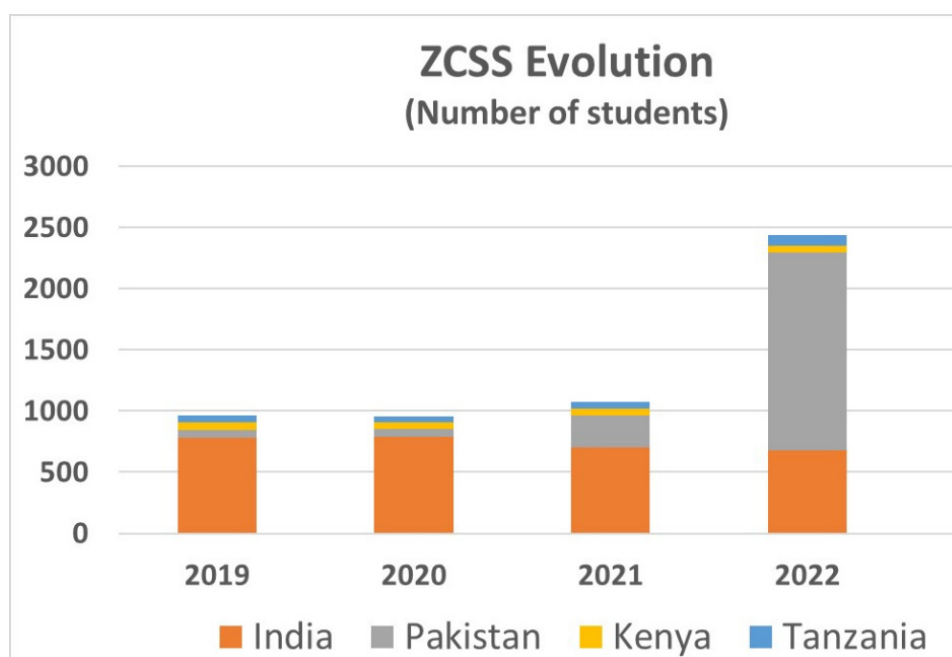
The re-organisation was as follows:

- » Forming a dedicated Education department
- » Appointing a Head of Department for Education
- » Have sub departments for ZCSS (which was previously under WF Aid) & Higher Education
- » ZCSS supports both Khoja & Non Khoja Shia students
- » Whereas the Higher Education department will currently focus on supporting Khojas.

Due to the dire need, support was scaled by funding more students for Primary, Secondary and Higher education in India and Pakistan and Africa.

The World Federation strongly believes in Education as a key pillar in the eradication of poverty and is now exploring adding Strategic value to their undergraduates by supporting them to pursue a Masters program. This vision is currently a work in progress and The World Federation are looking into various funding options in order to roll out this scheme in 2023 open to all Regional Federations. The World Federation aspires to start supporting masters degree programs from 2023 for limited students who can demonstrate academic excellence.

Through these diverse efforts, The World Federation continues to strive to be the leading Shia charity focusing on Education as a key pillar since the charity passionately believes that Education is the key to eradicating poverty and uplifting the wider Shia community.



# ADVANCEMENT OF ISLAMIC EDUCATION

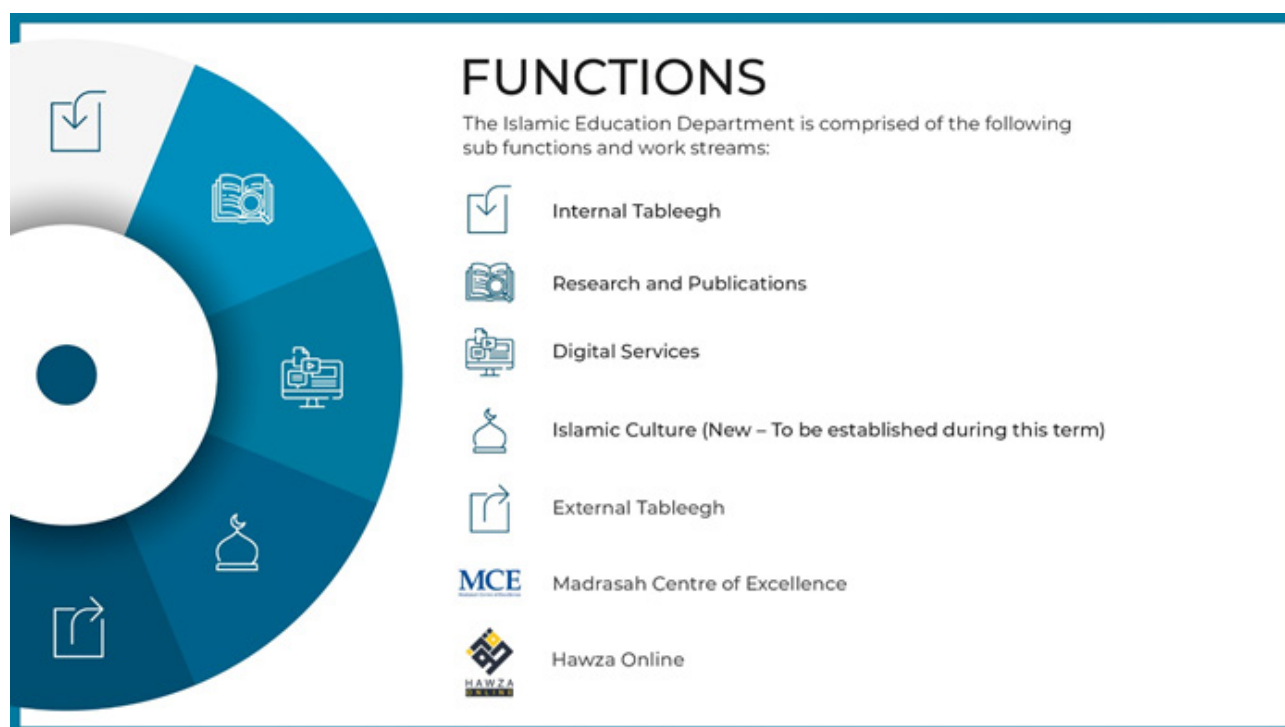
## Introduction

The Islamic Education Department of The World Federation enthusiastically aims to spread the true message of Islam and Ahl al-Bayt (a) through various activities and projects that are based on a comprehensive, expertly formed strategy.

## Strategy

The Islamic Education department's strategy focuses on the following key concepts:

- » Modern digital + social media services
- » Academic Research Activities
- » Maintaining strong ties with Maraji'
- » Promoting spirituality, knowledge, and skills development within our community
- » Supporting our Hawza students and 'Ulama in continuing on their path of knowledge and learning essential tabligh skills
- » Tabligh in a diverse range of communities
- » High-standard publications for both the layman and academia
- » Producing tabligh material for use by scholars, zakireen and madrasah teachers
- » Guidelines for leadership and muballighin
- » Drafting policies for the betterment of the community
- » Promoting Islamic culture



## Overview of Main Achievements of IE Functions

### Internal Tabligh

The purpose of Internal Tabligh is to promote the teachings of the Qur'an and the Ahl al-Bayt (a) in the Khoja community primarily, and the wider English-speaking community secondarily. This also includes promoting Islamic knowledge and spirituality in Gujarati and Urdu. This is undertaken through the following activities:

### Liaising with Maraje and other high-ranking scholars

Throughout 2022, Islamic Education was honoured to meet many high-ranking scholars to discuss and receive guidance with respect to many issues and challenges that the community is facing. Proactive solutions and guidance were given in the face of the pressing community challenges.



### Supporting local communities

Shaykh Murtadha Alidina, the head of the IE Department, spearheaded efforts to support the Dar es Salaam and East African Jamaats with regards to specific challenges that community has been facing.

In 2022 Shaykh Murtadha, on a trip to the UK, also met some of the representatives of the Maraji, including the representative of His Eminence Sayyid Sistani, Sayyid Murtadha al-Kashmiri, and discussed the affairs of the community.



As part of his visit, Shaykh visited Birmingham Jamaat and participated in various programs, including the Lady Fizza Qur'an competition held in June 2022, during which he was one of the judges. He also took part in various meetings with officials and different groups of the community to listen to their concerns and challenges.



### Seminary Support

The Islamic Education department supports students from the community with their seminary studies in various ways including providing financial assistance and maintaining good relationships with the offices of the scholars.

### Najaf Coordination Unit Activities

The Najaf Coordination Unit has provided new opportunities to serve the community. In particular, it has helped meet the aims for higher, more effective Islamic Education and spiritual guidance. Furthermore, this coordination unit is also acting as much needed-liaison for WF-Aid's humanitarian work in Iraq.

### Alim Grants

The WF continues to support Jamaats around the world to secure the services of scholars as Resident Alims and grants are also available to assist with the expenses of inviting **visiting scholars to the centres in the holy months of Ramadhan and Muharram.**

### Mental Health First Aid Course for Faith Leaders

The World Federation of KSIMC and The Council of European Jamaats in collaboration with Al-Khoei Foundation organised an accredited two-day MHFA training course specifically designed for faith leaders. The course was delivered by Ammar Farishta who is a proficient facilitator, mediator and trainer in Mental Health First Aid, with experience in helping charities and faith organisations to design and deliver solutions tailored to their needs.



All the participants upon completion of the training received a MHFA England accredited certificate - 'Adult Mental Health First Aider'.



### Relaunch of India Islamic Youth Camps

The World Federation in collaboration with India Federation held the exciting and much-anticipated 9th Annual Islamic Youth Camp, which took place from 22nd to 30th October 2022, at the Seth Moloobhoy Khoja Sanatorium, Khandala, India.





## 18th Madinah al-Ilm Youth Courses

The World Federation in partnership with its Regional Federations is proud to announce the return of Madinah and Bab courses after the end of the Covid-19 pandemic. WF has run the Madinah and Bab Courses for sixteen consecutive years prior to the pandemic. The course ran at the end of 2022 for youths aged 18 – 25.



**MADINAH AL-ILM**  
COURSE | IRAQ

**18<sup>TH</sup> YEAR**

“ I came here with a lot of questions for which I was seeking answers, in return, I got such amazing answers that I fell in love with my deen ” - 2019 Participant

AGE-GROUP	DATE	COST
<b>18 TO 25 YRS</b> Separate Courses for Ladies and Gents	<b>18<sup>TH</sup> DEC '22 TO 1<sup>ST</sup> JAN '23</b> Expected Arrival to Najaf by 17 <sup>th</sup> Dec '22 and Departure from Najaf on 2 <sup>nd</sup> Jan '23	Please visit our website for more details

The deadline for submitting the applications is **10<sup>th</sup> October 2022**

A course for achieving a balance of **Intellectual and Spiritual Upliftment**, which is essential to lead an Islamic life.

The Package includes:

- Ground Package and Flight Costs
- Ziyarats in Najaf, Karbala, Kadhmain and Samarra
- Special Guests of the Haram of Imam Husayn (a) in Karbala
- Exciting Classes with Reputable Teachers
- Meeting with Maraje

**HEAVILY SUBSIDISED BY THE WORLD FEDERATION & REGIONAL FEDERATIONS**

 **WF**

**REGISTER NOW!** [Ink.worldfed.org/MadinahalilmIraq](http://Ink.worldfed.org/MadinahalilmIraq)

## Expansion of Publications Function to Incorporate Research

The Publications function of IE has expanded its scope and is now known as 'Research and Publications'. This function is responsible for promoting and utilising the rich scholarship of Twelver Shi'i Islam to help meet the intellectual and spiritual needs of the Khoja community and further.

## Research and Publications

### Research Centre

In 2021, IE commissioned approximately forty research projects on various topics to a number of scholars and institutions. The resulting articles are now being made available for scholars in their original Arabic and Farsi form, with rapid translation in progress. These will be released in English a scholarly journal, which will be launched under the IE Research Centre.

### Forming a concept paper for the upcoming Research Centre

Tireless work has been going in to form a comprehensive vision for the research centre, its philosophy, tasks, administrative structures and needs. These have been penned in a Research Centre concept paper which will strive to enhance the blessed efforts of scholars of the community and create a framework for impartial scientific dialogue between the Hawzas and Western academia.

Many activities related to the Research Centre have already started, with its name, academic board, core research team and physical location to be announced in the coming few months. Among these activities are conferences, seminars, research papers, and ongoing translations and publications such as a collaboration with the well-known site Duas.org. Our research centre revisited the most recited duas and undertook a thorough linguistic and design review.



## Publications

An important area of Islamic Education's work is publishing books on Islamic Shia Ithna 'Ashari thought. The IE team has put into place a robust Academic Board system for book production which is comprised of expert scholars. This board provides advice and support to help it achieve its objectives. To date, the WF has published approximately 83+ titles.

**Our Latest New Publications:**



**Current ongoing works include:**

- » Tafsir Tadabbur al-Qur'an 30th Juzz – A reflective commentary of the Qur'an by Abbas Jaffer & Contributions from Shaykh Mohammad Saeed Bahmanpour & Shaykh Dr Tahir Ridha Jaffer
- » Character Building by Ali H. Al-Hakim & Leila Pourzarin
- » Anecdotes Vol 1 to Vol 5 – combined version by Shaykh Shahnawaz Mahdavi
- » Islamic Laws Fourth Edition – updating with the new rulings (36th Edition)




## Digital Services

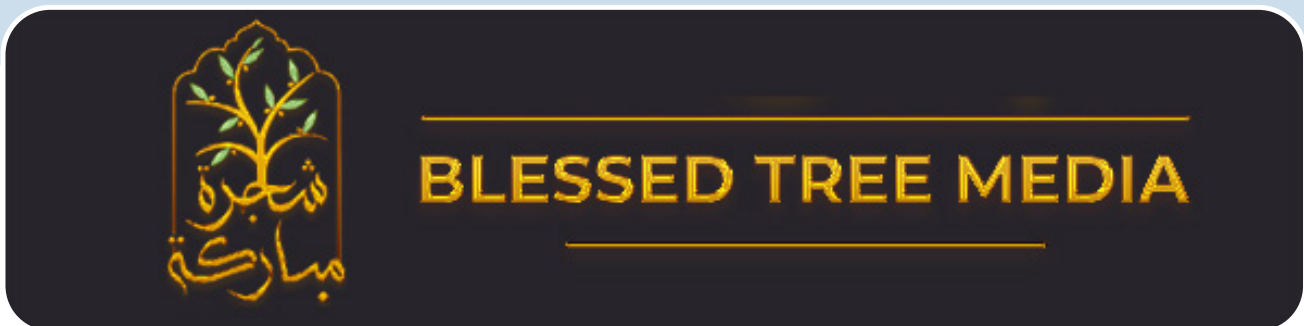
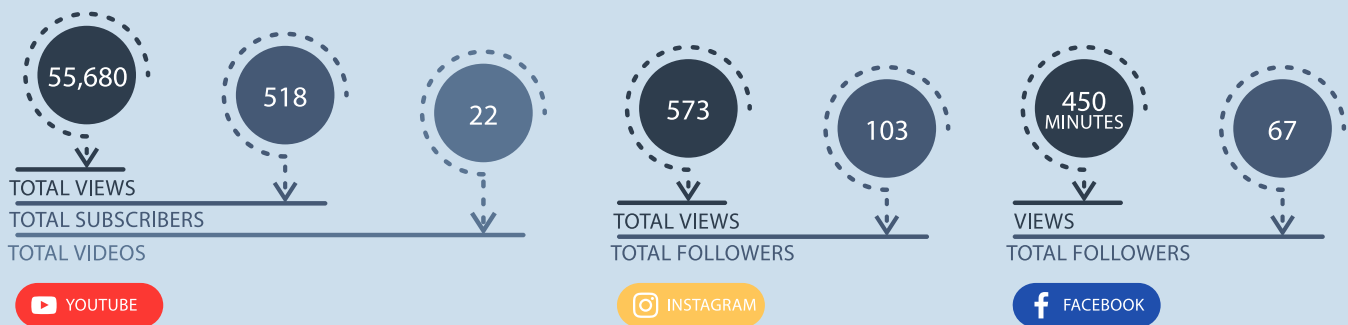
Digital Services was established within the Islamic Education department, to support the activities of the other functions of IE by optimising the opportunities afforded by computer-mediated technologies.

With the increasing number of youths using the digital world, Islamic Education’s aim is to promote the knowledge and teachings, traditionally transferred by the majalis, onto platforms that are easily accessible, such as YouTube, Instagram and Facebook.

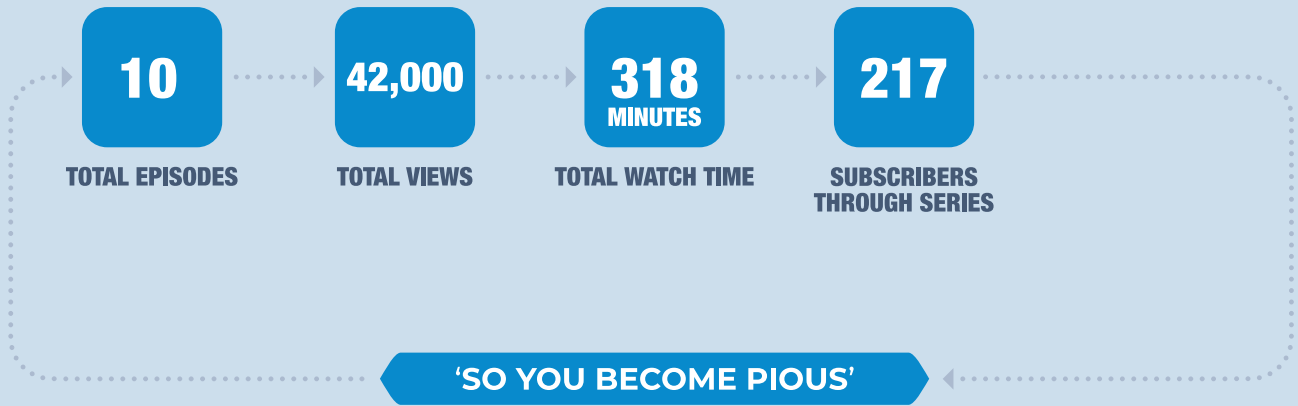
In 2022, a number of educational exciting videos were produced and shared on both Instagram and YouTube channels.

**BLESSED TREE MEDIA** – the new social media brand of Islamic Education Department was launched during the holy month of Ramadan 1443 AH. It presents moving and informative videos, interactive shows, hadith posts, discussions and lots more.

## BLESSED TREE MEDIA



Ramadan 2022 – a series of 10 episodes was launched named ‘So you become pious’ on the Islamic Education department’s social media, branded as ‘Blessed tree Media’. The series focused on short thought-provoking spiritual reflections delivered by Shaykh Nadir Amirali, Alimah Nasim Walji, and Shaykh Afzal Merali. This series also explained how parents can address the difficulties of fasting for young baligha girls, how Imam ‘Ali (a) used the path of being a father figure to orphans in gaining Allah SWT’s pleasure, amongst many other topics.



**ADRIKNEE – HASTEN TO MY AID:** Release of insightful series of short videos which deals with the birth and existence of Imam al-Mahdi (aj) according to the Holy Quran and narrations in both Shia and Sunni sources; his occultations, his age, and finally the signs of his reappearance.



**Wa yas'alunaka (And they ask you) Weekly Show:** A live weekly interactive show, tackling modern-day issues that are being faced by the community, especially the youth.



## OneStopFiqh Website and App

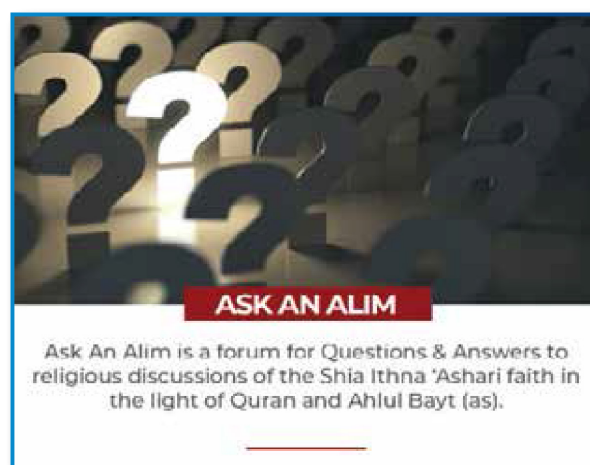
The OneStopFiqh website and app brings together several fiqhi resources under one platform such as: Islamic Laws, A Code of Practice, A Manual of Hajj Rituals, AskAnAlim, Shia Wills, Khums guide and an easy access to pay Islamic dues. The website is enhanced for mobile use so it can be accessed from anywhere. Both the website and app continually undergo small enhancements and improvements.



## Ask An Alim

Maintained and supervised under the Islamic Education Department, Ask an Alim is an Islamic question and answer forum with the primary aim of providing guidance in accordance to the Shia Ithna 'Ashari faith and in line with the rulings of His Eminence al-Sayyid Ali Al-Sistani (may God protect him).

Previously this was a standalone website, but since being incorporated under OneStopFiqh, it boasts an enhanced search capacity and easy navigation to other important and relevant resources such as Islamic Laws, Code of practice etc.



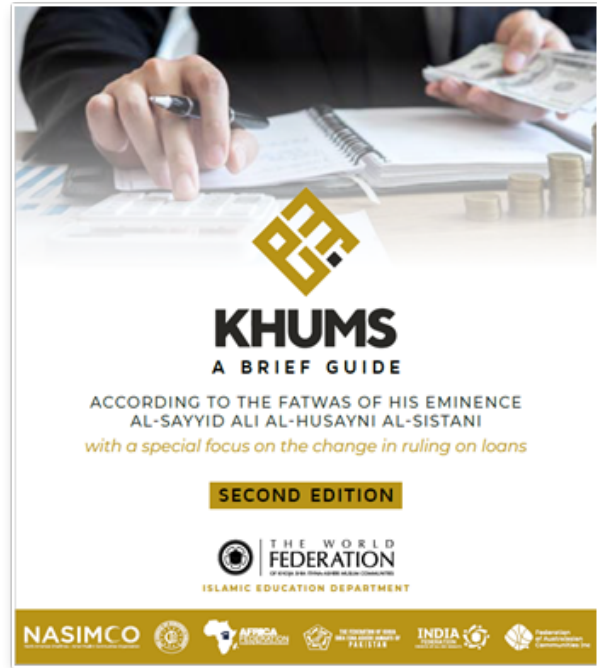
- » In the last year, despite the challenges brought about by COVID, the team managed to answer approximately 800+ questions
- » There are 28 Categories of archived questions and answers. These categories are currently being reviewed and expanded to make questions and answers easier to find. New questions are also being rapidly tagged and categorised for users to refer to.
- » 15 scholars are currently active on the panel.

## OneStopFiqh Website and App

The updated second edition easy-to-read Khums guide provides a guide to those who have never fulfilled this religious obligation before or need help understanding what's liable for khums, why it is paid, when to start, who to pay, and where it goes.

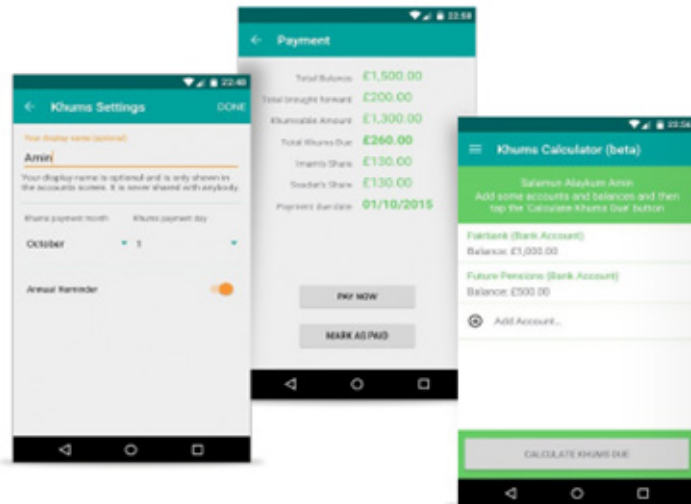
The guide also explains the differences between the previous and new ruling on loans and includes worked examples which show how the new ruling applies in practice.

The Khums App continues to remain in use and includes an intuitive calculator that helps work out one's khums liability.



## Khums App

Intuitive Calculator that helps work out one's khums liability

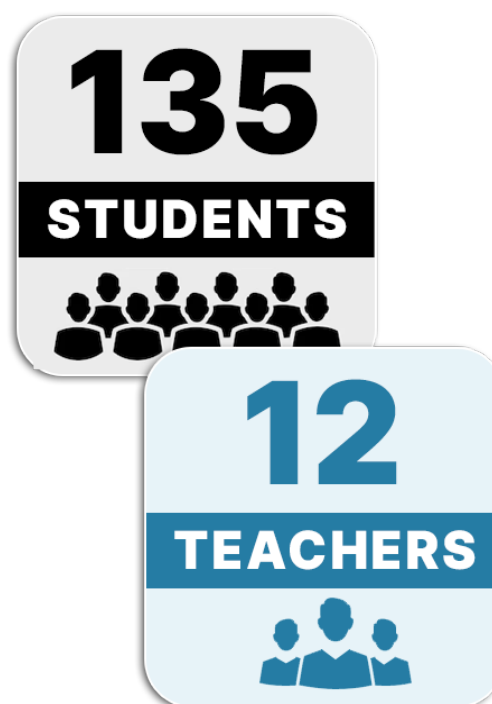


## HAWZA ONLINE

### What is Hawza Online?

Hawza Online is an educational initiative taken by The World Federation to introduce to the world the essence of Islamic studies as taught in the great Shia education centres. In essence, the programmes at Hawza Online combine the rich heritage of classical Shi'i scholarship with the latest online learning and teaching methods.

The flexible nature of the courses allows students to study at a pace that suits them. Currently, there are a total of 135 Students and 12 teachers.



### Backing from the highest Religious Authority

The programmes have been carefully developed by a team of highly experienced scholars, website developers, and administrators, and the project has the blessing of His Eminence Sayyid Ali Husayni Sistani (may Allah protect the scholars).

### Technology

The dedicated student portal is accessible on computers and smartphones, enabling students to truly experience a culture of 'learn from anywhere'. The mobile app is available on both Android and IOS devices.

### Hawza Studies Programme

The Hawza Studies programme is delivered through a combination of pre-recorded lessons and live tutorials. The programme consists of more than 20 modules spread across 3 levels. It operates on a flexible modular structure, allowing students to complete courses at a pace that suits them.

### Arabic Programme

The Arabic programme at Hawza Online has been designed for beginners who wish to learn classical Arabic (fusha). The only prerequisite for the course is the ability to read and write letters of the Arabic alphabet. The programme comprises two levels, each worth 40 credits. The lessons are live, highly interactive, and use Hawza Online's own textbooks, Fusha Arabic. .

### Study Options

To accommodate for students' different schedules, commitments, and goals three study options are offered:

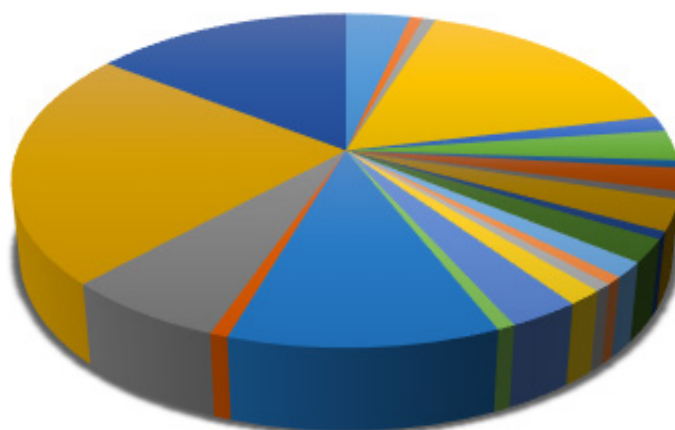
- » Certificate
- » Diploma
- » Non-award

To qualify for the Certificate, students must complete both the Hawza Studies and Arabic programmes, i.e. 440 credits in total.

The Diploma requires students to complete 220 credits from the Hawza Studies programme on its own or in combination with the Arabic programme.

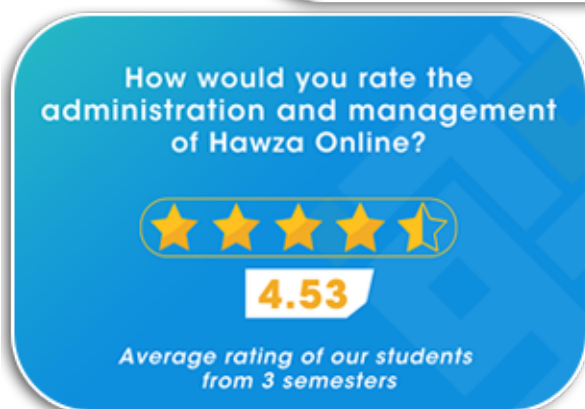
Lastly, in Non-award, students choose individual modules as stand-alone courses and do not receive a formal qualification at the end.

### Demographics of Students enrolled in Hawza Online in 2022



- Australia
- Belgium
- Burundi
- Canada
- France
- India
- Ireland
- Iran
- Iraq
- Kenya
- Madagascar
- Oman
- Pakistan
- Philippines
- Rawanda
- South Africa
- Sweden
- Switzerland
- Tanzania
- Thailand
- UAE
- UK
- US

### Student Surveys

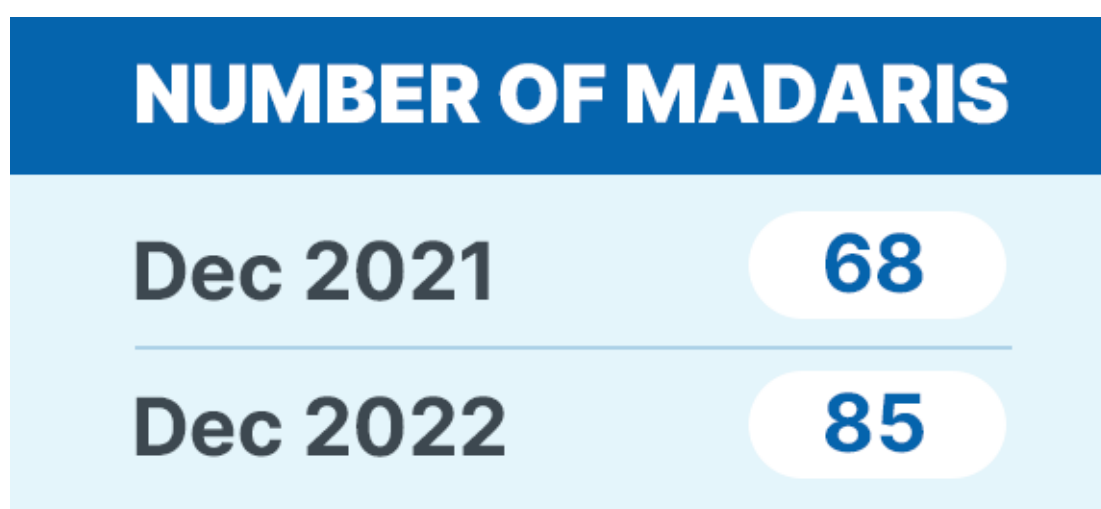


# MADRASAH CENTRE OF EXCELLENCE (MCE)

Madrash Centre of Excellence (MCE) is a global structure that ensures that the madrasah agenda is always at the forefront of the World Federation’s global vision. The MCE is the central hub for worldwide madaris, which provides educational and training resources for students and teachers.

MCE’s Tarbiyah curriculum centers around nurturing piety, by enabling a learning environment that instills the values of the Qur’an and Ahl al-Bayt (a). The MCE produces high-quality, engaging, state-of-the-art Islamic educational learning and training resources in order to meet the needs of community children all around the world.

From Jan 2022 –December 2022, the MCE saw a steady increase in the number of Madaris that subscribed to the Tarbiyah Curriculum. At the end of 2022, 85 madaris had subscribed to the Tarbiyah Curriculum.



MCE has maintained its focus on the four key areas of work, which are:

- » Curriculum Development
- » Teacher Development
- » Learning Resources
- » Assessment and Evaluation

## MCE Qur’an Curriculum

The MCE has embarked on the creation of a global Qur’an Curriculum. After consulting with Madaris around the world as well as regional Qur’an champions to get their perspective on the needs, gaps and vision, The MCE now has a good idea of what a well-rounded and holistic Qur’an Curriculum should include.

The MCE hosted a Qur’an Curriculum Conference from 13th-15th of May 2022 in London, UK. Stakeholders from around the world came together to discuss the way forward for creating a global Qur’an Curriculum.



Following on from the Qur'an curriculum conference in May 2022, a dedicated team started work on phase 1 of the curriculum, which is the creation of a Qur'an recitation program. The program is divided into several levels that begins with the alphabets and culminates in the recitation of the Holy Qur'an from the Uthman Taha script. This project will develop over a number of years.

### Curriculum Development Team - Tarbiyah Version 2

To ensure that the Tarbiyah Curriculum meets the evolving needs of students from all over the world, the Curriculum is undergoing a thorough review incorporating the valuable feedback received from various stakeholders. The aim of the project is to consistently enhance students' Islamic Educational learning journey by organising and positioning the lessons in line with the stages of development and age-appropriate language.

Subsequently, the next step of the project is to develop a curriculum for the age 16 to 18 Madrasah leavers.

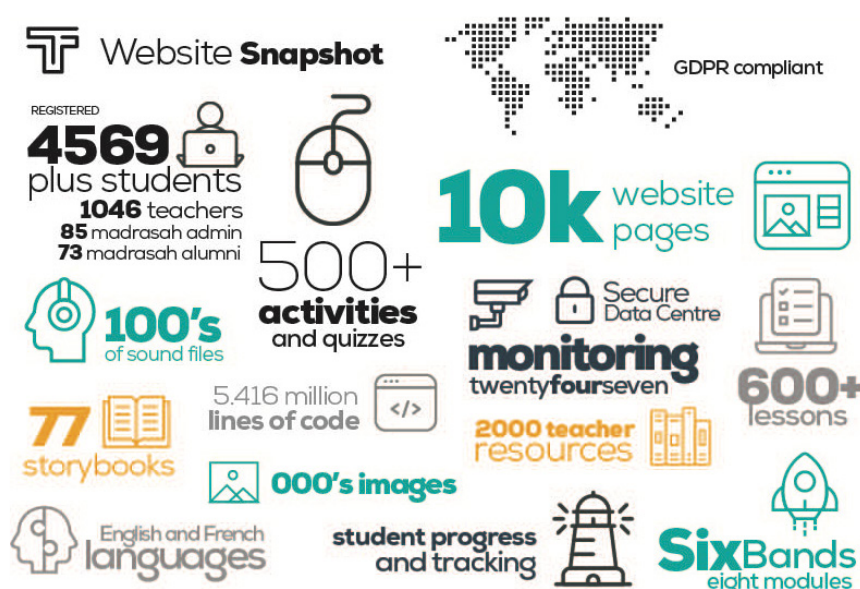
### RSE – Relationship Self Education Curriculum

This curriculum is being developed and written by qualified and experienced teachers. Lessons are written by a team of UK qualified teachers as well as Tarbiyah trained teachers and signed off by scholars to ensure age-appropriate content and sound Shia Islamic compliance.

The lessons explain the RSE curriculum from a Shia Islamic perspective with references to Islamic resources from the MCE Tarbiyah curriculum and other reliable sources. This supplementary curriculum will be available to teachers to explain Islam's perspective on topics covered in the RSE curriculum.

- » There are over 340 lessons over years 1-11 that have already been created
- » Teachers will be provided with detailed teaching guides for certain sensitive topics
- » Madaris will not be given access to the curriculum until the members of the team who will be delivering the lessons, have been trained.

### Tarbiyah Digitisation Update



At present 35 madaris are using the digital platform to teach the Tarbiyah curriculum. In order to facilitate this transition and support teachers, the MCE has hosted several demo sessions for teachers and admin staff highlighting how the student portal, teacher portal and the admin portal works. The session aims to show them the benefits of adopting the digital platform and its interactive and adaptable features that make learning a more enjoyable journey for the students.

For those who have already embraced the Digital portal the MCE hosts a bespoke training session that guides teachers with the planning and delivery of a lesson using the digital portal. Participants are given an opportunity to observe a lesson being taught using the digital portal and share ideas. The teachers also have the opportunity to ask any questions in relation to the tools available within the platform, and how to maximise its use when teaching the curriculum.

### Teaching Using the Digital Portal:

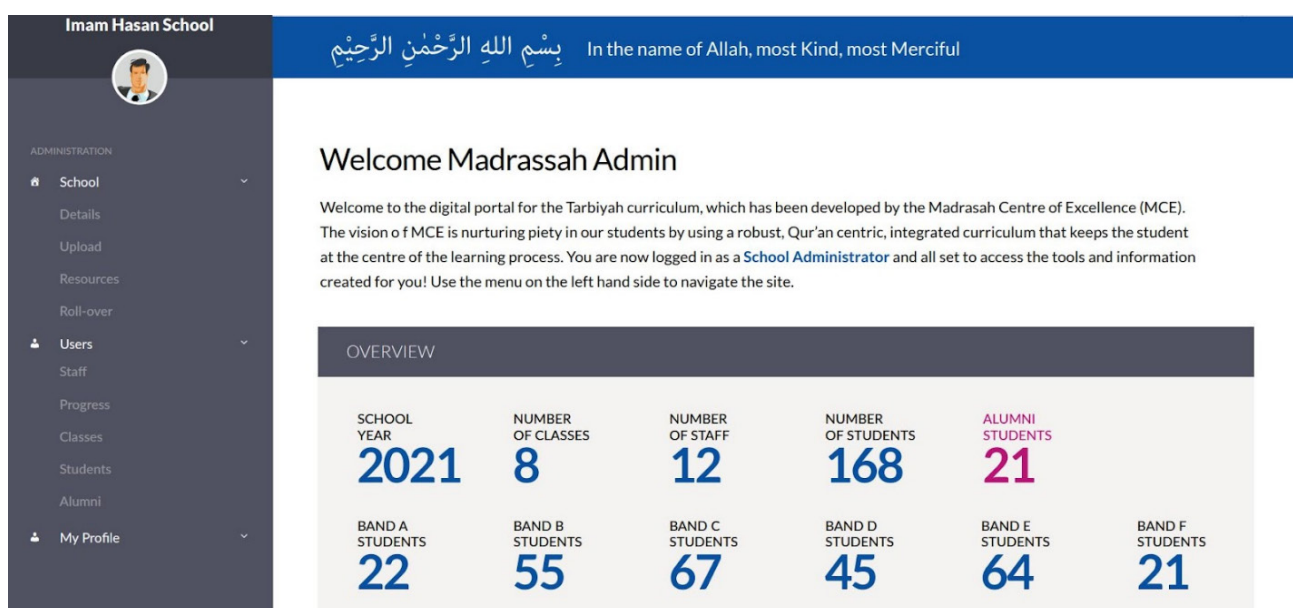
Since its completion, the MCE has conducted several training sessions showing madaris how Tarbiyah can be taught using the digital portal. At present 35 madaris are using the digital platform. In order to facilitate this transition, the MCE hosted several training sessions in 2022 for teachers and admin staff highlighting how the student, teacher and admin portals work. The session aimed to show them the benefits of adopting the digital platform and its interactive and adaptable features that make learning a more enjoyable journey for students.

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### Tarbiyah Admin Portal

The admin portal is now complete and has been launched to all madaris using the digital platform. This is to ensure that

- » Madaris admin can have oversight and control of their data in terms of registering new students/ teachers or deactivating any staff/students as required.
- » The admin teams can oversee how the classes are progressing.
- » This portal is instrumental in supporting the madrasah core team in tracking student progress (activities and end of lesson tests) as well as housekeeping of data records for the entire staff and student body.
- » The admin portal also has the ability to roll over classes for madaris; a class previously in Year 1 can be rolled in its entirety to Year 2.




**Imam Hasan School** بِسْمِ اللّٰهِ الرَّحْمٰنِ الرَّحِیْمِ In the name of Allah, most Kind, most Merciful

**Welcome Madrassah Admin**

Welcome to the digital portal for the Tarbiyah curriculum, which has been developed by the Madrasah Centre of Excellence (MCE). The vision of MCE is nurturing piety in our students by using a robust, Qur'an centric, integrated curriculum that keeps the student at the centre of the learning process. You are now logged in as a **School Administrator** and all set to access the tools and information created for you! Use the menu on the left hand side to navigate the site.

OVERVIEW					
SCHOOL YEAR	NUMBER OF CLASSES	NUMBER OF STAFF	NUMBER OF STUDENTS	ALUMNI STUDENTS	
<b>2021</b>	<b>8</b>	<b>12</b>	<b>168</b>	<b>21</b>	
BAND A STUDENTS	BAND B STUDENTS	BAND C STUDENTS	BAND D STUDENTS	BAND E STUDENTS	BAND F STUDENTS
<b>22</b>	<b>55</b>	<b>67</b>	<b>45</b>	<b>64</b>	<b>21</b>

**Imam Hasan School**



ADMINISTRATION

- School
- Details
- Upload
- Resources
- Roll-over
- Users
- Staff
- Progress
- Classes
- Students
- Alumni
- My Profile

بِسْمِ اللّٰهِ الرَّحْمٰنِ الرَّحِیْمِ In the name of Allah, most Kind, most Merciful

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### ROLL OVER

When you are ready to move your students into a new school year, use the roll-over function. Students who are in Class 1 will move to Class 2, Class 2 to Class 3 and so on. As bands are associated with classes then student will just advance into the next class. Please note that students who are in the last class will move into an Alumni status.

Select the classes you wish to roll-over and hit submit.

SELECT CLASS TO MOVE	SELECT CLASS TO ROLL OVER INTO
CLASS 1 <input type="checkbox"/>	CLASS 1 <input type="checkbox"/>
CLASS 2 <input checked="" type="checkbox"/>	CLASS 2 <input type="checkbox"/>
CLASS 3 <input type="checkbox"/>	CLASS 3 <input checked="" type="checkbox"/>

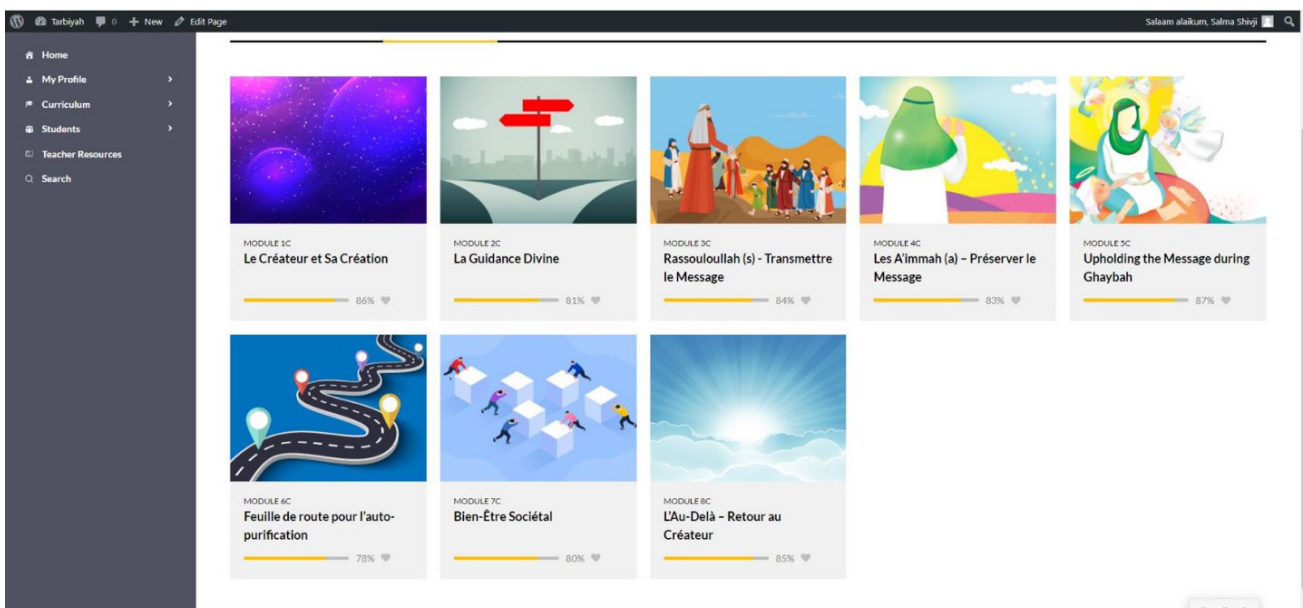
## French Tarbiyah Digital Platform

The development of the French Digital Platform continues with progress to Band C. Completion of Band D and E have been successful as per timelines.

The team is working at full capacity to complete all translations of new content and at present with Band D and E now complete, progress with Band C is ongoing.

All books, lessons, resources, activities, and content will be available on a separate URL for French users.

The roadmap for the French Digital platform is currently 6-9 months for bands C-F as all the 600 lessons need a full translation of the new activities and Test Yourself questions. The portal will then be reviewed by the French-speaking MCE team members as a final sign-off before this exciting new project is launched at the end of 2023.



The screenshot displays a user interface for the French Tarbiyah Digital Platform. On the left is a navigation sidebar with options: Home, My Profile, Curriculum, Students, Teacher Resources, and Search. The main content area shows a grid of course modules, each with a title, a progress bar, and a heart icon. The modules are:

- MODULE 1C: Le Créateur et Sa Création (86% progress)
- MODULE 2C: La Guidance Divine (81% progress)
- MODULE 3C: Rassouloullah (s) - Transmettre le Message (84% progress)
- MODULE 4C: Les A'immah (a) - Préserver le Message (83% progress)
- MODULE 5C: Upholding the Message during Ghaybah (87% progress)
- MODULE 6C: Feuille de route pour l'auto-purification (78% progress)
- MODULE 7C: Bien-Être Sociétal (80% progress)
- MODULE 8C: L'Au-Delà - Retour au Créateur (85% progress)

## MCE Tarbiyah Training Update

### Curriculum Training (CT)

The MCE was able to facilitate the Tarbiyah Curriculum training of 508 participants around the world from January 2022 – December 2022.

The Tarbiyah curriculum training program is designed for teachers who are new to the curriculum.

Core members of the MCE travelled to Australia to train over 100 teachers at various madaris there. Teachers from Sydney, Melbourne and Canberra attended various training sessions held over 2 weeks during June.

CT TRAINING - MELBOURNE



CT TRAINING - SYDNEY



### Teaching Skills Program (TSP)

A new cohort of teachers attended a TSP in person Dar es salaam on 28/29th May 2022 and December 2022. This session was facilitated by Sayyid Aliraza Naqvi, their Micro Teach sessions are handled by MCE facilitators over the next 18 months. This cohort comprises 19 teachers from Dar es salaam, 7 from Bujumbura, and 3 from Tanga.



Another TSP training was conducted live in person in Vancouver Canada on June 11th and 12th 2022.

Apart from serving Madaris of Africa, the facilitators have trained teachers from Karachi, Bhavnagar, & North America. These trainings were held virtually during 2020 and 2021, and their graduation with NCFE certification was held on 26th February 2022.



### Spiritual Development Program (SDP)

With the start of the pandemic, delivering training sessions became challenging. They had to be held online and while all the online sessions were delivered brilliantly and feedback has been overwhelming, it still takes away from the live interaction that a face-to-face session offers. The first live session was held in the Middle East after the long 2 year gap and the attendance and feedback was astounding.

Resuming live training sessions was fantastic - both for the participants and the trainer! The three online courses were great, but the impact that in-person training has is superior; it brings about more instant engagement, and the process of sharing ideas with others in the same room makes the whole experience more memorable. The fun element cannot be underestimated either!



## BANDS A & B

The MCE team has continued their steady release of storybooks for children aged 4 - 7. The publications that were ready for use in August 2022 included the following:

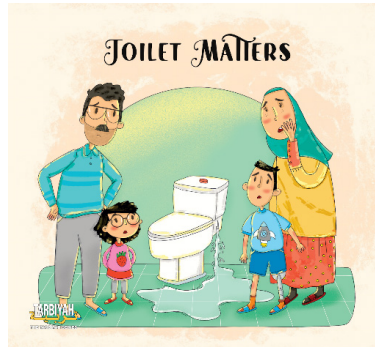
### 1. Bite Size

'Bite Size' is a book about the etiquettes of eating.



### 2. Toilet Matters

'Toilet Matters' is a lively story that teaches toilet manners in a unique and fun way.



### 3. Monkey Bedtime

'Monkey Bedtime' is the perfect story for learning proper sleeping etiquette and for bedtime giggles!



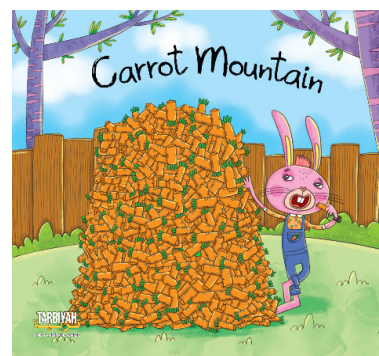
### 4. Date Adventures

'Date Adventures' will have young readers captivated as they learn about the practices and blessings of the holy month of Ramadan.



### 5. Carrot Mountain

'Carrot Mountain' will engage kids and adults alike, as they learn about israf from Rabbit in this thought-provoking story.



## My Ali Campaign

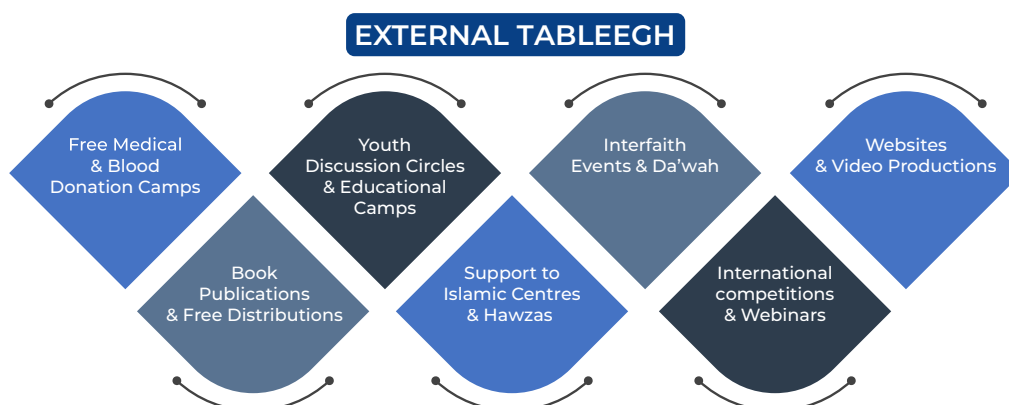
The MCE was proud to be the educational partners of The Prince of Believers - Imam Ali (a) Exhibition in London, UK. Each madrasah student in the UK was given a free Golden Ticket to visit the exhibition and take part in the #MyAli Campaign where they were invited to submit a reflection of their visit to the exhibition. Every submission went into a draw and the first prize winner was gifted an all-expenses paid Ziyarah trip to the Holy Land of Najaf. The draw took place as a celebration of Eid al-Ghadeer on Sunday 17th July 2022. The winner of the first prize was a five-year-old boy from London!

# EXTERNAL TABLEEGH

The World Federation’s External Tableegh Department is dedicated to promoting the teachings of the Qur’an and the Ahl al-Bayt (a) in all external communities.

The department continues to strive and grow fast and it has conducted various exciting projects in 15 languages expanding reach to 66 countries.

## Prominent Activities Highlight



### Activities Update:

#### » NEPAL

Many first-time events were conducted in Nepal through the well-established Islamic Centre in Kathmandu. These events include:



1. International Interfaith Seminar on « Lady Fatimah (sa), The Culmination of Human Perfection » on 1st January 2022 during the Ayam Fatimiyyah with highest religious authorities and leaders from the Muslim, Hindu, Buddhist, Sikh, Jain and Christian communities who delivered powerful speeches. The program was a grand event, with the attendance of over 400 people, with renowned poets coming especially from Kathmandu and India to recite poetries on Sayyida Fatimah (sa) and it received widespread media coverage in Nepal and India through 13 news channels and newspapers.
2. The Imam Husain (as) Free Medical Camp was organised in honour of the birth anniversary of Imam Husain (as) on 5th March 2022.

3. The Islamic Centre hosted an Interfaith “Brotherhood Iftar” during the Holy Month of Ramadan on 26th April 2022.
4. Imam Husain (as) Blood Donation Camp: the Islamic Centre organised a Blood Donation Camp on 23rd July 2022 at Bhairahawa, a renowned city in Nepal.
5. Interfaith Visits and Meetings: the centre has been able to establish very high-level connections with religious leaders of the Hindu, Buddhist, Sikh, Jainist and Christian communities and organised numerous interfaith events to spread the teachings of the Ahlul Bayt (AS) and to encourage friendly dialogue exchange within the communities.
6. Programs in Nepalgunj and Kathmandu cities:
  - Milad-un-Nabi Programs with Ahl Sunnah community on 12th October, and Shias on 15th October 2022 to celebrate the birth anniversary of the Holy Prophet (saw).
  - Lady Zainab (sa) birth anniversary program on 30th November 2022.
  - Monthly Thursday Sessions for the youth.

## » BOSNIA

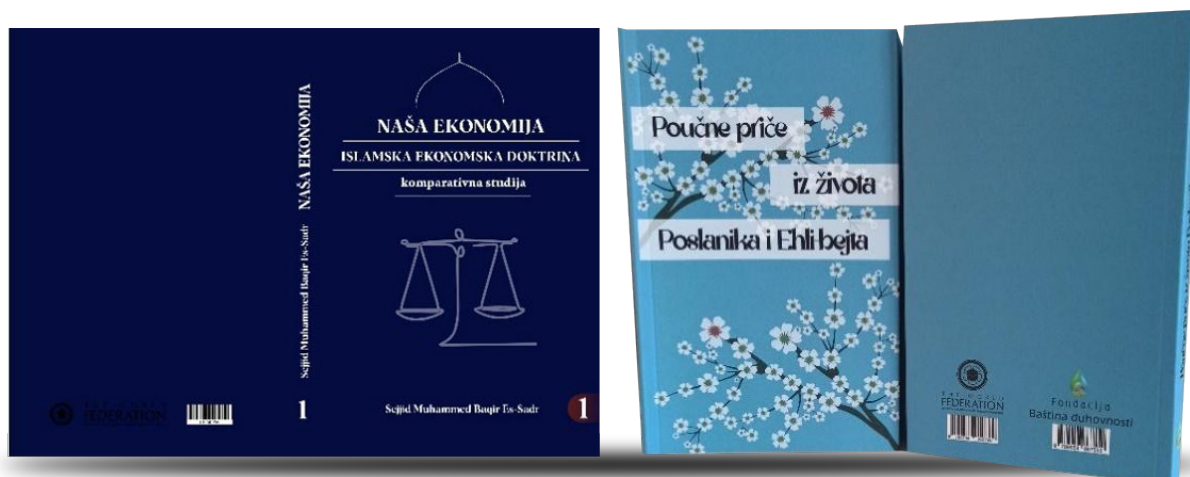
A stronghold has been established in Bosnia through External Tableegh activities. Along with conducting programs at the main Zivot Foundation centre, a new Husainiyyah was also established in Zenica city and The World Federation collaborated with the only Shia organisation in Herzegovina for book publications.

### Zivot Foundation



1. Celebratory Programs for the birth anniversaries of Prophet Muhammad (saw) and Imam al-Sadiq (a).
2. In March 2022, the second edition of the renowned book « Then I was Guided » by Sayed Muhammad Tijani Samawi was published in the Bosnian Language.
3. Regular meeting and discussions circles.
4. Translation of a ten-video series by Shaykh Javad Shomali into the Bosnian language.
5. Lecture Screenings were arranged at the centre.
6. Annual Youth Summer Course 28-31 August 2022

## Publications with a centre in Mostar:



1. Instructive Stories from the Lives of the Prophet (saw) and the Ahl al-Bayt (a) was successfully published in March 2022. It consists of translated stories from Hadith books and has fourteen chapters, each dedicated to one of the Ma'sumeen (a).
2. Our Economy by Shaheed Sayyid Muhammad Baqir al-Sadr (R) introduces and criticises the economic doctrines of Marxism and Capitalism and outlines the Islamic economic doctrine.

## » POLAND

Translation and publication of 3 books in the Polish language this year.



The annual maintenance of 4 Islamic websites in Polish language.

» **PAKISTAN**

Publication of 2000 copies of Nahjul Balagha in the Urdu language in Pakistan.



Other key activities in Pakistan included:

1. Supporting religious centres across Pakistan
2. Activities during the Holy Month of Ramadhan
3. Providing monthly support an Islamic Institute of Higher Education in Islamabad
4. Providing operational expenses for physical and online Madressa classes which is benefiting a total of 2,200 students.
5. Muharram Programs in 250 centres in different villages across 7 districts, benefitting over 10,000 people.

» **BANGLADESH**

For the 4th consecutive year, support has been provided to the Hawza Ilmiyya and Islamic Education Centre in Bangladesh.



» **EAST AFRICA**

The department has embarked on the translation and publication projects of books in the local Kiswahili language. So far, the following 4 books have been successfully published:



1. Masomo Ya Qur'ani (Qur'anic Lessons) by Shaykh Muhsin Qaraati.
2. Maswali Na Mishkeli Eflu (Thousand Questions and Doubts) by Shaykh Ali al-Kuraani al-Aamili.
3. Watoto Katika Qur'ani Na Sunnah (Children in the Quran and the Sunnah) by Late Ayatullah Muhammad Reyshahri.
4. Tabia Njema Za Ahlul Bayt (Akhlaaq of the Ahlul-Bayt (as)) by Sayyid Muhammad Mahdi as-Sadr.

» **MADAGASCAR**

For the 2nd consecutive year, religious and educational establishments in Madagascar have been supported.



» **KENYA**

**1. Contribution towards two BMMK Centres**

The External Tableegh department had the opportunity to contribute towards the day-to-day running and activities expenses for 2 Islamic Centres based in the suburban towns of Kenya.



**2. Staff, Muballigheen & Teachers Pedagogical Training Course**

» **TANZANIA**

1. Sponsorship Program: the department are sponsoring 12 girls for Islamic Studies and an Early Childhood Education Certificate Course.



2. CIT Workshops: the department also had the fantastic opportunity to sponsor the CIT Muharram Workshops for advanced-level participants in Muharram 1444. The duration of the course was 3 weeks and a total of 39 Participants (27 males, 12 females) from 6 countries participated. The main aim of these workshops was to raise awareness and enhance the academic ability of higher-education students, professors, and educators.

## » IVORY COAST

The department supported activities in French in Abidjan, Ivory Coast. These programs were very successful and had participation of around 2,000 people for Muharram lectures and over 250 participants in the blood donation drive.



## » HUJJAT HAREFIELD - LONDON, UNITED KINGDOM

During the year, with the assistance of esteemed donors, The World Federation assisted The Khoja Shia Ithna-Asheri Muslim Community of London, an associated organisation, towards the acquisition of Widewater Place as the hub for its planned new community centre.



## » NAHJUL BALAGHA ESSAY COMPETITION

The External Tableegh department launched the first ever International Essay Competition based on Nahjul Balagha on 19th July 2022. The essays will be assessed by a panel of renowned Judges who will assess them based on the criteria provided. The winners of the competition for all languages will be announced in February 2023.



# FINANCIAL REVIEW

Total income has increased by £ 7,108,873 and the Resources Expended has increased by £ 4,464,450. A summary of these results is shown on the Financial Statements attached to this report.

## Risk Management

The Trustees regularly consider all the risks the Charity might be exposed to and take corrective action to implement appropriate systems to mitigate identified risks. Financial risks are considered at the beginning of each year, and with the strengthening of the Secretariat staff; a thorough review of all operational and environmental risks is continuously being assessed.

## Principal Risks and Uncertainties

The World Federation of Khoja Shia Ithna-Asheri Muslim Communities has a formal risk management process through which the major risks to which the organisation may be exposed and has ranked these by likelihood and impact, culminating in a risk control document which is updated on a regular basis. All significant risks, together with current mitigation actions, are reviewed regularly throughout the year by the Trustees. The Trustees are satisfied that systems have been developed and are in place to mitigate identified risks to an acceptable level. The principal risks and uncertainties identified by the charity are as follows:

### Risk Identified:

Inability to sustain overhead expenditure from unrestricted funds.

### Action Taken To Mitigate The Risk:

Continuous drive to target endowment / foundation funds for investment to generate income returns that can meet the organisation's overhead costs. Further investments have been made to increase investment income and add to the unrestricted funds of the organisation to assist with supporting the administration and governance costs.

### Risk Identified:

Disbursements and projects sponsored in 'at risk' jurisdictions in the Middle East.

### Action Taken To Mitigate The Risk:

Periodic and thorough Reviews of compliance, reporting and governance procedures for any projects undertaken with partners / agencies in 'at risk' jurisdictions. Furthermore, sending out staff for compliance visits to monitor and report back on funds disbursements to provide comfort that funds are being used for the intended purposes.

### Risk Identified:

Reputational risk of constituent members i.e. members of members having negative PR and the ripple effects filtering up to The World Federation as the parent body.

### **Action Taken To Mitigate The Risk:**

Development of policies on key areas being created in consultation with members to ensure that any affiliated organisation to the World Federation meets the required criteria to mitigate reputational risk.

### **Investments**

The Trustees are actively seeking investment opportunities to invest the Foundation Fund monies that have been specifically given by donors for investment purposes. The Trustees policy is to achieve a return greater than the rate of inflation whilst always taking great care to protect the capital invested.

### **Grant Making Policies**

The Trustees have a robust policy of rigorously reviewing grant applications that are received. The review of the applications is conducted by the Heads of Departments in line with these policies prior to approval being given for the grant to be made.

Furthermore, once the grants are released, there is a system in place to monitor the effect of the grant and reporting details acquired to ensure that the objective has been satisfied and to report back to the charity's donors.

### **Internal Audit**

The Trustees have initiated a scheme of periodic internal audits, undertaken by an independent international business assurance provider specialising in internal auditing. The Charity takes learnings from these audits and implements recommendations to continuously improve processes.

### **Reserves Policy**

The level of total funds held at the end of the year was £ 16,525,376. The restricted funds at the year-end were £ 2,036,602.

£ 5,691,816 are held as designated funds and it is likely that these funds will be disbursed by the Trustees for the activities intended within the next 12 months.

Unrestricted funds are maintained to cover management and administration costs and to respond efficiently to varying application of grants and pledges made.

The Restricted funds are all continuing projects. Where deficits exist, funds have been received after the yearend. Where there are surpluses, the funds are utilised when actual expenditure is incurred.

The Trustees have examined the Charity's requirements for reserves in light of the main risks to the organisation.

The Trustees are committed to generating sufficient reserves to support current organisational activities to meet the following requirements:

- Safeguard the charity's service commitment in the event of delays in receipt of donations or other income
- Providing a financial cushion against risk and future uncertainties.

To this end, the Trustees have established a reserves policy that is reviewed annually to ensure that the appropriate levels of reserves are maintained. However, the trustees are of the view that reserves should not be set too high, tying up funds which could and should be spent on charitable activities. In line with its duties as a service provider, the organization aims to hold unrestricted reserves, excluding those tied up in tangible fixed assets, amounting to three months projected operating costs. This is to minimize any disruption to beneficiaries should a source of income cease. On forecast expenditure this amount is equivalent to £ 249,000. The actual free reserves at the year-end were £ 9,015,985.

Free reserves continue to be in excess of the required target amount and therefore the Trustees are considering ways of investing the surplus reserves.

## Responsibilities of the Trustees

The Trustees are responsible for managing the day-to-day activities of The World Federation as laid down by the Constitution. The Trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

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

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed.

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

The trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

## Related Parties

The World Federation has policies in place to identify and document related party transactions which are detailed under note 10a of the accounts section.

## Looking Ahead

Internal processes, systems, policies and frameworks will continue to be strengthened as well as the regular cycle of internal audits across the charity's activities.

WF-AID, the department focussing on humanitarian aid, will continue to respond to humanitarian need and engage grassroots and the community.

As part of our Islamic Education work, we look forward to holding an **International Academic Conference in Dar es Salaam, Tanzania** in February and the official opening of the Research Centre.

Under the Secretariat an Extraordinary Constitutional Conference will be held before the end of June 2023 as a result of the Constitutional review work that has been ongoing this year and the institution are very excited about moving to new offices in Harefield.

## Conclusions

During the period 1 January 2022 - 31 December 2022, The World Federation has taken significant steps in achieving its operational objectives which were in line with its constitutional objects and the Trustees assert it as a going concern entity.

The World Federation Trustees are grateful to the dedicated service of its staff and many volunteers. Without their commitment it would be impossible for The World Federation to achieve its objectives and carry out its programs.

The Trustees consider the performance as satisfactory for the year-end 31 December 2022. This report was approved by the board of trustees on *31 October 2023* and signed on its behalf by:

*Arifali Hirji*

Arifali Hirji - Trustee Secretary General

Date: 31<sup>st</sup> October 2023

# INDEPENDENT AUDITOR'S REPORT

## Opinion

We have audited the financial statements of The World Federation of the Khoja Shia Ithna-Sheri Muslim Communities for the year ended 31 December 2022 which comprise the Consolidated Statement of Financial Activities, the Consolidated and Charity Balance Sheet, the Consolidated Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 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:

1. give a true and fair view of the state of the group's and of the parent charity's affairs as at 31 December 2022 and of the group's and parent charity's net movement in funds for the year then ended;
2. have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
3. have been prepared in accordance with the requirements of the Charities Act 2011.

## Basis for opinion

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder. We conducted our audit

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

## Conclusions relating to going concern

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

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

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

## Other information

The trustees are responsible for the other information. The other information comprises the information included in the Trustees' 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.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of

the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

## 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 require us to report to you if, in our opinion:

1. adequate accounting records have not been kept by the charity; or
2. sufficient accounting records have not been kept; or
3. the charity financial statements are not in agreement with the accounting records and returns; or
4. we have not received all the information and explanations we require for our audit.

## Responsibilities of trustees for the financial statements

As explained more fully in the trustees' responsibilities statements on Page 14, 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

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists.

Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken

on the basis of these financial statements.

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

Based on our understanding of The World Federation of the Khoja Shia Ithna-Sheri Muslim Communities, we identified that the principal risks of non-compliance with laws and regulations relates to the Charities Act 2011, Employment law, Fundraising regulations and we considered the extent to which non-compliance might have a material effect on the financial statements. We also considered those laws and regulations that have a direct impact on the preparation of the financial statements such as the Charities Act 2011 and the application of FRS 102, income tax and payroll tax.

We evaluated management's incentives and opportunities for fraudulent manipulation of the financial statements (including the risk of override of controls), and determined that the principal risks were related to application of controls around authorisation of expenditure and payments, which include overseas grant making. Audit procedures performed by the engagement team included: Audit procedures performed by the engagement team included:

1. Enquiries of management regarding correspondence with regulators and tax authorities;
2. Discussions with management including consideration of known or suspected instances of non-compliance with laws and regulation and fraud;
3. Evaluating management's controls designed to prevent and detect irregularities;
4. Identifying and testing journals, in particular, journal entries posted with unusual account combinations, postings by unusual users or with unusual descriptions; and
5. Challenging assumptions and judgements made by management in their critical accounting estimates;
6. Reviewing the procedures around approval of grants and authorisation of payments.

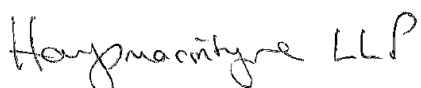
A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our auditor's report.

### **Inherent Limitations**

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.

## 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's Trustees as a body for our audit work, for this report, or for the opinions we have formed.



Haysmacintyre LLP  
Statutory Auditors

Date: 31<sup>st</sup> October 2023

10 Queen Street Place, London  
EC4R 1AG

# CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 DECEMBER 2022

	NOTES	2022 Restricted Funds £	2022 Unrestricted Funds £	2022 Total Funds £	2021 Total Funds £
<b>INCOME AND ENDOWMENTS FROM:</b>					
Donations and legacies	2	2,194,155	17,813,893	20,008,048	12,914,368
Investments	3	-	36,052	36,052	20,859
<b>TOTAL</b>		<b>2,194,155</b>	<b>17,849,945</b>	<b>20,044,100</b>	<b>12,935,227</b>
<b>EXPENDITURE ON:</b>					
Charitable activities:	4				
Health		400	81,387	81,787	855,389
Relief		138,498	6,329,369	6,467,867	5,205,484
Advancement of Education		2,075,670	6,254,921	8,330,591	4,354,922
<b>TOTAL</b>		<b>2,214,568</b>	<b>12,665,677</b>	<b>14,880,245</b>	<b>10,415,795</b>
Net gains on investments		-	(93,751)	(93,751)	
<b>NET (EXPENDITURE)/ INCOME</b>		<b>(20,413)</b>	<b>5,278,019</b>	<b>5,257,606</b>	<b>2,519,432</b>
<b>TRANSFERS BETWEEN FUNDS</b>	17	-	-	-	-
<b>NET MOVEMENT IN FUNDS FOR THE YEAR</b>		<b>(20,413)</b>	<b>5,278,019</b>	<b>5,257,606</b>	<b>2,519,432</b>
Total funds at 1 January 2022		2,057,015	9,210,755	11,267,770	8,748,338
<b>TOTAL FUNDS AT 31 DECEMBER 2022</b>		<b>2,036,602</b>	<b>14,488,774</b>	<b>16,525,376</b>	<b>11,267,770</b>

The accompanying notes form an integral part of these accounts.

All activities are continuing and no activities were discontinued this year.

# CONSOLIDATED BALANCE SHEET

AS AT 31 DECEMBER 2022

	NOTES	2022		2021	
		£	£	£	£
<b>FIXED ASSETS</b>					
Tangible fixed assets	11		570,994		616,365
Investment properties	12		1,246,656		834,781
Investments in associates	13b		3,655,138		3,655,138
<b>CURRENT ASSETS</b>					
<b>Debtors</b>					
Cash at bank	14	9,377,612		803,603	
		7,120,039		6,118,971	
		16,497,651		6,922,574	
<b>CREDITORS: amounts falling due within one year</b>	15	(5,445,063)		(761,088)	
<b>NET CURRENT ASSETS</b>					
			11,052,588		6,161,486
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>					
			16,525,376		11,267,770
<b>CREDITORS: amounts falling due after more than one year</b>	16		-		-
<b>NET ASSETS</b>					
			16,525,376		11,267,770
<b>FUNDS</b>					
Restricted Funds	17		2,036,603		2,057,015
General Funds			8,796,957		6,070,290
Designated Funds			5,691,816		3,140,465
<b>TOTAL FUNDS</b>					
			16,525,376		11,267,770

The financial statements were approved and authorised for issue by the Board the Trustees on 31<sup>st</sup> October 2023 and were signed below on its behalf by:

*Safder Jaffer*

**Safder Jaffer**  
President

*Sajjad Rajan*

**Sajjad Rajan**  
Hon. Assistant Treasurer

The accompanying notes form an integral part of these accounts.

# CHARITY BALANCE SHEET

AS AT 31 DECEMBER 2022

	NOTES	2022		2021	
		£	£	£	£
<b>FIXED ASSETS</b>					
Tangible fixed assets	11		570,994		616,365
Investment properties	12		834,781		834,781
Investments in subsidiary undertakings	13a		2		2
Investments in associates	13b		3,655,138		3,655,138
			<u>5,060,915</u>		<u>5,106,286</u>
<b>CURRENT ASSETS</b>					
Debtors	14	9,968,758		803,603	
Cash at bank		<u>7,094,026</u>		<u>6,118,971</u>	
		17,062,784		6,922,574	
<b>CREDITORS: amounts falling due within one year</b>	15	<u>(5,438,053)</u>		<u>(761,090)</u>	
<b>NET CURRENT ASSETS</b>			<u>11,624,731</u>		<u>6,161,484</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			16,685,646		11,267,770
<b>CREDITORS: amounts falling due after more than one year</b>	16		-		-
<b>NET ASSETS</b>			<u>16,685,646</u>		<u>11,267,770</u>
<b>FUNDS</b>					
Restricted Funds	17		2,036,603		2,057,015
General Funds			8,957,227		6,070,290
Designated Funds			5,691,816		3,140,465
<b>TOTAL FUNDS</b>			<u>16,685,646</u>		<u>11,267,770</u>

The financial statements were approved and authorised for issue by the Board the Trustees on 31<sup>st</sup> October 2023 and were signed below on its behalf by:

*Safder Jaffer*

**Safder Jaffer**  
President

The accompanying notes form an integral part of these accounts.

# CONSOLIDATED STATEMENT OF CASH FLOW

AS AT 31 DECEMBER 2022

	2022 £	2021 £
<b>Cash flows from operating activities:</b>		
Net cash (used in)/provided by operating activities	1,381,211	2,530,604
<b>Cash flows from investing activities</b>		
Dividends and interest	36,052	20,859
Payments to purchase investments	-	-
Payments to purchase investment properties	-	-
Payments to acquire tangible fixed assets	(416,195)	-
<b>Net cash provided by/(used in) investing activities</b>	<b>(380,143)</b>	<b>20,859</b>
<b>Change in cash and cash equivalents in the reporting period</b>	<b>1,001,068</b>	<b>2,551,463</b>
<b>Cash and cash equivalents at the beginning of the reporting period</b>	<b>6,118,971</b>	<b>3,567,508</b>
<b>Cash and cash equivalents at the end of the reporting period</b>	<b>7,120,039</b>	<b>6,118,971</b>

## NOTES TO THE STATEMENT OF CASH FLOWS

### (A) Reconciliation of Net Movement in Funds to Net Cash Flow from Operating Activities:

Depreciation charges of tangible fixed asset	5,257,606	2,519,432
Decrease/(increase) in debtors	49,691	52,811
(Decrease)/Increase in creditors	(8,574,009)	143,023
Dividends, interests and rents from investments	4,683,975	(163,803)
<b>Net cash (used in)/provided by operating activities</b>	<b>(36,052)</b>	<b>(20,859)</b>
	<b>1,381,211</b>	<b>2,530,604</b>

### (B) Analysis of Cash and Cash equivalents

	7,120,039	6,118,971
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# NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2022

## 1. ACCOUNTING POLICIES

### Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) - (Charities SORP Second Edition, effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The Charity meet the definition of a Public Benefit Entity registered as a charity in England and Wales, it was registered in 1982 (charity number: 282303).

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

### Going concern

The trustees have assessed whether the use of the going concern assumption is appropriate in preparing these financial statements. The trustees have made this assessment in respect to a period of one year from the date of approval of these financial statements and have considered the impact of the coronavirus pandemic on the charity's operations. In particular the trustees have considered the charities forecasts and projections and have taken account of pressures on donation income. After making enquiries the trustees have concluded that there is a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements.

### Fund Accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

## Income

All income is recognised when the criteria of entitlement, measurement and probability of receipt have been satisfied.

Gifts in kind donated for distribution are included at valuation and recognised as income when they are distributed to the projects. Gifts donated for resale are included as income when they are sold. Donated facilities are included at the value to the charity where this can be quantified and a third party is bearing the cost. No amounts are included in the financial statements for services donated by volunteers.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Rental income is recognised in the period in which the income falls due on an accruals basis.

## Expenditure

Liabilities are recognised as resources expended as soon as there is a legal or constructive obligation committing the charity to the expenditure. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category.

Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources. Grants payable are charged in the year when the offer is conveyed to the recipient. Grants offered subject to conditions which have not been met at the year-end date are noted as a commitment but not accrued as expenditure.

Expenditure is classified under the following activity headings:

- Costs of raising funds comprise the costs of investment management and other support costs that do not relate directly to separate charitable activities.
- Expenditure on charitable activities includes the costs of projects on health, relief and advancement of education undertaken to further the purposes of the charity and their associated support costs.
- Support costs have been allocated to direct activities based on the total direct costs of each function. Governance costs are now allocated in line with other support costs.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

## Foreign currencies

Monetary assets and liabilities denominated in foreign currencies are translated into sterling at rates of exchange ruling at the balance sheet date. Transactions in foreign currencies are translated into sterling at the rate ruling on the date of the transaction. Exchange gains and losses are recognised in the statement of financial activities.

## Operating leases

All operating leases rentals are charged to the statement of financial activities over the terms of the lease.

### Short term benefits

Short term benefits, including holiday pay, are recognised as an expense in the period in which the service is received.

### Employee termination benefits

Termination benefits are accounted for on an accrual basis and in line with FRS 102.

### Tangible fixed assets and depreciation

All assets costing more than £1,400 are capitalised.

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

Freehold property	- 2% straight line
Fixtures and fittings	- 10% straight line
Software	- 20% straight line

### Investment

Investment properties are included in the balance sheet at their open market value. Investment properties also include programme related investments stated at costs less impairment. Details are included in Note 12.

Investments in the subsidiary and the associates are stated at their actual investment costs.

### Financial instruments

Basic financial instruments are initially recognised at transaction value and subsequently measured at amortised cost with the exception of investments which are held at fair value. Financial assets held at amortised cost comprise cash at bank and in hand, together with trade and other debtors. A specific provision is made for debts for which recoverability is in doubt. Cash at bank and in hand is defined as all cash held in instant access bank accounts and used as working capital. Financial liabilities held at amortised cost comprise all creditors except social security and other taxes.

### Debtors

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

## Creditors and provisions

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

## Critical accounting judgements and estimates

Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. Although these estimates are based on management's best knowledge of the amount, events or actions, actual results may ultimately differ from those estimates. The Trustees consider the following items to be areas subject to estimation and judgement.

- the estimates of the useful economic lives of tangible fixed assets used to determine the annual depreciation charge;
- the assumptions adopted by the trustees in determining the market value of investment properties and assessment of impairment of the investments in associates;
- the assumptions adopted by the trustees and management in determining the value of any designations required from the charity's general unrestricted funds; and
- the basis on which support costs have been allocated across expenditure headings.

## 2. INCOME FROM DONATIONS AND LEGACIES

	TOTAL FUNDS 2022 £	TOTAL FUNDS 2021 £
Donations	19,745,636	12,653,686
Legacies	35,107	20,043
Subscriptions	400	350
Gift Aid reclaimed	167,677	201,939
Management charges	12,399	23,330
Books and CD sales	46,829	15,020
	<u>20,008,048</u>	<u>12,914,368</u>

Included in above are restricted donations of £2,165,193 (2021: £1,061,580). All other income in both years was unrestricted.

## 3. INVESTMENT INCOME – UNRESTRICTED FUNDS

	Total Funds 2022 £	TOTAL FUNDS 2021 £
Rental income	15,068	19,171
Investments	20,119	-
Bank interest	865	1,688
	<u>36,052</u>	<u>20,859</u>

## 4. EXPENDITURE

	Direct Staff Costs £	Direct Other Costs £	Grants Payable £	Support Costs Other Support Costs £	Governance Cost £	Total Funds 2022 £
Health	-	-	81,787	-	-	81,787
Relief	406,355	627,464	5,167,458	91,374	175,216	6,467,867
Advancement of Education	301,214	880,627	6,803,717	211,683	133,350	8,330,591
	<u>707,569</u>	<u>1,508,091</u>	<u>12,052,962</u>	<u>303,057</u>	<u>308,566</u>	<u>14,880,245</u>

## COMPARATIVE PERIOD

	Direct Staff Costs £	Direct Other Costs £	Grants Payable £	Support Costs Other Support Costs £	Governance Cost £	Total Funds 2021 £
Health	-	-	855,389	3,671	693	859,753
Relief	166,866	393,494	4,307,391	246,327	87,042	5,201,120
Advancement of Education	180,771	426,285	3,115,574	566,105	66,187	4,354,922
	<u>347,637</u>	<u>819,779</u>	<u>8,278,354</u>	<u>816,103</u>	<u>153,922</u>	<u>10,415,795</u>

## 5. ALLOCATION OF OTHER SUPPORT COSTS

	Staff £	Premises £	Office £	Governance £	2022 Total Funds £
Relief	60,977	11,802	18,595	175,216	181,517
Advancement of Education	104,683	12,786	94,214	133,350	337,102
	<u>165,660</u>	<u>24,588</u>	<u>112,809</u>	<u>308,566</u>	<u>518,619</u>

## COMPARATIVE PERIOD

	Staff £	Premises £	Office £	Governance £	2020 Total Funds £
Relief	154,030	17,945	78,023	87,735	337,733
Advancement of Education	166,866	19,613	379,626	66,187	632,292
	<u>320,896</u>	<u>37,558</u>	<u>457,649</u>	<u>153,922</u>	<u>970,025</u>

Support costs have been allocated to direct activities based on the total direct costs of each function.

## 6. GRANTS TO INDIVIDUALS

	Number	Total Funds 2022 £	Number	Total Funds 2021 £
Health	1	9,894	-	-
Relief	47	836,933	51	124,331
Advancement of Education	20	998,330	24	2,064,317
	<u>68</u>	<u>1,845,157</u>	<u>75</u>	<u>2,188,648</u>

## 7. GRANTS TO INSTITUTIONS

	Total Funds 2022 £	Total Funds 2021 £
Health	71,893	855,389
Relief	4,330,524	4,183,060
Advancement of Education	5,805,388	1,051,257
	<u>10,207,805</u>	<u>6,089,706</u>

**Significant grants awarded to institutions include:**

	2022 £	2021 £
Africa Federation	838,886	1,147,834
Imamia Education & Welfare Trust	129,102	868,467
Anjuman Samaji Bahbood	822,526	688,049
Jabir Bin Hayyan Trust	772,780	425,615
Hussaini Foundation	695,883	424,477
KSIMC of London	4,416,942	-
KSI (South London) Jamaat	99,965	221,647
Safina Childrens Home	355,874	202,193
Council of All KSI Jamaats India Fed	-	179,012
Centres for Health & Education Programme	46,803	174,989
Al Khoie Foundation	-	146,429
Husaini Education & Welfare Society Trust	428,329	144,952
Council of European Jamaats - COEJ	100,751	141,728
Dar Al Zahra School	96,685	80,277
Khoja (Pirbhai) Shia Isna Asheri Jamaat	92,187	-
MKSIA of Esses	450	128,773
Orison Charitable Trust	126,600	90,265
Imam Al Sadr Foundation	52,449	29,223
Nyota Foundation	88,487	-
Raza Trust	82,292	58,488
AlEmam Ali Zain Alabdein	123,332	-
	<u>9,370,323</u>	<u>5,152,418</u>

**8. GOVERNANCE COSTS**

	TOTAL FUNDS 2022 £	TOTAL FUNDS 2021 £
Auditor's remuneration – audit fees (including VAT)	35,100	25,200
Auditor's remuneration – accountancy fees (including VAT)	29,760	5,580
Legal and professional fees	65,082	12,371
Staff costs	178,624	110,771
	<u>308,566</u>	<u>153,922</u>

**9. NET (EXPENDITURE)/INCOME**

	2022 £	2021 £
<b>This is stated after charging:</b>		
<b>Depreciation of tangible fixed assets:</b>		
- Owned by the Charity	49,691	52,811
<b>Auditors' remuneration</b>		
- Audit (excluding VAT)	26,750	21,000
- Prior year audit fees under-charged	28,610	6,000
- Accountancy fees (excluding VAT)	9,500	4,650
	<u>114,551</u>	<u>84,461</u>

## 10. STAFF COSTS

	2022 £	2021 £
Staff costs were as follows:		
Wages and salaries	463,939	463,240
Social security costs	179,019	178,550
Pension	27,168	26,742
	<u>670,126</u>	<u>668,532</u>

The average number of employees during the year was as follows:

	No.	No.
Education	9	6
Health	5	2
Administration	3	6
	<u>17</u>	<u>17</u>

No employee received remuneration amounting to more than £60,000 in either year.

Key management personnel are deemed to be the Trustees. The Trustees did not receive any remuneration in respect of the services provided to the organisation.

### 10 a. RELATED PARTY TRANSACTIONS

During the year ended 31 December 2022 (2021: £Nil), there were no reimbursements to trustees for travel and subsistence expenses.

During the year donations from trustees totalled £121,512 (2021: £184,664).

One trustee also donated funds through an entity where he is a director - Total amounts donated in 2022 were £20,750 (2021: £5,260).

During the year, no Trustees received any remuneration or any benefits in kind (2021 - £Nil).

There were no other related party transactions in the year.

## 11. TANGIBLE FIXED ASSETS

	Land and Buildings £	Furniture, Fittings and Equipment £	Software £	Total £
<b>COST</b>				
At 1 January 2022	651,145	75,175	157,156	883,476
Additions	-	4,320	-	4,320
At 31 December 2022	651,145	79,495	157,156	887,796
<b>DEPRECIATION</b>				
At 1 January 2022	143,252	54,259	69,600	267,111
Charge for the year	13,023	5,237	31,431	49,691
At 31 December 2022	156,275	59,496	101,031	316,802
<b>NET BOOK VALUE</b>				
At 31 December 2022	494,870	19,999	56,125	570,994
At 31 December 2021	507,893	20,916	87,556	616,365

Between 2008 and 2016, building work had been carried out in Canada has amounted to £651,145

## 12. INVESTMENT PROPERTY

	2022 £	2021 £
<b>Market Value</b>		
At 1 January 2022	834,781	825,750
Additions	411,875	9,031
Revaluation (loss)/gain	-	-
At 31 December 2022	1,246,656	834,781

The above valuation includes costs of £154,122 relating to investments in 2 properties that are classified as programme related investments in accordance with FRS102. The costs for these two properties represent 50% equitable shares owned by the Charity with the aim to generate rental income for the use of charitable purposes. The two remaining properties have been included at the trustees' valuation, who do not believe there to be a material movement in their fair value as at the year-end.

## 13 a. INVESTMENT IN SUBSIDIARY UNDERTAKING

	2022 £	2021 £
100% ordinary share capital of WF Digital Limited Registered in England & Wales (Company number: 13105408)	1	1
100% ordinary share capital of KSIMC Residential Investments Limited	-	-
KSIMC Residential Investments Ltd reclassified as an Associate	-	-
	1	1

The Charity holds 100% of the issued share capital of WF Digital Limited, a company registered in England and Wales. Its registered offices are based at 38 Station Road, North Harrow, Harrow, HA2 7SE. The Company was registered on 30 December 2021 and was dormant in the period. At 31 December 2022 the share capital and net assets of WF Digital Limited amounted to £1.

**13 b. INVESTMENT IN ASSOCIATE**

	2022	2021
	£	£
KSIMC Residential Investments Ltd – A shares	50	50
KSIMC Residential Investments Ltd – B shares	38	38
KSIMC Investments Ltd – A Shares	50	50
KSIMC Investments Ltd – B Shares	3,640,000	3,640,000
KSIMC Investments Ltd – B Shares issued in the year	15,000	15,000
	<u>3,655,138</u>	<u>3,655,138</u>

**14. DEBTORS**

	2022	2021
	£	£
<b>Amounts due in within one year</b>		
Loans to individuals	18,968	20,570
Loans to Charitable organisations	9,004,767	386,911
Other debtors	112,368	22,386
Prepayments	225	1,027
	<u>9,136,328</u>	<u>430,894</u>
<b>Amounts due in more than one year</b>		
Loans to Charitable organisations	241,284	372,709
	<u>9,377,612</u>	<u>803,603</u>

Loans to charitable organisations includes an unsecured advance provided during the year to The Khoja Shia Ithnasheri Muslim Community of London, an associated organisation serving members of the community. The advance is towards an option to acquire a property and for the use of that property. The amount is non-interest bearing.

**15. CREDITORS: amounts falling due within one year**

	2022	2021
	£	£
Other creditors	4,876,502	355,255
Trade creditors	562,797	383,993
Accruals	5,764	21,840
Other taxation and social security	-	-
	<u>5,445,063</u>	<u>761,088</u>

**16. CREDITORS: amounts falling due after more than one year**

	2022 £	2021 £
Other creditors	-	-
	-----	-----
	-	-
	=====	=====

This amount is held in trust for an associate member organisation.

**17. STATEMENT OF FUNDS**

	BROUGHT FORWARD 01/01/2022 £	INCOME £	EXPENDITURE £	CARRIED FORWARD 31/12/2022 £
<b>DESIGNATED FUNDS</b>				
Khums	737,429	4,762,290	(4,264,289)	1,235,430
WF-AID	2,183,454	6,159,351	(4,462,778)	3,880,027
Education	-	408,575	(39,218)	369,357
Huqooq	219,582	303,640	(316,219)	207,003
	-----	-----	-----	-----
	3,140,465	11,633,856	(9,082,504)	5,691,817
	=====	=====	=====	=====
<b>UNRESTRICTED FUNDS</b>				
General Fund	6,070,290	6,309,840	(3,583,173)	8,796,957
	-----	-----	-----	-----
<b>Total Unrestricted Fund</b>	<b>9,210,755</b>	<b>17,943,696</b>	<b>(12,665,677)</b>	<b>14,488,774</b>
	=====	=====	=====	=====
<b>RESTRICTED FUNDS</b>				
R. Hiridjee (MARC) Foundation Fund	454,300	-	(13,023)	441,277
Capital Projects Fund	19,646	1,190,071	(1,144,794)	64,923
Africa Federation Education	16,224	126,506	(141,600)	1,130
Mogadishu Fund	730,943	-	-	730,943
Amanat Trust Fund	512,342	529,235	(347,245)	694,332
Mamas	360	120	-	480
Zainabiya Child Sponsorship Scheme	296,393	338,577	(567,906)	67,064
Yasir Asir Sponsorship Scheme	26,807	9,646	-	36,453
	-----	-----	-----	-----
	2,057,015	2,194,155	(2,214,568)	2,036,602
	-----	-----	-----	-----
<b>Total Funds for the Charity</b>	<b>11,267,770</b>	<b>20,137,851</b>	<b>(14,880,245)</b>	<b>16,525,376</b>
	=====	=====	=====	=====

## 17. STATEMENT OF FUNDS

	BROUGHT FORWARD 01/01/2021 £	INCOME £	EXPENDITURE £	CARRIED FORWARD 31/12/2021 £
<b>DESIGNATED FUNDS</b>				
Khums	466,721	3,542,359	(3,271,651)	737,429
WF-AID	1,527,468	6,038,961	(5,382,975)	2,183,454
Education	24	28,415	(28,439)	-
Huqooq	169,461	302,595	(252,474)	219,582
	<u>2,163,674</u>	<u>9,912,330</u>	<u>(8,935,539)</u>	<u>3,140,465</u>
<b>UNRESTRICTED FUNDS</b>				
General Fund	4,768,715	1,961,317	(659,742)	6,070,290
<b>Total Unrestricted Funds</b>	<u>6,932,389</u>	<u>11,853,647</u>	<u>(9,595,281)</u>	<u>9,210,756</u>
<b>RESTRICTED FUNDS</b>				
R. Hiridjee (MARC) Foundation Fund	467,324	-	(13,024)	454,300
Capital Projects Fund	480	325,754	(306,588)	19,646
Africa Federation Education	28,464	67,160	(79,400)	16,224
Mogadishu Fund	730,942	-	-	730,943
Amanat Trust Fund	382,796	329,847	(200,301)	512,342
Mamas	240	120	-	360
Zainabiya Child Sponsorship Scheme	188,823	328,772	(221,201)	296,393
Yasir Asir Sponsorship Scheme	16,880	9,927	-	26,807
	<u>1,815,949</u>	<u>1,061,580</u>	<u>(820,514)</u>	<u>2,057,015</u>
<b>Total Funds for the Charity</b>	<u>8,748,338</u>	<u>12,935,227</u>	<u>(10,415,795)</u>	<u>11,267,770</u>

## Transfers

Transfers have been made at the Trustees discretion from designated and unrestricted funds to cover deficits or shortfalls on other funds. Restricted funds have been lawfully released to unrestricted funds where charity law permits the use of an excess of restricted funds raised from an appeal for an alternative charitable purpose within general or designated funds.

## Designated funds

WF – Aid: Funds for the humanitarian work undertaken by International Relief and Development through emergency relief, community development schemes, reconstruction and rehabilitation projects to the underprivileged people who lack basic provisions in regions of deprivation, war and natural disasters.

Investment Fund - Funds used for investments, where the income generated can be utilised for operational expenses.

Khums & Huqooq Funds - Specific funds to be utilised in accordance to the teachings of the Islamic faith and at the discretion of the trustees.

## Restricted Funds

Hiridjee Foundation Fund - Specific Funds received and utilised for the construction of an Information Resource Centre in Canada.

Mogadishu Fund - Funds used for investment, where the income generated should be utilised on education and tabligh (Islamic education) projects .

Amanat Trust - Third-party funds held on behalf of donors to be utilised for charitable purposes in accordance to their instructions.

Education - This fund is used for the education activities of The World Federation with an aim of assisting deprived children to receive quality education so that they can support their families and communities.

Mulla Asgher Memorial Academic Scheme (MAMAS) - This scheme is aimed at supporting education of children and youth in Africa.

Zainabiya Child Sponsorship Scheme (ZCSS) - This Scheme is aimed at eliminating poverty through education of children and youth. Deserving students are being sponsored for their studies from primary to higher education.

Zainabiya Yatim & Asir Sponsorship Scheme - This is a scheme is aimed at providing education and basic amenities to the growing number of orphan and refugee children who have been afflicted by war.

**18. ANALYSIS OF NET ASSETS  
BETWEEN FUNDS**

	2022 RESTRICTED FUNDS £	2022 UNRESTRICTED FUNDS £	2022 TOTAL FUNDS £
Tangible fixed assets	-	570,994	570,994
Investments	-	4,901,794	4,901,794
Current assets	2,036,603	14,461,048	16,497,651
Creditors due more than one year	-	(5,445,063)	(5,445,063)
	<u>2,036,603</u>	<u>14,488,773</u>	<u>16,525,376</u>

**ANALYSIS OF NET ASSETS  
BETWEEN FUNDS - COMPARATIVE**
**BETWEEN FUNDS CHARITY**

	2021 RESTRICTED FUNDS £	2021 UNRESTRICTED FUNDS £	2021 TOTAL FUNDS £
Tangible fixed assets	-	616,365	616,365
Investments	-	4,489,919	4,489,919
Current assets	2,057,015	4,865,559	6,922,574
Creditors due within one year	-	(761,088)	(761,088)
Creditors due more than one year	-	-	-
	<u>2,057,015</u>	<u>9,210,755</u>	<u>11,267,770</u>

**19. OPERATING LEASE COMMITMENTS**

	2022 £	2021 £
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At 31 December 2022, the charity's future minimum operating lease payments are as follows:

Less than 1 year	-	-
1-2 years	-	1,110
2-5 years	-	-
	<u>-</u>	<u>1,110</u>

# TRUSTEES REPORT

2022



Registered Charity in the UK No: 282303

The World Federation is an NGO in Special Consultative Status with the Economic and Social Council (ECOSOC) of the United Nations

**THE WORLD FEDERATION OF KHOJA SHIA ITHNA-ASHERI MUSLIM COMMUNITIES**

England & Wales - Charity number 282303

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# Accounts

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THE WORLD  
FEDERATION  
OF KSIIMC

Registered Charity in the UK No. 282303

# TRUSTEES REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED  
31 DECEMBER 2021



The World Federation is an NGO in Special Consultative Status with the Economic and Social Council (ECOSOC) of the United Nations

Objectives	<a href="#">1</a>
WF-AID	<a href="#">5</a>
Community Affairs	<a href="#">11</a>
Financial Review & Statements	<a href="#">22</a>
Looking Ahead	<a href="#">25</a>



# OBJECTIVES

## Our Vision:

To be a spiritually, vibrant, progressive and unified global community for the pleasure of Allah (SWT).

## Our Mission:

To connect and lead the global membership into a unified community to represent its voice and enable them to achieve a shared vision.

## Objectives of the World Federation of KSIMC and Public Benefit:

The World Federation of KSIMC (The World Federation) believes that all human beings are entitled to basic provisions, and therefore one of its key strategic objectives is to undertake humanitarian projects to achieve this. The long-term aim of The World Federation is to bring about self-sufficiency within the developing world, by providing access to water, relief from poverty and education opportunities for all. In addition, the organisation's core values include spreading the true message of Islam as a religion that emphasises on peace, and upholding human values.

**Projects are implemented through working closely with partners based in different parts of the globe. Examples of projects undertaken include:**

- » Rapid response to emergencies and disasters worldwide
- » Providing educational support to the most deserving to fulfil nursery, primary, secondary and higher education
- » Relieving financial deprivation through economic development and building human capacity and potential
- » Supporting of projects that provide safe drinking water in developing countries
- » Annual Ramadan Relief appeal which distributes food packs to needy families in more than 20 countries
- » Provision of necessities to groups that are most vulnerable, such as seniors, children and women
- » Sponsoring students from developing countries with an ambition to study in regions with advanced education, supported by adequate resources and facilities
- » Engagement with various interfaith groups aimed at bridging the gap between Muslim communities and those of other religions, in order to promote community cohesion
- » Publication and distribution of Islamic books

**Our motto is 'We exist to serve'.**

**The organisation's constitutional objectives are:**

1. To promote the Shia Ithna-Asheri faith throughout the world;
2. To relieve poverty amongst the members of the Community; and
3. To educate members of the Community (where 'the Community' shall mean all those persons throughout the world who are of the Shia Ithna-Asheri faith).

The following report outlines the activities of the Charity in more detail. Each of these activities falls under one of three main departments in the Charity, namely:

- (i) WF-AID (including education)
- (ii) Advancement of Islamic Education; and
- (iii) Community Affairs.

These three departments both further the legal objects of the Charity and also concentrate efforts within the plethora of activities undertaken.

An action plan is developed each three-year cycle by the Conference (the Charity's most powerful forum) which forms the basis of the strategic direction of each department. The Trustees monitor the efficacy of programs and grants through regular reporting from beneficiaries and these are communicated to donors through multiple means: newswires, social media channels, personalised reports and on our websites.

The Trustees of The World Federation of KSIMC are committed in ensuring they have considered Section 17 of the Charities Act 2011 guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion.

## Structure and Governance

The World Federation is governed by its Constitution dated 27 December 1980, (as amended in May 2014, May 2011, December 2010, October 2009, September 2006, October 2003, June 1997 and October 1990). The accounts have been prepared in accordance with the second edition of the Charities Statement of Recommended Practice issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

## Membership

The World Federation was registered as a charity in England and Wales on 1 June 1982. It was accredited as a Non-Governmental Organisation ('NGO') in Special Consultative Status with the Economic and Social Council of the United Nations in July 2007 and became a member of the Fundraising Standards Board in February 2008.

Following the implementation of the Charities (Protection and Social Investment PSI) Act 2016, the Charity has reviewed its fundraising activities and confirms that it complies with the regulation. The Charity did not make use of any external fundraisers. No complaints were received in respect of its fundraising activities.

## Organisational Structure

The World Federation has an elected President, Vice President, Hon. Treasurer and Hon. Assistant Treasurer. The Secretariat, led by a nominated Secretary General, and assisted by a nominated Assistant Secretary General, has overall responsibility of the staff and volunteers that coordinate the activities of the organisation. The six Office Bearers are the key management personnel of the Organisation and effectively act as the senior management team. The Office Bearers are not remunerated for their services and can be reimbursed for expenses incurred for duties carried out as Trustees. As set out in note 10a, Related Party Transactions, there were no reimbursements for Office Bearers for travel and subsistence expenses.

The World Federation also has an Executive Council, made up of Councillors from its membership, who regularly meet to monitor the organisation's activities and progress. A triennial conference is also organised to discuss the progress of the preceding three-year period and the direction for the next three years. The Conference has the power to adopt important and strategic resolutions and can amend the Constitution.

## Appointment of the Trustees

The appointment of the Trustees is governed by the Constitution. The Board of Trustees devote their time voluntarily. The organisation undertakes training needs analysis of its Trustees, actively encouraging them to undergo training to fulfil their development needs.

## The corporate governance framework

After a strategic reorganisation in 2006, a significant proportion of The World Federation's services were devolved to its regional members who were better informed of the local needs and resources of the community. A new focused approach enabled the organisation to work through its 3 departments: WF-AID, Community Affairs and Advancement of Islamic Education. Each department is led by a Head, who is responsible for managing the activities of that department.

## Administrative & Reference Details for the year ending 31<sup>st</sup> December 2021

<b>Status:</b>	Registered charity in England & Wales
<b>Charity No:</b>	282303
<b>Office Bearers:</b>	(Key Management Personnel)
<b>President:</b>	Safder Jaffer
<b>Vice President:</b>	Dr Munir Dato
<b>Secretary General:</b>	Arifali Hirji
<b>Hon. Treasurer:</b>	Zaffarali Khakoo
<b>Assistant Hon. Treasurer:</b>	Sajjad Rajan
<b>Accountant:</b>	Mohamed Lakha

### Trustees:

Safder Jaffer (Elected 25 July 2020)
Dr Munir Dato (Elected 25 July 2020)
Arifali Hirji (Appointed 29 July 2020)
Ruqayya Dato-Nanjiani (Appointed 7 August 2020; Stepped Down 30 May 2021)
Zaffarali Khakoo (Elected 25 July 2020)
Sajjad Rajan (Elected 25 July 2020)

### Principal Office:

The World Federation of KSIMC

Wood Lane

Stanmore

Middlesex

HA7 4LQ

United Kingdom

### Bankers:

Barclays Bank, Harrow, UK

Habib Bank AG Zurich, London UK

Habib American Bank, New York, USA

### Auditors:

Haysmacintyre LLP

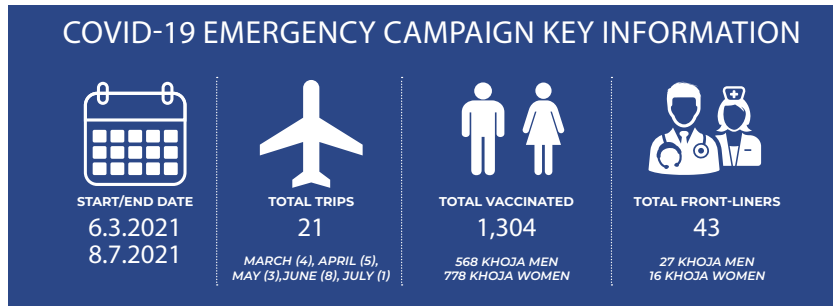
10 Queen Street Place,

London EC4R 1AG

The WF-AID Department engages in international relief and development activities and envisions a world free of suffering, where all human beings have access to basic needs like clean water, food, shelter, sanitation, education and health.

## COVID-19 EMERGENCY CAMPAIGN

The onset of the COVID-19 pandemic required extensive work to be carried out to determine the needs on the ground in all regions where Khoja communities reside.



In 2021, The World Federation focused on Tanzania, as access to vaccines was very difficult. In total more than 25,000 individuals from Tanzania were vaccinated.



President of TWF, Safder Bhai Jaffer presents a 10-liter oxygen concentrator to President of Zanzibar, Dr. Hussein Ali Mwinyi as part of a 50-set donation to the People of Zanzibar.

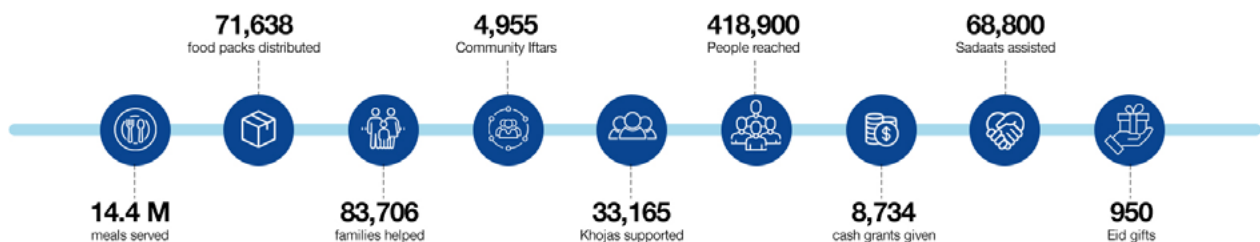
The WF, in collaboration with the Federation of Australasian Communities and the Africa Federation came together in a tripartite arrangement to provide 237 oxygen concentrators for the KSI community in Tanzania. In India, a total of 1,734 community members were vaccinated across 5 vaccination camps and a total of 150 Oxygen Concentrators were provided to health centers in need.



In 2021, WF-AID's **Ramadan Relief Appeal** successfully collected a total of USD \$2,200,000 in donations. We distributed vital Ramadan Relief in the form of Food Packs, Community Meals, Cash gifts and Eid Gifts to over 24 indigent countries around the world.

Our 71,638 Food Packs provided refugees and destitute parents with nutritious meals for their otherwise starving families. A total of 14.4 million meals were served to feed deserving beneficiaries during Ramadan. Many families were invited to Islamic programs where they were gifted Qur'ans during the Holy month as well as Eid Gifts for children. Aid was provided to 418,900 beneficiaries in total.

### Ramadan Relief 2021 Total Statistics



### Qurbani Total Statistics

Summary of 2021 Regular Qurbanis	
TOTAL QURBANI	1,174
BENEFICIARY FAMILIES	5,870
BENEFICIARY INDIVIDUALS	29,350

Summary of 2021 Hajj Qurbanis	
TOTAL QURBANI	580
BENEFICIARY FAMILIES	2,900
BENEFICIARY INDIVIDUALS	14,500

Facilitating the slaughtering of goats as part of the practise of Qurbani, which enables those less fortunate around the world to have readily obtainable provisions of food, is an Islamic recommendation. The meat is distributed in Africa amongst the poor and needy, including widows, orphans, seniors and the disabled. In 2021, a total of **1,754 Qurbanis** were carried out, providing food to **over 8,700 beneficiary families** which translates to almost **44,000 individual beneficiaries** in need.

## Education

Our Fill My Cup Programme successfully continued in 2021 to provide 4,184 students across 34 schools with nutritious meals which has shown to improve their levels of concentration and academic performance.



We provided educational equipment and resources to 265 orphans in Gaza, 142 children in Iraq, 30 students in Tanzania, 1,000 students in Kenya and 54 students in India. We also continued supporting the teachers and schools in Iraq and India with their staff expenses.

Two rooms were constructed in an orphanage, two classrooms in a girl’s school, as well as the Al-Fajar Mosque at Al-Fajar University in Pakistan.

## Ali Asghar Water Appeal

NO OF WELLS 2021 - REGION WISE			
REGION	SHALLOW	DEEP	TOTAL
INDIA	71	14	85
PAKISTAN	230	64	294
KENYA	36	0	36
AFGHANISTAN	5	0	5
<b>TOTAL</b>	<b>342</b>	<b>78</b>	<b>420</b>

- » 420 shallow wells and deep wells were constructed in rural areas of India, Pakistan, Kenya, and Afghanistan.
- » In Gaza, WF-AID repaired the washrooms of a school of 1,528 students and 60 teaching staff and funded a desalination truck to deliver water to 150 families on a monthly basis.
- » In Tanzania, we provided a total of 25 Shallow Wells and 25 deep wells to 11,554 local beneficiaries across the country.
- » In Uganda, we installed 12 Water Wells and repaired 40 boreholes to benefit 9,600 beneficiaries across 4 districts every day.



- » In Kenya, 5 washrooms were constructed for 700 nursery students to utilize. We also helped provide the first deep borehole project for 300 local residents in Kenya's Eastern Province. Additionally, 12 Shallow Wells were constructed for 840 needy villagers and 7,000 beneficiaries were provided with water purification chemicals and oral rehydration salts.
- » In India, WF-AID built 41 washrooms, 17 Submersible Deep Well Pumps, and 16 Shallow Well Hand Pumps.
- » In Afghanistan, 4 wells and a water irrigation plant were funded. We also built one Water Irrigation Plant to benefit 300 farmers in Herat Province.
- » In Pakistan, we provided 91 washrooms and 10 hand pumps, 2 solar submersible water hand pumps, and 4 electric submersible hand pumps. We also provided clean water to 100 Shia families living in a newly built complex in Skardu.



We continued to provide **medical assistance** to two clinics in Tanzania and supported 119 cataract surgeries in Pakistan. We also purchased equipment for the Ali Al-Asghar Eye Clinic run by Al Ayn Charitable Foundation in Baghdad.

Last **winter**, WF-AID worked in 7 countries to provide warm clothes, blankets, coal, heaters, and other warm essentials to beneficiaries around the world. A total of 114,136 quilts were provided in Pakistan and 80,598 people received blankets across India, Bangladesh, Lebanon and Nepal. In addition to this, families were also gifted warm clothing and/or footwear, fuel/gas cylinders.



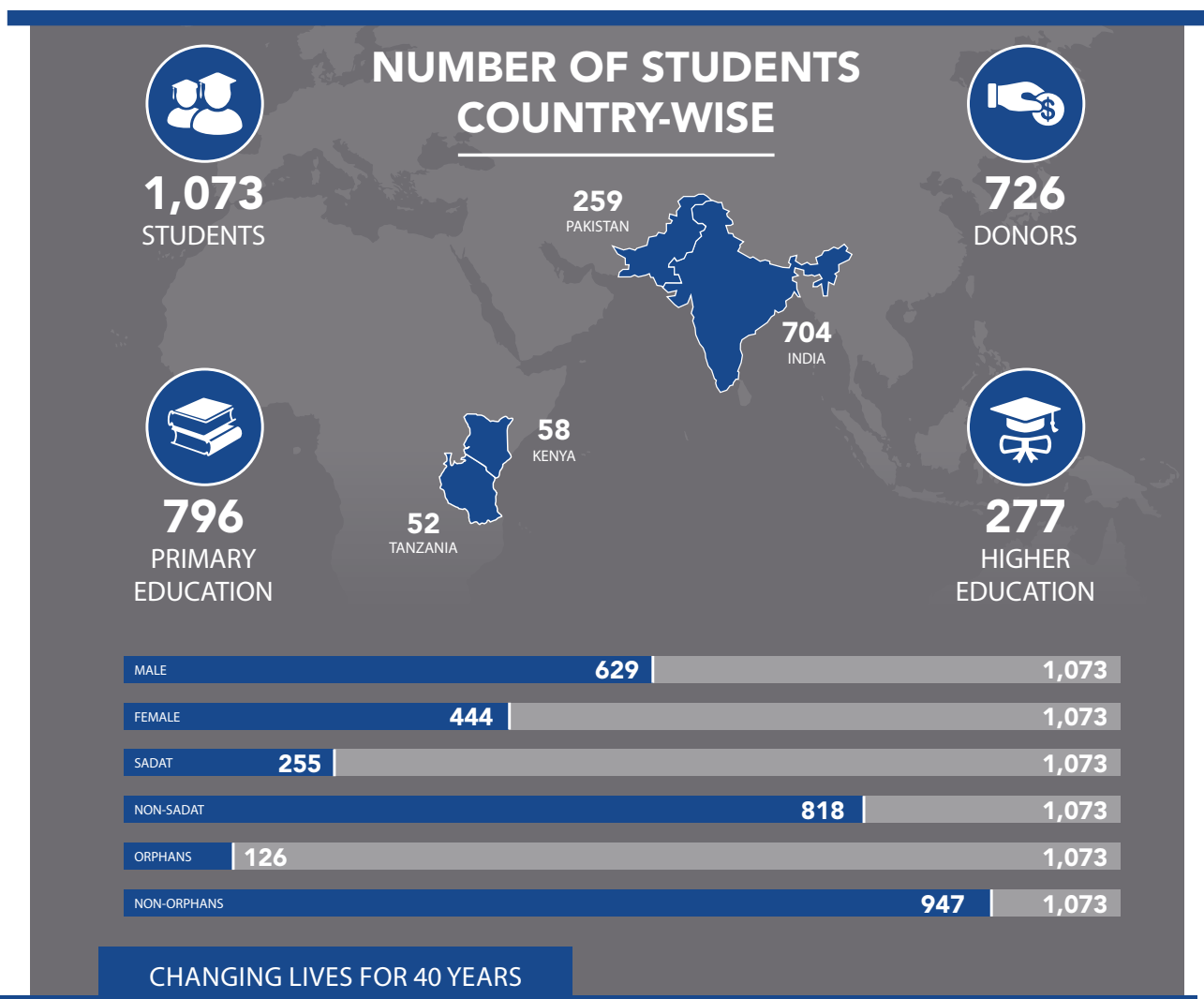
As part of our **Microfinance Projects**, we purchased loader rickshaws for beneficiaries to sustain a living in Pakistan and helped 243 families set up their own businesses in India.

In **Yemen** we were able to distribute 974 food packs, reaching 5,270 people. We supplied medical aid ranging from painkillers to blood sugar strips and antibiotics to 7,000 individuals and built 5 water tanks which provide clean water to 15,750 people for drinking and livestock.



The Zainabiya Child Sponsorship Scheme (ZCSS) was launched in 1981 with just 44 donors, and after 40 successful years, ZCSS is currently supported by 726 donors (2020-21). The scheme aims to financially assist the underprivileged and deserving students from low-income families to help them pursue their education. We support 1,073 students altogether, of which, 796 are in Primary Education and 277 are in Higher Education.

With the increase of monthly donations from our donors, we are currently looking into expanding the operations of the ZCSS scheme to support new students in Zanzibar, Pakistan and India.



## Higher Education

The World Federation's various education loan schemes aim to provide an opportunity to students from humble backgrounds to pursue university degrees leading to a successful career.

In Feb 2021, a CV Enhancement Webinar was organised which was informative and beneficial to young students.



In 2021, we financially supported **7 students** translating to **GBP 50,187**, including the **Hiridjee Foundation Loan of GBP 36,777**. Furthermore, we received **GBP 55,638** in 2021 as repayments on previous loans.

# COMMUNITY AFFAIRS

The Community Affairs department arranges projects and activities that enable the Khoja Shia Ithna-Asheri communities to grow and progress, as well as understand and promote their heritage.

## Khoja Heritage Project (KHP)

A concerted effort to preserve heritage is a critical factor to maintain one's cultural legacy. Each ethnic group or nation strives to preserve its cultural heritage that includes their social values, customs, dress, art, and cuisine to name but a few that distinguishes them from each other. Yet in this globalised world of today, not everyone feels a connection with their cultural heritage, while others yearn to connect. The aim of the Khoja Heritage Project (KHP) is to promote and preserve the legacy and heritage of the Khoja Shia Ithna-Asheri Community. The key objectives of the Khoja Heritage Project (KHP) are:

1. To promote and preserve all aspects of heritage of the Khoja Shia Ithna-Asheri Community
2. To collaborate with other Khoja communities in promoting the shared heritage of the Khojas
3. To engage with Academia to enhance the field of academic Khoja Studies

### In 2021

Know Your World Federation – an interactive session held by Dr Hasnain Walji discussed the objectives and ethos of the founders since the evolution of World Federation since 1976. It was a brainstorming event which depicted the changes and positive lessons learnt over the last 45 years since inception. The event illustrated the vision and transformation by the founders and community leaders dating back to 1932 with goals of progress with path of reform and discipline. Though geographically separated, the Khoja Shia Ithna-Asheri community throughout the centuries has had a common culture and a common heritage.

## Khoja News

KhojaNews.org is a dedicated website, designed for the community to share their news and celebrate their achievements. The website has the latest news on business developments and community projects, such as achievements of Khoja institutions and Khoja individuals and items of interest to the community.

## Pilgrimage Assistance

FREE visas for Zawwar of Imam Husayn (as) during Arbaeen 1443 Given the difficult challenges that were being faced by the Zawwar in obtaining visas as well as to help alleviate the underlying pressure of costs, The World Federation managed to secure and process 1730 visas for our community members in the East to go for Arbaeen 1443. This became a very sought after service with enormous success.



## Advancement of Islamic Education

Islam emphasises the importance of upholding and promoting universal humanitarian values, regardless of race, religion, gender or age. The Islamic Education Department of The World Federation promotes these values through the true message of Islam that gives prominence to peace and human values as taught in the Qur'an and is demonstrated in practice by the Prophet of Islam (saw) and his Holy Household (a).

The Islamic Education Department works to achieve this through a number of projects and activities. The activities of the Department fall under the functions described below.



## Internal Tableegh

The purpose of Internal Tableegh is to promote the teachings of the Qur'an and the Ahl al-Bayt (a) in the Khoja community. This was undertaken through the following activities:

### COVID-19 Support

During the COVID-19 pandemic, working with the religious authorities, updated religious guidance was provided in English, French, and Gujarati on burial rites for the deceased.

The COVID-19 Task Force also produced 85 short videos under the 'LINK' brand and hosted 13 live shows, which were broadcasted on The WF social media platforms in 2020 and 2021.



THE COVID-19 TASK TEAM PRODUCED 85 SHORT VIDEOS UNDER THE 'LINK' BRAND AND ALSO HOSTED 13 LIVE SHOWS BROADCASTED ON THE WF SOCIAL MEDIA PLATFORMS IN 2020 - 2021.



### Our Global Family

#OurGlobalFamily campaign was launched during unprecedented times, which aimed to connect globally, as well as network with communities under one umbrella, to discuss the challenges being faced and adequate support was given where it was needed. We invested in our families & friends to ensure they are safe and well by offering financial assistance and spiritual guidance.

**LIVE SHOWS**  
EVERY SUNDAY  
**02 MAY 2021**

#OurGlobalFamily  
**OUR RESPONSIBILITY**  
DURING THIS CRISIS

REGIONAL REP **SHANEABBAS RAJANI**      HOST **SADIQ DAMANI**

YOUTH REP **RIDHAE SHEIKH**      **SHAYKH AYYUB RASHID**

TORONTO 11.00	<b>LONDON 16.00 BST</b>	DAR-ES-SALAAM 18.00
DUBAI 19.00	KARACHI 20.00	MUMBAI 20.30
		SYDNEY 01.00 (NEXT DAY)

WATCH ON **YouTube**      WATCH ON **AHLULBAYT TV**  
@WFKSIMC      **AT 16.00 BST - SKY CHANNEL 787**

The Council of European Jamaats      THE WORLD FEDERATION OF ANJKA SHIA TRINIA-KHMER MUSLIM COMMUNITIES

## OneStopFiqh App

In 2021, a new version of the previous iSistani App was released as the OneStopFiqh App. Completely re-designed with an intuitive layout allowing quick access to rulings, and is linked to the website to ensure regular updates of rulings without the need for an app update. Work is in progress to introduce the AskAnAlim feature to the app, allowing the user to access the database of all of the answered questions.



## Hawza Online

Hawza Online is an educational initiative taken by The World Federation to introduce to the world the essence of Islamic studies as taught in the great Shia education centres. In essence, the programmes at Hawza Online combine the rich heritage of classical Shi'i scholarship with the latest online learning and teaching methods.



Our first semester commenced on 6th September 2021 with 51 students. Every week, we ran 40 lessons:

- 28 Arabic lessons (live)
- 12 Hawza Studies lessons (pre-recorded)

In addition, live tutorials were conducted every few weeks to supplement the pre-recorded Hawza Studies lessons. The flexible nature of our courses allows students to study at a pace that suits them.



## Marja'iyah Backing

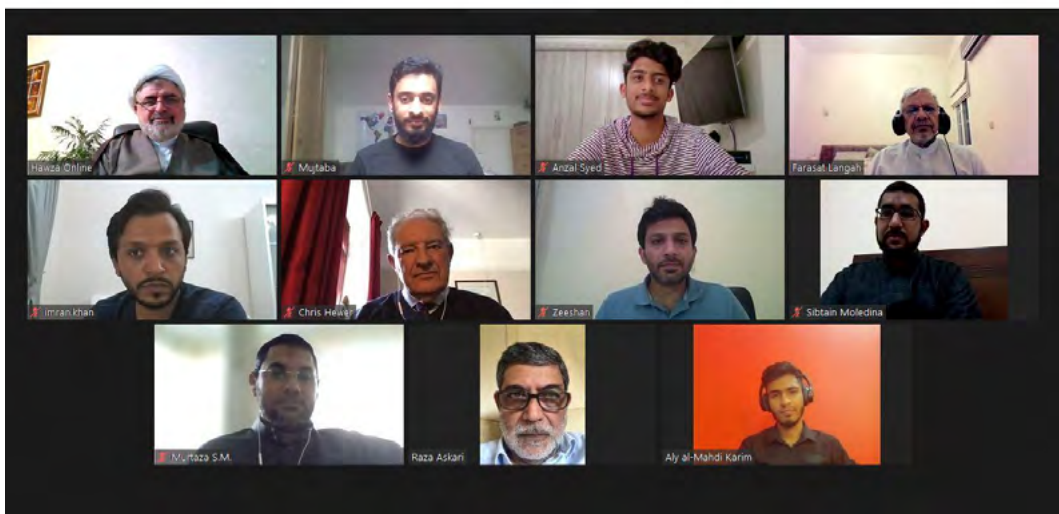
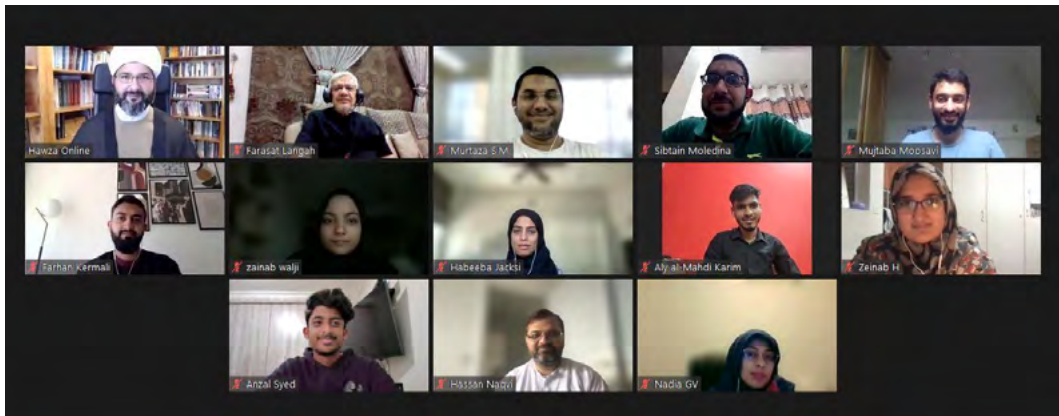
Our programmes have been carefully developed by a team of highly experienced scholars, website developers, and administrators, and the project has the blessing of His Eminence Sayyid Ali Husayni Sistani (may Allah SWT protect our scholars).

## Technology

Our dedicated student portal is accessible on computers and smartphones, enabling students to truly experience a culture of 'learn from anywhere'. The mobile app is available on both Android and IOS devices.

## Hawza Studies

The Hawza Studies programme is delivered through a combination of pre-recorded lessons and live tutorials. The programme consists of over 20 modules spread across 3 levels.



## Arabic

The Arabic programme at Hawza Online has been designed for beginners who wish to learn classical Arabic (fusha). The lessons are live, highly interactive, and use Hawza Online's own textbooks, Fusha Arabic.



## Modules Taught

We ran the following modules in the first semester:

Hawza Studies	
Level 1 (Introductory)	<ul style="list-style-type: none"><li>• Islamic Theology 1</li><li>• Islamic Law 1</li><li>• Islamic Ethics</li><li>• Life of the Prophet (s) – Before Hijrah</li></ul>

Arabic	
<i>Full Option (8 hours / week)</i> Fusha Arabic - Book 1 (Parts 1 and 2)	<i>Half Option (4 hours / week)</i> Fusha Arabic – Book 1 (Part 1)

## Faculty

All the modules on our programmes are taught by expert teachers who have not only been through the Hawza system but have decades of experience teaching English-speaking students.

### Sample of Student Feedback

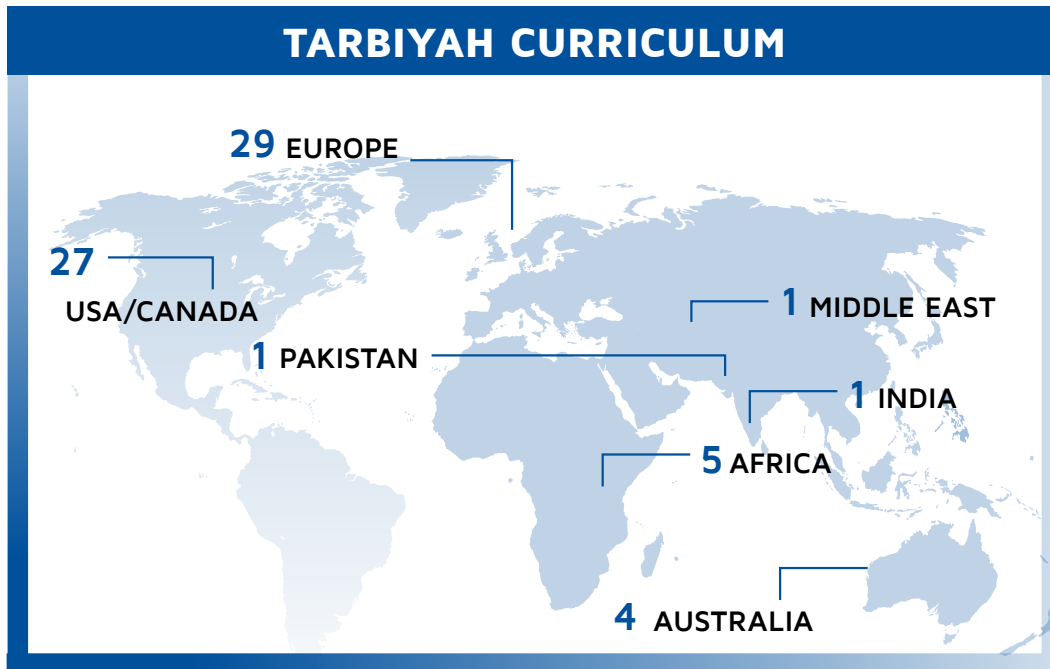
*“My overall experience so far has been amazing, being able to learn from the comfort of your home. It has helped me grow spiritually and given me a better insight on each module that we have learnt so far, The teachers and admin staff have been friendly, helpful, and highly supportive.”*

**- Nasima Habib**

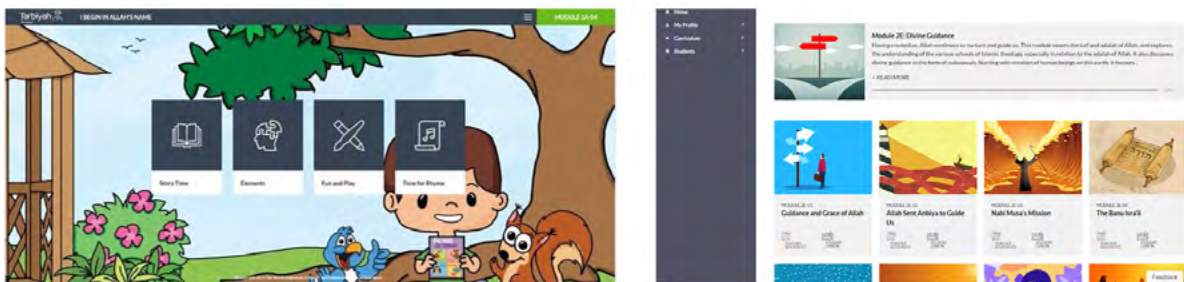
## Madrasah Centre of Excellence (MCE)

MCE has maintained its focus on the four key areas of work, which are:

- Curriculum Development
- Learning Resources
- Teacher Development
- Assessment and Evaluation



The digital platform for the Tarbiyah curriculum was completed in 2021 and a number of madaris are gradually moving from text books to digital mode. Teacher training programmes throughout the year continued to be delivered both in face-to-face and online formats.



One of the important initiatives that was initiated was a programme for Special Education Needs (SEN) which aims to offer differentiated madrasah syllabus materials and lesson plans to cater for children with a range of learning and communication needs.

Towards the end of the year, MCE became educational partners for The Prince of Believers Exhibition in London. The exhibition showcases the life of Imam Ali (a) and is the most expansive visual exhibition to date. It spans over 25 rooms catapulting the viewer into 95 captivating stations.



It creates an experience for the visitor to fully immerse themselves into a different world where children and adults learn in ways that they will never forget.

## External Tableegh

The World Federation's External Tableegh Department is dedicated to promote the teachings of the Qur'an and the Ahl al-Bayt (a) in all external communities. The department continues to strive and grow as we have been able to conduct various exciting projects.

In the year 2021, we conducted many noteworthy programs, such as:

- The First ever International Urdu Poetry and Muqasada Competition with the participation of over 700 people from 16 countries.
- The Imam Hussain (a) blood donation camp with the participation of Hindu and Muslim Leaders, with huge media coverage.
- Youth Summer Camp in Bosnia for the Balkan region.
- Publication of the first translation of the Holy Qur'an in the Polish language, with a dedicated website.
- Live Interfaith Webinars with leading personalities from the Hindu, Christian and Muslim communities on different topics.
- Over 40 videos in 4 languages with more than 11K views

The department also had a vast expansion of various religious activities in 5 different regions of Pakistan, benefiting approximately 9,000 children, over 150 adults and 1000+ students.

## Digital Services

The Digital Services function was established to support the activities of the other functions of IE by optimising the opportunities afforded by computer-mediated technologies.

In order to reach a wider audience and expand our online presence, we have been creating short videos on various Islamic topics in collaboration with a number of Scholars. In 2021, we produced a total of **19 videos** and **30 podcasts** across the year, which were shared on all our social media platforms.

The team produced:

- » Fatimiyyah - Islamic Lessons from The sermon of Fadak: **3 videos**.
- » Month of Ramadan – Journeying our eyes through the Qur’an - **30 podcasts**.
- » Muharram and Safar - “LABBAYKA YA HUSAYN! LABBAYKA YA MAHDI!” **9 inspirational videos series**.
- » Islamic Guidance on Handling the dead body during COVID-19 - A set of 6 videos were produced demonstrating how to carry out the burial rituals for the dead during the current pandemic.
- » COVID Precaution **video** - The path to remaining safe – COVID-19 guidelines by Shaykh Nuru Muhammad.

## Research and Publications

During 2021, IE commissioned approximately **thirty research projects**, which included short and long articles on various topics to different scholars and institutions. These resources will be released in English in a scholarly journal, which will be launched by the IE Research Centre in 2022.

## Conferences and Seminars

A new activity under this function is organising academic seminars and conferences. A LIVE event Conference was held in November titled: “Shia Theology: Beliefs and Methodologies”, that addressed many pertinent issues that the community is being challenged with.

The poster for the 'Shia Theology: Beliefs & Methodologies' conference features a central title and a grid of speakers. On the left, a large portrait of Ayatullah Shaykh Ja'far Subhani is shown. Below it, the text reads 'SPECIAL ADDRESS HIS EMINENCE AYATULLAH SHAYKH JA'FAR SUBHANI'. The venue is listed as 'NORTHWOOD SCHOOL, Pinner Rd, Northwood HA6 1QN' on 'SUNDAY, 28<sup>TH</sup> NOV 2021', with registration at 9am (UK). A note states '(Face Masks Compulsory)'. The right side of the poster lists roles and names: 'CHAIRPERSON: ALEXANDER KHALEELI', 'QURAN/RECITATION: SAYED JALAL MASOOMI', and 'RECITATION: MULLA NAZAR AL QATARI'. A table of times for different regions is provided: PST (01:30), EST (04:30), London (09:30), Dar es Salaam (12:30), Dubai (13:30), Pakistan (14:30), India (15:00), and Sydney (20:30). At the bottom, there is a 'REGISTER TO ATTEND' link: <https://lnk.worldfed.org/RegisterLiveEvent>. Social media icons for YouTube, Instagram, Facebook, and Twitter are shown, along with the website [www.world-federation.org](http://www.world-federation.org) and the organization's name 'THE WORLD FEDERATION OF SHIA MUSLIMS'.

## Publications

An important area of Islamic Education's work is publishing books on the history, thought, and practice of the Shia Ithna-Asheri faith. In 2021, publications included:




**THE WORLD FEDERATION**  
OF SHIA AND ISLAMIC EDUCATION

*Angel Sajida is*  
**The Lady of Light**  
A Journey of Faith and Inspiration  
By: *Shahin Farhan*  
Illustrated by: *Shahin Farhan*

**NEW BOOK LAUNCH**

JOIN "ANGEL SAJIDA" ON A WONDERFUL JOURNEY THAT EXPLORES THE DIFFERENT STAGES OF THE INSPIRING LIFE OF LADY FATIMA (A), THROUGH CREATIVE ANIMATIONS AND SIMPLE POETRY.



**THE WORLD FEDERATION**  
OF SHIA AND ISLAMIC EDUCATION

**TAFSIR TADABBUR AL-QUR'AN**  
(A Reflective Commentary of the Qur'an)  
INTRODUCTION  
SURAH AL FATIHAH AND THE NAJIB QURAN  
By: *Abbas Jaffer Murtaza Jaffer*

**NEW BOOK LAUNCH**

A UNIQUE QURANIC TAFSIR THAT COMBINES BOTH REFLECTIVE CONCEPTS AND PRACTICAL LESSONS FOR EVERYDAY LIFE.



**THE WORLD FEDERATION**  
OF SHIA AND ISLAMIC EDUCATION

**અનુસૂચિત અને ઉચ્ચલીક**  
શીયા મતબલકાનું પુસ્તક અને તેના સિદ્ધાંતો  
શીયા મતબલકાનું પુસ્તક અને તેના સિદ્ધાંતો  
શીયા મતબલકાનું પુસ્તક અને તેના સિદ્ધાંતો

**NEW BOOK LAUNCH**

THE ORIGINS OF SHIAS, THEIR BELIEFS, LEGISLATIVE OPINIONS AND RESPONSES TO SPORADIC DOUBTS ABOUT THEIR FAITH.

## Financial Review

Total income has increased by £2,395,319 and the Resources Expended decreased by £1,044,113 A summary of these results is shown on the Financial Statements attached to this report.

Khums donations are likely to decline as a result of lower earnings and the deteriorating economic conditions globally.

## Risk Management

The Trustees regularly consider all the risks the Charity might be exposed to and take corrective action to implement appropriate systems to mitigate identified risks. Financial risks are considered at the beginning of each year, and with the strengthening of the Secretariat staff; a thorough review of all operational and environmental risks is continuously being assessed.

## Principal Risks and Uncertainties

The World Federation of Khoja Shia Ithna-Asheri Muslim Communities has a formal risk management process through which the major risks to which the organisation may be exposed and has ranked these by likelihood and impact, culminating in a risk control document which is updated on a regular basis. All significant risks, together with current mitigation actions, are reviewed regularly throughout the year by the Trustees. The Trustees are satisfied that systems have been developed and are in place to mitigate identified risks to an acceptable level. The principal risks and uncertainties identified by the charity are as follows:

### **Risk Identified:**

Inability to sustain overhead expenditure from unrestricted funds.

### **Action Taken To Mitigate The Risk:**

Continuous drive to target endowment / foundation funds for investment to generate income returns that can meet the organisation's overhead costs. Further investments have been made to increase investment income and add to the unrestricted funds of the organisation to assist with supporting the administration and governance costs.

### **Risk Identified:**

Disbursements and projects sponsored in 'at risk' jurisdictions in the Middle East

### **Action Taken To Mitigate The Risk:**

Periodic and thorough Reviews of compliance, reporting and governance procedures for any projects undertaken with partners / agencies in 'at risk' jurisdictions. Furthermore, sending out staff for compliance visits to monitor and report back on funds disbursements to provide comfort that funds are being used for the intended purposes. This has been put on hold currently due to COVID restrictions, but will resume as soon as circumstances permit.

### **Risk Identified:**

Reputational risk of constituent members i.e. members of members having negative PR and the ripple effects filtering up to The World Federation as the parent body.

### **Action Taken To Mitigate The Risk:**

Development of policies on key areas being created in consultation with members to ensure that any affiliated organisation to the World Federation meets the required criteria to mitigate reputational risk.

## **Investments**

The Trustees are actively seeking investment opportunities to invest the Foundation Fund monies that have been specifically given by donors for investment purposes. The Trustees policy is to achieve a return greater than the rate of inflation whilst always taking great care to protect the capital invested. During the year, as a result of the pandemic, no investments were made.

## **Grant Making Policies**

The Trustees have a robust policy of rigorously reviewing grant applications that are received. The review of the applications is conducted by the Heads of Departments in line with these policies prior to approval being given for the grant to be made.

Furthermore, once the grants are released, there is a system in place to monitor the effect of the grant and reporting details acquired to ensure that the objective has been satisfied and to report back to the charity's donors.

## **Internal Audit**

The Trustees have initiated a scheme of periodic internal audits, undertaken by an independent international business assurance provider specialising in internal auditing. The Charity takes learnings from these audits and implements recommendations to continuously improve processes.

## **Reserves Policy**

The level of total funds held at the end of the year was £11,267,770. The restricted funds at the year-end were £2,057,015.

£3,140,465 are held as designated funds and it is likely that these funds will be disbursed by the Trustees for the activities intended within the next 12 months.

Unrestricted funds are maintained to cover management and administration costs and to respond efficiently to varying application of grants and pledges made.

The Restricted funds are all continuing projects. Where deficits exist, funds have been received after the yearend. Where there are surpluses, the funds are utilised when actual expenditure is incurred.

The Trustees have examined the Charity's requirements for reserves in light of the main risks to the organisation.

The Trustees are committed to generating sufficient reserves to support current organisational activities to meet the following requirements:

- Safeguard the charity's service commitment in the event of delays in receipt of donations or other income
- Providing a financial cushion against risk and future uncertainties.

To this end, the Trustees have established a reserves policy that is reviewed annually to ensure that the appropriate levels of reserves are maintained. However, the trustees are of the view that reserves should not be set too high, tying up funds which could and should be spent on charitable activities. In line with its duties as a service provider, the organization aims to hold unrestricted reserves, excluding those tied up in tangible fixed assets, amounting to three months projected operating costs. This is to minimize any disruption to beneficiaries should a source of income cease. On forecast expenditure this amount is equivalent to £249,000. The actual free reserves at the year-end were £964,006.

Free reserves continue to be in excess of the required target amount and therefore the Trustees are considering ways of investing the surplus reserves.

## Responsibilities of the Trustees

The Trustees are responsible for managing the day-to-day activities of The World Federation as laid down by the Constitution. The Trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

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

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed.

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

The trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

## Related Parties

The World Federation has policies in place to identify and document related party transactions which are detailed under note 10a of the accounts section.

## Looking Ahead

Internal processes, systems, policies and frameworks will continue to be strengthened, and the intention is to institute a regular cycle of audits across the charity's activities.

WF-AID, the department focussing on humanitarian aid, will continue to respond to humanitarian need, and engage grassroots and the community.

Efforts on spiritual growth will widen in Digital Services which aim to harness the power of what technology has to offer. As an example of many, during 2021, an online seminary was launched to make spiritual scholarship more easily accessible. We look forward to expand on this digital journey.

## Conclusions

During the period 1 January 2021 - 31 December 2021, The World Federation has taken significant steps in achieving its operational objectives which were in line with its constitutional objects and the Trustees assert it as a going concern entity.

The World Federation Trustees are grateful to the dedicated service of its staff and many volunteers. Without their commitment it would be impossible for The World Federation to achieve its objectives and carry out its programs.

The Trustees consider the performance as satisfactory for the year-end 31 December 2021. This report was approved by the board of trustees on 26 October 2022 and signed on its behalf by:

*Arifali Hirji*

**Arifali Hirji** - Trustee  
Secretary General

**Date:** 26 October 2022

# Independent Auditor's Report

## Opinion

We have audited the financial statements of The World Federation of the Khoja Shia Ithna-Sheri Muslim Communities for the year ended 31 December 2021 which comprise the Consolidated Statement of Financial Activities, the Consolidated and Charity Balance Sheet, the Consolidated Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 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 group's and of the parent charity's affairs as at 31 December 2021 and of the group's and parent charity's net movement in funds for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

## Basis for opinion

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder. We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

## Conclusions relating to going concern

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

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

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

## Other information

The trustees are responsible for the other information. The other information comprises the information included in the Trustees' 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.

# Independent Auditor's Report

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

## 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 require us to report to you if, in our opinion:

- adequate accounting records have not been kept by the charity; or
- sufficient accounting records have not been kept; or
- the charity 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 for the financial statements

As explained more fully in the trustees' responsibilities statements on Page 14, 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

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.

# Independent Auditor's Report

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

Based on our understanding of The World Federation of the Khoja Shia Ithna-Sheri Muslim Communities, we identified that the principal risks of non-compliance with laws and regulations relates to the Charities Act 2011, Employment law, Fundraising regulations and we considered the extent to which non-compliance might have a material effect on the financial statements. We also considered those laws and regulations that have a direct impact on the preparation of the financial statements such as the Charities Act 2011 and the application of FRS 102, income tax and payroll tax.

We evaluated management's incentives and opportunities for fraudulent manipulation of the financial statements (including the risk of override of controls), and determined that the principal risks were related to application of controls around authorisation of expenditure and payments, which include overseas grant making. Audit procedures performed by the engagement team included: Audit procedures performed by the engagement team included:

- Enquiries of management regarding correspondence with regulators and tax authorities;
- Discussions with management including consideration of known or suspected instances of non-compliance with laws and regulation and fraud;
- Evaluating management's controls designed to prevent and detect irregularities;
- Identifying and testing journals, in particular, journal entries posted with unusual account combinations, postings by unusual users or with unusual descriptions; and
- Challenging assumptions and judgements made by management in their critical accounting estimates;
- Reviewing the procedures around approval of grants and authorisation of payments.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our auditor's report.

## Inherent Limitations

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.

# Independent 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's Trustees as a body for our audit work, for this report, or for the opinions we have formed.

*Haysmacintyre LLP*

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Haysmacintyre LLP  
Statutory Auditors  
Date: 27/10/2022

10 Queen Street Place,  
London  
EC4R 1AG

# Consolidated Statement of Financial Activities

FOR THE YEAR ENDED 31 DECEMBER 2021

	NOTES	2021 Restricted Funds £	2021 Unrestricted Funds £	2021 Total Funds £	2020 Total Funds £
<b>INCOME AND ENDOWMENTS FROM:</b>					
Donations and legacies	2	1,061,580	11,852,788	12,914,368	10,506,386
Investments	3	-	20,859	20,859	33,522
<b>TOTAL</b>		<b>1,061,580</b>	<b>11,873,647</b>	<b>12,935,227</b>	<b>10,539,908</b>
<b>EXPENDITURE ON:</b>					
Charitable activities:	4				
Health		14,000	841,389	855,389	47,675
Relief		84,839	5,120,645	5,205,484	6,576,210
Advancement of Education		721,675	3,633,247	4,354,922	4,836,023
<b>TOTAL</b>		<b>820,514</b>	<b>9,595,281</b>	<b>10,415,795</b>	<b>11,459,908</b>
<b>NET (EXPENDITURE)/ INCOME</b>		<b>241,066</b>	<b>2,278,366</b>	<b>2,519,432</b>	<b>(920,000)</b>
<b>NET MOVEMENT IN FUNDS FOR THE YEAR</b>		<b>241,066</b>	<b>2,278,366</b>	<b>2,519,432</b>	<b>(920,000)</b>
<b>Total funds at 1 January 2021</b>		<b>1,815,949</b>	<b>6,932,389</b>	<b>8,748,338</b>	<b>9,668,338</b>
<b>TOTAL FUNDS AT 31 DECEMBER 2021</b>		<b>2,057,015</b>	<b>9,210,755</b>	<b>11,267,770</b>	<b>8,748,338</b>

The accompanying notes form an integral part of these accounts.

All activities are continuing and no activities were discontinued this year.

# Consolidated Balance Sheet

AS AT 31 DECEMBER 2021

	NOTES	2021		2020	
		£	£	£	£
<b>FIXED ASSETS</b>					
Tangible fixed assets	11		616,365		669,176
Investment properties	12		834,781		834,781
Investments in associates	13b		3,655,138		3,655,138
			<u>5,106,284</u>		<u>5,159,095</u>
<b>CURRENT ASSETS</b>					
Debtors	14	803,603		946,626	
Cash at bank		6,118,971		3,567,508	
		<u>6,922,574</u>		<u>4,514,134</u>	
<b>CREDITORS: amounts falling due within one year</b>	15	<u>(761,088)</u>		<u>(924,891)</u>	
<b>NET CURRENT ASSETS</b>			<u>6,161,486</u>		<u>3,589,243</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			<u>11,267,770</u>		<u>8,748,338</u>
<b>CREDITORS: amounts falling due after more than one year</b>	16		<u>-</u>		<u>-</u>
<b>NET ASSETS</b>			<u>11,267,770</u>		<u>8,748,338</u>
<b>FUNDS</b>					
Restricted Funds	17		2,057,015		1,815,949
General Funds			6,070,290		4,768,715
Designated Funds			3,140,465		2,163,674
<b>TOTAL FUNDS</b>			<u>11,267,770</u>		<u>8,748,338</u>

The financial statements were approved and authorised for issue by the Board the Trustees on 26 October 2022 and were signed below on its behalf by:

*Safder Jaffer*

**Safder Jaffer**  
President

*Zaffarali Khakoo*

**Zaffarali Khakoo**  
Hon. Treasurer

*Sajjad Rajan*

**Sajjad Rajan**  
Hon. Assistant Treasurer

The accompanying notes form an integral part of these accounts.

# Charity Balance Sheet

AS AT 31 DECEMBER 2021

	NOTES	CHARITY 2021		CHARITY 2020	
		£	£	£	£
<b>FIXED ASSETS</b>					
Tangible fixed assets	11		616,365		669,176
Investment properties	12		834,781		834,781
Investments in subsidiary undertakings	13a		1		1
Investments in associates	13b		3,655,138		3,655,138
			<u>5,106,285</u>		<u>5,159,096</u>
<b>CURRENT ASSETS</b>					
Debtors	14	1,153,933		946,625	
Cash at bank		6,118,971		3,567,508	
		<u>7,272,904</u>		<u>4,514,133</u>	
<b>CREDITORS: amounts falling due within one year</b>	15	<u>(761,088)</u>		<u>(924,891)</u>	
<b>NET CURRENT ASSETS</b>			<u>6,511,816</u>		<u>3,589,242</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			<u>11,618,101</u>		<u>8,748,338</u>
<b>CREDITORS: amounts falling due after more than one year</b>	16		-		-
<b>NET ASSETS</b>			<u>11,618,101</u>		<u>8,748,338</u>
<b>FUNDS</b>					
Restricted Funds	17		2,057,015		1,815,949
General Funds			6,420,621		4,768,715
Designated Funds			3,140,465		2,163,674
<b>TOTAL FUNDS</b>			<u>11,618,101</u>		<u>8,748,338</u>

The financial statements were approved and authorised for issue by the Board the Trustees on 26 October 2022 and were signed below on its behalf by:

*Zaffarali Khakoo*

**Zaffarali Khakoo**  
Hon. Treasurer

The accompanying notes form an integral part of these accounts.

# Consolidated Statement of Cash Flow

AS AT 31 DECEMBER 2021

	2021 £	2020 £
<b>Cash flows from operating activities:</b>		
Net cash (used in)/provided by operating activities	2,530,604	(1,387,046)
<b>Cash flows from investing activities</b>		
Dividends and interest	20,859	33,522
Payments to purchase investments	-	(14,989)
Payments to purchase investment properties	-	(9,031)
Payments to acquire tangible fixed assets	-	(4,482)
Net cash (used in)/provided by investing activities	20,859	5,020
Change in cash and cash equivalents in the reporting period	2,551,463	(1,382,026)
Cash and cash equivalents at the beginning of the reporting period	3,567,508	4,949,534
Cash and cash equivalents at the end of the reporting period	6,118,971	3,567,508

## NOTES TO THE STATEMENT OF CASH FLOWS

### (A) Reconciliation of Net Movement in Funds to Net Cash Flow from Operating Activities:

Net movement in funds:	2,519,432	(920,000)
Depreciation charges of tangible fixed asset	52,811	49,696
Decrease in debtors	143,023	35,568
(Decrease)/Increase in creditors	(163,803)	(518,788)
Dividends, interests and rents from investments	(20,859)	(33,522)
Net cash (used in)/provided by operating activities	2,530,604	(1,387,046)

### (B) Analysis of Cash and Cash equivalents

6,118,971	3,567,508
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# NOTES TO THE FINANCIAL STATEMENTS

## FOR THE YEAR ENDED 31 DECEMBER 2021

### 1. ACCOUNTING POLICIES

#### Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) - (Charities SORP Second Edition, effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The Charity meet the definition of a Public Benefit Entity registered as a charity in England and Wales, it was registered in 1982 (charity number: 282303).

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

#### Going concern

The trustees have assessed whether the use of the going concern assumption is appropriate in preparing these financial statements. The trustees have made this assessment in respect to a period of one year from the date of approval of these financial statements and have considered the impact of the coronavirus pandemic on the charity's operations. In particular the trustees have considered the charities forecasts and projections and have taken account of pressures on donation income. After making enquiries the trustees have concluded that there is a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements.

#### Fund Accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

## Income

All income is recognised when the criteria of entitlement, measurement and probability of receipt have been satisfied.

Gifts in kind donated for distribution are included at valuation and recognised as income when they are distributed to the projects. Gifts donated for resale are included as income when they are sold. Donated facilities are included at the value to the charity where this can be quantified, and a third party is bearing the cost. No amounts are included in the financial statements for services donated by volunteers.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Rental income is recognised in the period in which the income falls due on an accruals basis.

## Expenditure

Liabilities are recognised as resources expended as soon as there is a legal or constructive obligation committing the charity to the expenditure. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category.

Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with the use of resources. Grants payable are charged in the year when the offer is conveyed to the recipient. Grants offered subject to conditions which have not been met at the year-end date are noted as a commitment but not accrued as expenditure.

Expenditure is classified under the following activity headings:

- Costs of raising funds comprise the costs of investment management and other support costs that do not relate directly to separate charitable activities.
- Expenditure on charitable activities includes the costs of projects on health, relief and advancement of education undertaken to further the purposes of the charity and their associated support costs.
- Support costs have been allocated to direct activities based on the total direct costs of each function. Governance costs are now allocated in line with other support costs.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

## Foreign currencies

Monetary assets and liabilities denominated in foreign currencies are translated into sterling at rates of exchange ruling at the balance sheet date. Transactions in foreign currencies are translated into sterling at the rate ruling on the date of the transaction. Exchange gains and losses are recognised in the statement of financial activities.

## Operating leases

All operating leases rentals are charged to the statement of financial activities over the terms of the lease.

## Short term benefits

Short term benefits, including holiday pay, are recognised as an expense in the period in which the service is received.

## Employee termination benefits

Termination benefits are accounted for on an accrual basis and in line with FRS 102.

## Tangible fixed assets and depreciation

All assets costing more than £1,400 are capitalised.

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

Freehold property - 2% straight line

Fixtures and fittings - 10% straight line

Software - 20% straight line

## Investment

Investment properties are included in the balance sheet at their open market value. Investment properties also include programme related investments stated at costs less impairment. Details are included in Note 12.

Investments in the subsidiary and the associates are stated at their actual investment costs.

## Financial instruments

Basic financial instruments are initially recognised at transaction value and subsequently measured at amortised cost with the exception of investments which are held at fair value. Financial assets held at amortised cost comprise cash at bank and in hand, together with trade and other debtors. A specific provision is made for debts for which recoverability is in doubt. Cash at bank and in hand is defined as all cash held in instant access bank accounts and used as working capital. Financial liabilities held at amortised cost comprise all creditors except social security and other taxes.

## Debtors

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

## Creditors and provisions

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

## Critical accounting judgements and estimates

Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. Although these estimates are based on management's best knowledge of the amount, events or actions, actual results may ultimately differ from those estimates. The Trustees consider the following items to be areas subject to estimation and judgement.

- the estimates of the useful economic lives of tangible fixed assets used to determine the annual depreciation charge;
- the assumptions adopted by the trustees in determining the market value of investment properties and assessment of impairment of the investments in associates;
- the assumptions adopted by the trustees and management in determining the value of any designations required from the charity's general unrestricted funds; and
- the basis on which support costs have been allocated across expenditure headings.

## 2. INCOME FROM DONATIONS AND LEGACIES

	TOTAL FUNDS 2021 £	TOTAL FUNDS 2020 £
Donations	12,653,686	10,247,508
Legacies	20,043	16,693
Subscriptions	350	550
Gift Aid reclaimed	201,939	208,931
Management charges	23,330	19,264
Books and CD sales	15,020	13,440
	<u>12,914,368</u>	<u>10,506,386</u>

Included in above are restricted donations of £1,061,580 (2020: £913,748). All other income in both years was unrestricted.

## 3. INVESTMENT INCOME – UNRESTRICTED FUNDS

	Total Funds 2021 £	TOTAL FUNDS 2020 £
Rental income	19,171	15,864
Bank interest	1,688	17,688
	<u>20,859</u>	<u>33,522</u>

## 4. EXPENDITURE

	Direct Staff Costs £	Direct Other Costs £	Grants Payable £	Other Support Costs £	Governance Cost £	Total Funds 2021 £
Health	-	-	855,389	3,671	693	859,753
Relief	166,866	393,494	4,307,391	246,327	87,042	5,201,120
Advancement of Education	180,771	426,285	3,115,574	566,105	66,187	4,354,922
	<u>347,637</u>	<u>819,779</u>	<u>8,278,354</u>	<u>816,103</u>	<u>153,922</u>	<u>10,415,795</u>

## COMPARATIVE PERIOD

	Direct Staff Costs £	Direct Other Costs £	Grants Payable £	Other Support Costs £	Governance Cost £	Total Funds 2020 £
Health	-	-	43,762	3,679	234	47,675
Relief	38,793	515,323	5,527,772	464,790	29,532	6,576,210
Advancement of Education	231,564	76,554	4,156,232	349,468	22,205	4,836,023
	<u>270,357</u>	<u>591,877</u>	<u>9,727,766</u>	<u>817,937</u>	<u>51,971</u>	<u>11,459,908</u>

## 5. ALLOCATION OF OTHER SUPPORT COSTS

	Staff £	Premises £	Office £	Governance £	2021 Total Funds £
Relief	154,030	17,945	78,023	87,735	337,733
Advancement of Education	166,866	19,613	379,626	66,187	632,292
	<u>320,896</u>	<u>37,558</u>	<u>457,649</u>	<u>153,922</u>	<u>970,025</u>

## COMPARATIVE PERIOD

	Staff £	Premises £	Office £	Governance £	2020 Total Funds £
Health	1,022	100	2,557	234	3,913
Relief	129,095	12,661	323,034	29,532	494,322
Advancement of Education	97,065	9,520	242,883	22,205	371,673
	<u>227,182</u>	<u>22,281</u>	<u>568,474</u>	<u>51,971</u>	<u>869,908</u>

Support costs have been allocated to direct activities based on the total direct costs of each function.

## 6. GRANTS TO INDIVIDUALS

	Number	Total Funds 2021 £	Number	Total Funds 2020 £
Health	0	-	2	1,000
Relief	52	124,331	283	2,316,822
Advancement of Education	23	2,064,317	191	117,931
	<u>75</u>	<u>2,188,648</u>	<u>476</u>	<u>2,435,753</u>

## 7. GRANTS TO INSTITUTIONS

	Total Funds 2021 £	Total Funds 2020 £
Health	855,389	42,762
Relief	4,183,060	3,210,950
Advancement of Education	1,051,257	4,038,301
	<u>6,089,706</u>	<u>7,292,013</u>

## Significant grants awarded to institutions include:

	2021 £	2020 £
Africa Federation	1,147,834	1,577,876
Imamia Education & Welfare Trust	868,467	-
Anjuman Samaji Bahbood	688,049	188,430
Jabir Bin Hayyan Trust	425,615	-
Hussaini Foundation	424,477	554,824
KSI (South London) Jamaat	221,647	958,563
Safina Childrens Home	202,193	-
Council of All KSI Jamaats India Fed	179,012	269,218
Centres for Health & Education Programme	174,989	-
Al Khoie Foundation	146,429	-
Husaini Education & Welfare Society Trust	144,952	149,234
Council of European Jamaats - COEJ	141,728	2,112,302
MKSIA of Essex	128,773	-
Orison Charitable Trust	90,265	248,840
Imam Al Sadr Foundation	29,223	224,709
Mainstay Foundation	-	82,336
MKSI Peterborough	-	206,443
Al-Basaer Charitable Development	-	270,945
Alyatem	-	127,6929
Khoja (Pirbhai) Shia Isna Asheri Jamaat	-	80,000
Al Imam AsSajad Foundation	-	93,397
Dar Al Zahra School	-	99,693
	<u>5,013,653</u>	<u>7,244,502</u>

## 8. GOVERNANCE COSTS

	TOTAL FUNDS 2021 £	TOTAL FUNDS 2020 £
Auditor's remuneration – audit fees (including VAT)	25,200	22,800
Auditor's remuneration – accountancy fees (including VAT)	5,580	4,080
Legal and professional fees	12,371	1,647
Staff costs	110,771	23,444
	<u>153,922</u>	<u>51,971</u>

## 9. NET (EXPENDITURE)/INCOME

	2021 £	2020 £
This is stated after charging:		
Depreciation of tangible fixed assets:		
- Owned by the Charity	52,811	49,696
Auditors' remuneration		
- Audit (excluding VAT)	21,000	19,000
- Prior year audit fees under-charged	6,000	3,000
- Accountancy fees (excluding VAT)	4,650	3,400
	<u>84,861</u>	<u>75,096</u>

## 10. STAFF COSTS

2021  
£

2020  
£

Staff costs were as follows:

Wages and salaries	463,240	349,725
Social security costs	178,550	150,582
Pension	26,742	20,676
	<u>668,532</u>	<u>520,983</u>

The average number of employees during the year was as follows:

	No.	No.
Education	9	6
Health	2	5
Administration	6	4
	<u>17</u>	<u>15</u>

No employee received remuneration amounting to more than £60,000 in either year.

Key management personnel are deemed to be the Trustees. The Trustees did not receive any remuneration in respect of the services provided to the organisation.

### 10 a. RELATED PARTY TRANSACTIONS

During the year ended 31 December 2021, there were no reimbursements to trustees for travel and subsistence expenses. (2020: £1,715 to 3 Trustees).

During the year donations from trustees totalled £184,665 (2020: £295,416).

One trustee also donated funds through an entity where he is a director - Total amounts donated in 2021 were £5,260 (2020 :£nil).

During the year, no Trustees received any remuneration or any benefits in kind (2020 - £Nil)

There were no other related party transactions in the year.

## 11. TANGIBLE FIXED ASSETS

	Land and Buildings £	Furniture, Fittings and Equipment £	Software £	Total £
<b>COST</b>				
At 1 January 2021	651,145	75,175	157,156	863,476
Additions	-	-	-	-
At 31 December 2021	651,145	75,175	157,156	863,476
<b>DEPRECIATION</b>				
At 1 January 2021	130,229	45,903	38,169	214,301
Charge for the year	13,023	8,356	31,431	52,810
At 31 December 2021	143,252	54,259	69,600	267,111
<b>NET BOOK VALUE</b>				
At 31 December 2021	507,893	20,916	87,556	616,365
At 31 December 2020	520,916	29,273	118,987	669,176

Between 2008 and 2016, building work had been carried out in Canada has amounted to £651,145

## 12. INVESTMENT PROPERTY

	2021 £	2020 £
<b>Market Value</b>		
At 1 January 2021	825,750	825,750
Additions	-	9,031
Revaluation (loss)/gain	-	-
At 31 December 2021	825,750	834,781

The above valuation includes costs of £154,122 relating to investments in 2 properties that are classified as programme related investments in accordance with FRS102. The costs for these two properties represent 50% equitable shares owned by the Charity with the aim to generate rental income for the use of charitable purposes. The two remaining properties have been included at the trustees' valuation, who do not believe there to be a material movement in their fair value as at the year-end.

## 13 a. INVESTMENT IN SUBSIDIARY UNDERTAKING

	2021 £	2020 £
100% ordinary share capital of WF Digital Limited	1	1
Registered in England & Wales (Company number: 13105408)		
100% ordinary share capital of KSIMC Residential Investments Limited	-	100
KSIMC Residential Investments Ltd reclassified as an Associate	-	(100)
	1	1

The Charity holds 100% of the issued share capital of WF Digital Limited, a company registered in England and Wales. The Company was registered on 30 December 2020 and was dormant in the period ended 31 December 2020. At 31 December 2021 the share capital and net assets of WF Digital Limited were as follows:

Net liabilities at 31 December 2021	£348,079
Income for the year	£20,958
Expenditure for the year	£369,038
Deficit for the year	£348,080

### 13 b. INVESTMENT IN ASSOCIATE

	2021 £	2020 £
KSIMC Residential Investments Ltd – A shares	50	50
KSIMC Residential Investments Ltd – B shares	38	38
KSIMC Investments Ltd – A Shares	50	50
KSIMC Investments Ltd – B Shares	3,640,000	3,540,000
KSIMC Investments Ltd – B Shares issued in the year	15,000	100,000
	<u>3,655,138</u>	<u>3,655,138</u>

### 14. DEBTORS

	Group 2021 £	Group 2020 £	Charity 2021 £	Charity 2020 £
<b>Amounts due in within one year</b>				
Loans to individuals	20,570	114,930	20,570	114,930
Loans to Charitable organisations	386,911	178,727	386,911	178,727
Other debtors	22,386	339,713	372,716	339,713
Prepayments	1,027	1,273	1,027	1,273
	<u>430,894</u>	<u>634,643</u>	<u>781,224</u>	<u>634,643</u>
<b>Amounts due in more than one year</b>				
Loans to Charitable organisations	372,709	311,982	372,709	311,982
	<u>803,603</u>	<u>946,625</u>	<u>1,153,933</u>	<u>946,625</u>

### 15. CREDITORS: amounts falling due within one year

	Group and Charity 2021 £	Group and Charity 2020 £
Other creditors	355,255	660,427
Trade creditors	383,993	237,784
Accruals	21,840	26,680
Other taxation and social security	-	-
	<u>761,088</u>	<u>924,891</u>

16. CREDITORS: amounts falling due after more than one year	Group and Charity 2021 £	Group and Charity 2020 £
Other creditors	-	-
	-----	-----
	-	-
	=====	=====

## 17. STATEMENT OF FUNDS

	BROUGHT FORWARD 01/01/2021 £	INCOME £	EXPENDITURE £	TRANSFERS £	CARRIED FORWARD 31/12/2021 £
<b>DESIGNATED FUNDS</b>					
Khums	466,721	3,542,359	(3,271,651)	-	737,429
WF-AID	1,527,468	6,038,961	(5,382,975)	-	2,183,454
Education	24	28,415	(28,439)	-	24
Huqooq	169,461	302,595	(252,474)	-	219,582
	-----	-----	-----	-----	-----
	2,163,674	9,912,330	(8,935,539)	-	3,140,465
	=====	=====	=====	=====	=====
<b>UNRESTRICTED FUNDS</b>					
General Fund	4,768,715	1,961,317	(659,742)	-	6,070,290
	-----	-----	-----	-----	-----
<b>Total Unrestricted Fund</b>	<b>6,932,389</b>	<b>11,853,647</b>	<b>(9,595,281)</b>	<b>-</b>	<b>9,210,756</b>
	=====	=====	=====	=====	=====
<b>RESTRICTED FUNDS</b>					
R. Hiridjee (MARC) Foundation Fund	467,324	-	(13,024)	-	454,300
Capital Projects Fund	480	325,754	(306,588)	-	19,646
Africa Federation Education	28,464	67,160	(79,400)	-	16,224
Mogadishu Fund	730,942	-	-	-	730,943
Amanat Trust Fund	382,796	329,847	(200,301)	-	512,342
Mamas	240	120	-	-	360
Zainabiya Child Sponsorship Scheme	188,823	328,772	(221,201)	-	296,393
Yasir Asir Sponsorship Scheme	16,880	9,927	-	-	26,807
	-----	-----	-----	-----	-----
	1,815,949	1,061,580	(820,514)	-	2,057,015
	-----	-----	-----	-----	-----
<b>Total Funds for the Charity</b>	<b>8,748,338</b>	<b>12,935,227</b>	<b>(10,415,795)</b>	<b>-</b>	<b>11,267,770</b>
	=====	=====	=====	=====	=====

## 17. STATEMENT OF FUNDS

	BROUGHT FORWARD 01/01/2020 £	INCOME £	RESTATED EXPENDITURE £	RESTATED TRANSFERS £	CARRIED FORWARD 31/12/2020 £
<b>DESIGNATED FUNDS</b>					
Khums	378,991	3,849,399	(3,761,669)	-	466,721
WF-AID	1,154,271	2,863,714	(2,490,493)	(24)	1,527,468
Capital Projects Fund	1,496,000	-	-	(1,496,000)	-
Education	-	-	-	24	-
Huqooq	155,127	282,165	(267,831)	-	169,461
	<u>3,184,389</u>	<u>6,995,278</u>	<u>(6,519,993)</u>	<u>(1,496,000)</u>	<u>2,163,674</u>
<b>UNRESTRICTED FUNDS</b>					
General Fund	4,032,203	1,277,982	33,473	(574,943)	4,768,715
<b>Total Unrestricted Funds</b>	<u>7,216,592</u>	<u>8,273,260</u>	<u>(6,486,520)</u>	<u>(2,070,943)</u>	<u>6,932,389</u>
<b>RESTRICTED FUNDS</b>					
R. Hiridjee (MARC) Foundation Fund	16,445	-	(13,023)	463,902	467,324
Capital Projects Fund	-	1,389,157	(2,884,677)	1,496,000	480
Health	34,285	-	(34,285)	-	-
Late R.R. Merali Fund	513,464	-	(513,464)	-	-
Africa Federation Education	-	82,539	(165,116)	111,041	28,464
Mogadishu Fund	730,942	-	-	-	730,942
Amanat Trust Fund	1,089,379	507,463	(1,214,046)	-	382,796
Education	17,871	20,236	(38,107)	-	-
Mamas	120	120	-	-	240
Zainabiya Child Sponsorship Scheme	42,601	256,892	(110,670)	-	188,823
Yasir Asir Sponsorship Scheme	6,639	10,241	-	-	16,880
	<u>2,451,746</u>	<u>2,266,648</u>	<u>(4,973,388)</u>	<u>2,070,943</u>	<u>1,815,949</u>
<b>Total Funds for the Charity</b>	<u>9,668,338</u>	<u>10,539,908</u>	<u>(11,459,908)</u>	<u>-</u>	<u>8,748,338</u>

The 2020 comparatives transfers were restated to reflect the correct transfers made between funds. The position in total is unchanged.

## Transfers

Transfers during 2020 have been made at the Trustees discretion from designated and unrestricted funds to cover deficits or shortfalls on other funds. Restricted funds have been lawfully released to unrestricted funds where charity law permits the use of an excess of restricted funds raised from an appeal for an alternative charitable purpose within general or designated funds.

## Designated funds

WF – AID: Funds for the humanitarian work undertaken by International Relief and Development through emergency relief, community development schemes, reconstruction and rehabilitation projects to the underprivileged people who lack basic provisions in regions of deprivation, war and natural disasters.

Khums & Huqooq Funds - Specific funds to be utilised in accordance to the teachings of the Islamic faith and at the discretion of the trustees.

## Restricted Funds

Hiridjee Foundation Fund - Specific Funds received and utilised for the construction of an Information Resource Centre in Canada.

Capital Projects Fund – This funds is used for building community centres & mosques all over the world.

Health - This fund is used for the health projects undertaken by The World Federation including four primary healthcare centres and four eye clinics in South Asia, where the underprivileged are given medical help and educated in hygiene and preventative measures.

The Late R R Merali Fund - Funds representing the legacy donation of a freehold land and building.

Mogadishu Fund - Funds used for investment, where the income generated should be utilised on education and tabligh (Islamic education) projects.

Amanat Trust - Third-party funds held on behalf of donors to be utilised for charitable purposes in accordance to their instructions.

Education - This fund is used for the education activities of The World Federation with an aim of assisting deprived children to receive quality education so that they can support their families and communities.

Mulla Asgher Memorial Academic Scheme (MAMAS) - This scheme is aimed at supporting education of children and youth in Africa.

Zainabiya Child Sponsorship Scheme (ZCSS) - This Scheme is aimed at eliminating poverty through education of children and youth. Deserving students are being sponsored for their studies from primary to higher education.

Zainabiya Yatim & Asir Sponsorship Scheme - This is a scheme is aimed at providing education and basic amenities to the growing number of orphan and refugee children who have been afflicted by war.

**18. ANALYSIS OF NET ASSETS  
BETWEEN FUNDS**

	2021 RESTRICTED FUNDS £	2021 UNRESTRICTED FUNDS £	2021 TOTAL FUNDS £
Tangible fixed assets	-	616,365	616,365
Investments	-	4,489,919	4,489,919
Current assets	2,057,015	4,865,559	6,922,574
Creditors due more than one year	-	(761,088)	(761,088)
	<u>2,057,015</u>	<u>9,210,755</u>	<u>11,267,770</u>

**ANALYSIS OF NET ASSETS  
BETWEEN FUNDS - COMPARATIVE**

**BETWEEN FUNDS CHARITY**

	2020 RESTRICTED FUNDS £	2020 UNRESTRICTED FUNDS £	2020 TOTAL FUNDS £
Tangible fixed assets	520,916	148,260	669,176
Investments	-	4,489,920	4,489,920
Current assets	1,295,033	3,219,100	4,514,133
Creditors due within one year	-	(924,891)	(924,891)
Creditors due more than one year	-	-	-
	<u>1,815,949</u>	<u>6,932,389</u>	<u>8,748,338</u>

**19. OPERATING LEASE COMMITMENTS**

**2021**  
£                      **2020**  
£

At 31 December 2021, the charity's future minimum operating lease payments are as follows:

Less than 1 year	1,110	1,082
1-2 years	-	1,110
2-5 years	-	-
	<u>1,110</u>	<u>2,192</u>

# TRUSTEES REPORT

2021



Registered Charity in the UK No: 282303

The World Federation is an NGO in Special Consultative Status with the Economic and Social Council (ECOSOC) of the United Nations

**THE WORLD FEDERATION OF KHOJA SHIA ITHNA-ASHERI MUSLIM COMMUNITIES**

England & Wales - Charity number 282303

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# Accounts

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# TRUSTEES REPORT & ACCOUNTS 2020



THE WORLD  
**FEDERATION**  
OF KHOJA SHIA ITHNA-ASHERI MUSLIM COMMUNITIES



The World Federation is an NGO in Special Consultative Status with the Economic and Social Council (ECOSOC) of the United Nations



**A culture of accountability  
makes a good organisation  
great, and a great  
organisation unstoppable**

---

**Henry Evans**



# Core values of The World Federation

1

Strive for excellence  
in all fields especially  
in education

2

Serve with simplicity,  
sincerity, tenacity and  
patience

3

Engage with  
grassroots

4

Prevent duplication  
and support  
local efforts and  
innovations

5

Enable and facilitate  
all community  
endeavours

6

Respect others at all  
times

# Contents

Objectives	5
WF-Aid	8
Advancement of Islamic Education	10
Community Affairs	12
Financial Review	14
Looking Ahead	36

# Objectives

## OUR VISION:

To be a spiritually vibrant progressive and unified global community for the pleasure of Allah.

## OUR MISSION:

To connect and lead the global membership into a unified community to represent its voice and enable them to achieve a shared vision.

## OBJECTIVES OF THE WORLD FEDERATION OF KSIMC AND PUBLIC BENEFIT

The World Federation of KSIMC (The World Federation) believes that all human beings are entitled to basic provisions, and therefore one of its key strategic objectives is to undertake humanitarian projects to achieve this. The long-term aim of the World Federation is to bring about self-sufficiency within the developing world, through providing access to water, relief of poverty and education for all. In addition, the organisation's core values include spreading the true message of Islam as a religion that emphasises on peace and upholding human values.

Projects are implemented through working closely with partners based in different parts of the globe.

Examples of projects undertaken include:

### Examples of projects undertaken include:-

- Rapid response to emergencies and disasters worldwide
- Relieving financial deprivation through economic development and building human capacity and potential
- Supporting of projects that provide for safe drinking water in developing countries
- Annual Ramadan Relief appeal which distributes food packs to needy families in more than 20 countries
- Provision of necessities to groups that are most vulnerable, such as seniors, children and women
- Sponsoring students from developing

countries wishing to study in regions with a high level of education, supported by adequate resources and facilities

- Engagement with various interfaith groups aimed at bridging the gap between Muslim communities and those of other religions, in order to promote community cohesion
- Publication and distribution of Islamic books

**Our motto is 'We exist to serve'.**

### The organisations constitutional objectives are:

1. to promote the Shia Ithna-Asheri faith throughout the world;
2. to relieve poverty amongst the members of the Community; and
3. to educate members of the Community (where 'the Community' shall mean all those persons throughout the world who are of the Shia Ithna-Asheri faith).

The following report outlines the activities of the Charity in more detail. Each of these activities falls under one of three main departments in the Charity, namely:

- (i) WF-AID
- (ii) Advancement of Islamic Education; and
- (iii) Community Affairs.

These three departments both further the legal objects of the Charity and also concentrate efforts within the plethora of activities undertaken.

An action plan is developed each three-year cycle and guided by Conference which forms the basis of the strategic direction of each department. The Trustees monitor the efficacy of programs and grants through regular reporting from beneficiaries and these are communicated to donors specifically and the public at large on the website. The Trustees of The World Federation of KSIMC are committed in ensuring they have considered Section 17 of the Charities Act 2011 guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion.

## **STRUCTURE and GOVERNANCE**

The World Federation is governed by its Constitution dated 27 December 1980, (as amended in May 2014, May 2011, December 2010, October 2009, September 2006, October 2003, June 1997 and October 1990). The accounts have been prepared under the Charities SORP Second Edition, effective 1 January 2019.

### **MEMBERSHIP**

The World Federation was registered as a charity in England and Wales on 1 June 1982. It was accredited as a Non-Governmental Organisation ('NGO') in Special Consultative Status with the Economic and Social Council of the United Nations in July 2007 and became a member of the Fundraising Standards Board in February 2008.

Following the implementation of the Charities (Protection and Social Investment PSI) Act 2016, the Charity has reviewed its fundraising activities and confirms that it complies with the regulation. The Charity did not make use of any external fundraisers. No complaints were received in respect of its fundraising activities.

The World Federation is a founding member of the Muslim Council of Britain (MCB), and during the period, was also a member and Trustee of the Muslim Charities Forum (MCF).

### **ORGANISATIONAL STRUCTURE**

The World Federation has an elected President, Vice President, Hon. Treasurer and Hon. Assistant Treasurer.

The Secretariat, led by a nominated Secretary General, and assisted by a nominated Assistant Secretary General, has overall responsibility of the staff and volunteers that coordinate the activities of the organisation. The six Office Bearers are the key management personnel of the Organisation and effectively act as the senior management team. The Office Bearers are not remunerated for their services and only reimbursed occasionally for expenses incurred for duties carried out as Trustees.

The World Federation also has an Executive Council, made up of Councillors from its membership, who regularly meet to monitor the organisation's activities and progress. A triennial conference is also organised to discuss the progress of the preceding three-year period and the direction for the next three years. The Conference has the power to adopt important and strategic resolutions and can amend the Constitution.

### **APPOINTMENT OF THE TRUSTEES**

The appointment of the Trustees is governed by the Constitution. The Board of Trustees devote their time voluntarily. The organisation undertakes training needs analysis of its Trustees, actively encouraging them to undergo training to fulfil their development needs.

### **THE CORPORATE GOVERNANCE FRAMEWORK**

After a strategic reorganisation in 2006, a significant proportion of The World Federation's services were devolved to its regional members who were better informed of the local needs and resources of the community. A new focused approach enabled the organisation to work through its 3 departments: WF-AID, Community Affairs and Advancement of Islamic Education. Each department is led by a Head, who is responsible for managing the activities of that department.

# Administrative & Reference Details for the year ending 31 December 2020

**Status:**

Registered charity in England & Wales

**Charity No:**

282303

**Office Bearers****(Key Management Personnel)****President:**

Safder Jaffer

**Vice President:**

Dr Munir Dattoo

**Secretary General:**

Arifali Hirji

**Hon. Treasurer:**

Zaffarali Khakoo

**Assistant Hon. Treasurer:**

Sajjad Rajan

**Accountant:**

Mohamed Lakha

**Trustees:**

Anwarali Dharamsi

(Resigned 28 June 2020\*)

Shabbar Dhalla

(Resigned 28 June 2020\*)

Shan E Abbas Hassam

(Resigned 28 June 2020\*)

Mahmood Dhala

(Resigned 28 June 2020\*)

Mohamedkazim Bhaloo

(Resigned 28 June 2020\*)

Muntazir Bhimji

(Resigned 28 June 2020\*)

Safder Jaffer

(Elected 25 July 2020)

Dr Munir Dattoo

(Elected 25 July 2020)

Arifali Hirji

(Appointed 29 July 2020)

Ruqayya Dattoo-Nanjani

(Appointed 7 August 2020;

Resigned 30 May 2021)

Zaffarali Khakoo

(Elected 25 July 2020)

Sajjad Rajan

(Elected 25 July 2020)

**Principal Office:**

The World Federation of KSIMC

Wood Lane

Stanmore

Middlesex

HA7 4LQ

United Kingdom

**Bankers:**

Barclays Bank, Harrow, UK

Habib Bank AG Zurich, London UK

Habib American Bank, New York, USA

**Auditors:**

Haysmacintyre LLP

10 Queen Street Place,

London EC4R 1AG

(\*The Trustees resigned on 28 June 2020 with 30 days' notice, leading to the election of new Trustees on 25 July 2020)

# WF-AID

The WF-AID department engages in international relief and development activities and envisions a world free of suffering, where all human beings have access to basic needs like clean water, food, shelter, sanitation, education and health.

The onset of the COVID-19 pandemic required extensive work to be carried out to determine the needs on the ground in all regions where the Khoja community resides. Over 12,000 low income households were identified in Pakistan, India and Africa who required urgent support, and funds were remitted via regional member federations. 5,000 PPE kits were also supplied in Africa and Europe to help medical personnel early in the pandemic.

In the UK, equipment was funded for the Muslim Youth Helpline during the COVID-19 crisis to provide new licenses, headsets, laptop risers, mice, keyboard, and resources to allow increase in case work as a result of the mental health impact of the pandemic. The World Federation also took part in the Muslim Charities Forum's National Solidarity Campaign, which looked to provide vulnerable and disadvantaged groups with services they need during COVID-19.

## OTHER ACTIVITIES INCLUDED:

- Distribution of food in 26 countries including the UK in the form of food baskets and iftaars in the month of Ramadan, reaching over 575,000 people.
- Facilitating the slaughtering of goats as part of the practise of Qurbani, which enables those less fortunate around the world to have readily obtainable provisions of food. The meat is distributed in Africa amongst the poor and needy, including widows, orphans, seniors and the disabled. In 2020, a total of 1,566 Qurbanis were carried out, providing food to over 6,000 families in need.
- Provision of a healthy and nutritious breakfast during each school term to students across East Africa. As a result, teachers have commented on their increased levels of concentration and motivation, as well as improvements to their academic performance and general behaviour.
- Continued focus on long-term solutions to enable desperate communities access to clean water from remote and hard to reach sources. The projects included:
  - a large-scale desalination water plant in the Gaza Strip, with 1,500 families provided with clean drinking water in the vicinity as direct beneficiaries.
  - the repair of 30 boreholes in 10 villages, along with the installation of 5 hand pumps in the Bukedea, Pallisa and Kibuku Districts of Eastern Uganda.
  - the building and restoration of 78 washroom facilities across Pakistan
  - a number of shallow wells and deep wells in rural areas of Kenya and Tanzania.
- Medical assistance in various regions was provided, including cataract surgeries, major and minor hospital treatments for injuries/sickness, general medicinal aid, and ad-hoc miscellaneous treatments.
- In the largest ever outreach during winter, WF-AID worked in 8 countries, providing warm clothes, blankets, coal, heaters, and other heating essentials to those who cannot afford heating during severe cold weather in various regions around the world.
- 164 people given goods as a loan to start their own business in Lucknow, India, and 20 people given goods/tools to start their businesses or expand in Pakistan who were in need of financial assistance.

- The Zainabiya Child Sponsorship Scheme (ZCSS) continued to give disadvantaged children and their families a chance to live free from the constraints of poverty with dignity and pride. Over 900 students across India, Pakistan, Kenya and Tanzania are being sponsored, with an ever-increasing focus on higher education.



# Advancement of Islamic Education

## ADVANCEMENT OF ISLAMIC EDUCATION

Islam emphasises the importance of upholding and promoting universal humanitarian values, regardless of race, religion, gender or age. The Islamic Education department of The World Federation promotes these values through the true message of Islam as taught in the Qur'an and demonstrated in practice by the Prophet of Islam (saw) and his Holy Household (as).

The activities of the department fall under the functions described below.

### INTERNAL TABLEEGH

The purpose of Internal Tableegh is to promote the teachings of the Qur'an and the Ahl al-Bayt (as) in the Khoja community:

- During the COVID-19 pandemic, working with the religious authorities, updated religious guidance was provided on burial rites for the deceased.
- OneStopFiqh, a single point of call to get information on the latest Islamic Rulings, was released as an easily searchable online resource. Furthermore, this site has been integrated with the Ask An Alim website, a question and answer forum on matters pertaining to the Shia Ithna-Asheri faith, as well as Shia Wills, which gives guidance on making a will.
- The coordination unit in Najaf facilitates more effective Islamic education and spiritual guidance, given The World Federation's relationships with high-ranking scholars. During the year, the office participated in a textbooks project to support around 380 students who benefitted from a supply of books for the whole year.

### EXTERNAL TABLEEGH

The purpose of External Tableegh is to

promote the teachings of the Qur'an and the Ahl al-Bayt (as) in communities other than the Khoja community. In 2020, despite the effects of the COVID-19 pandemic which curtailed many gatherings and spiritual programmes, the team reached out in 30 countries, working on a variety of projects that increased awareness of the lives of the Ahl al-Bayt, including conducting virtual lectures in various parts of the world, organising interfaith meetings and activities in Nepal, raising awareness of the religion through printing of various collateral, and facilitating religious courses for scholars.

During the year, two webinars were organised which garnered worldwide audiences and views in the thousands.

### DIGITAL SERVICES

The purpose of this function is to support the activities of the other three functions of Islamic Education by optimising the opportunities afforded by computer-mediated technologies. In 2020, multiple series of videos were released that provide easy to understand and comprehensive answers to pertinent issues facing the community. In addition, the team produced:

- Fatima al-Zahra (as) - The Spring of Inspiration – a series of 10 podcasts
- Ramadan 2020 - Daily Timeout with The Holy Quran video series
- Muharram 2020/1442 - #BecomeHusayni Series of videos in English and French
- Ziyarah – four further documentaries were released
- Timeless Legacy of Lady Zaynab (as) – a short series of videos

### RESEARCH AND PUBLICATIONS

An important area of Islamic Education's work is publishing books on the history, thought, and practice of the Shia Ithna Asheri faith. In 2020, publications included

**Islam: Misconceptions and Challenges**, which tackles a wide range of important questions pertaining to the twenty-first-century image of Islam, and **Building a Successful Relationship**, a new volume in the Heavenly Path series, which provides useful spiritual and practical guidance for couples.

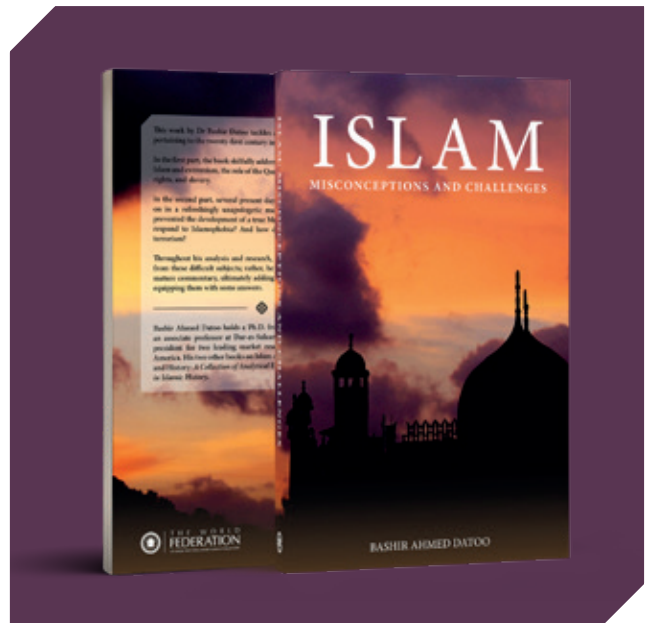
**MADRASAH CENTRE OF EXCELLENCE (MCE)**

MCE continued to progress in the four main areas of its work, namely:

- Curriculum Development
- Teacher Development
- Learning Resources
- Assessment and Evaluation

In 2020, a major milestone was the release of the madrasah curriculum, Tarbiyah, on a digital platform which is student-centred and caters for contemporary learners and a variety of students at different learning stages.

A new app, Tarbiyah Storytime, was released, a collection of books that have been lovingly designed with great attention to detail to introduce children to a verse of the Holy Qur’an. The app has received excellent reviews and the aim is to make more books available in the app.



# Community Affairs

## COMMUNITY AFFAIRS

The Community Affairs department arranges projects and activities that enable the Khoja Shia Ithna Asheri Community communities to grow and progress, as well as understand and promote their heritage.

### KHOJA HERITAGE PROJECT (KHP)

A concerted effort to preserve heritage is a critical factor to maintain one's cultural legacy. Each ethnic group or nation strives to preserve its cultural heritage that includes their social values, customs, dress, art, cuisine to name but a few that distinguishes them from each other. Yet in this globalised world of today, not everyone feels a connection with their cultural heritage, while others yearn to connect. The aim of the Khoja Heritage Project (KHP) is to promote and preserve the legacy and heritage of the Khoja Shia Ithna Asheri Community. The key objectives of the Khoja Heritage Project (KHP) are:

1. To promote and preserve all aspects of heritage of the Khoja Shia Ithna Asheri Community
2. To collaborate with other Khoja communities in promoting the shared heritage of the Khojas
3. To engage with Academia to enhance the field of academic Khoja Studies

In 2020:

- The third Khoja Heritage Tour was organised, attracting community members from across the world in organised tours of various cities in India relevant to Khoja heritage.
- The second Khoja online course with 12 sessions was held, attracting 140+ participants ranging from 18 to 80 years old and had a global audience. The course offered a deeper understanding of the evolution of the community over seven centuries.
- The Our Story campaign was run,

aimed at youngsters to interview elders in their families and curate their personal accounts. An ebook was produced for each participant to serve as treasured memory of the accounts.

- The KHP Reading circle successfully completed its fourth year, discussing various topics pertaining to the intellectual history of the Khoja Community. So far, more than 50 sessions have been held.
- KhojaPedia, an online encyclopedia that details the socio-religious matters of the Khoja Shia Ithna Asheri Muslim community, continues to be expanded, with several new entries chronicling the past.

### KHOJA NEWS

KhojaNews.org is a dedicated website, designed for the community to share their news and celebrate their achievements. The website has the latest news on business developments and community projects, such as achievements of Khoja institutions and Khoja individuals and items of interest to the community.

In total, 128 news stories were published in 2020 with contributions from community members, all submitting content that matters to them. Topics varied from personal achievements, memorial pieces, and biographies, each bringing a new perspective and insight into the people who make up the community.

### EDUCATION

This department's objective is to empower communities through education and enable them to become self-sufficient. This will create a generation of skilled individuals who will work together to lift their families and communities out of poverty.

The World Federation's various education loan schemes aim to provide an opportunity to the students from humble backgrounds to pursue university degrees leading to a successful career.



# Financial Review & Statements

## FINANCIAL REVIEW

Total income has decreased by £5,304,204 and the Resources Expended decreased by £2,467,043. A summary of these results is shown on the Financial Statements attached to this report.

## RISK MANAGEMENT

The Trustees regularly consider all the risks the Charity might be exposed to and take corrective action to implement appropriate systems to mitigate identified risks. Financial risks are considered at the beginning of each year, and with the strengthening of the Secretariat staff; a thorough review of all operational and environmental risks is continuously being assessed.

## PRINCIPAL RISKS AND UNCERTAINTIES

The World Federation has a formal risk management process through which the major risks to which the organisation may be exposed and has ranked these by likelihood and impact, culminating in a risk control document which is updated on a regular basis. All significant risks, together with current mitigation actions, are reviewed regularly throughout the year by the Trustees. The Trustees are satisfied that systems have been developed and are in place to mitigate identified risks to an acceptable level. The principal risks and uncertainties identified by the Charity are as follows:

### Risk Identified:

Inability to sustain overhead expenditure from unrestricted funds.

### Action Taken To Mitigate The Risk:

Continuous drive to target endowment / foundation funds for investment to generate income returns that can meet the organisation's overhead costs. Further investments have been made to increase investment income and add to the unrestricted funds of the organisation to assist with supporting the administration

and governance costs.

### Risk Identified:

Disbursements and projects sponsored in 'at risk' jurisdictions in the Middle East

### Action Taken To Mitigate The Risk:

Periodic and thorough review of compliance, reporting and governance procedures for any projects undertaken with partners / agencies in 'at risk' jurisdictions. Furthermore, sending staff for compliance visits to monitor and report back on funds disbursements to provide comfort that funds are being used for the intended purposes. This has been put on hold currently due to COVID-19 restrictions, but will resume as soon as circumstances permit.

### Risk Identified:

Reputational risk of constituent members i.e. members of members having a negative impact on public relations and the ripple effects filtering up to The World Federation as the parent body.

### Action Taken To Mitigate The Risk:

Development of policies on key areas being created in consultation with members to ensure that any affiliated organisation to the World Federation meets the required criteria to mitigate reputational risk.

## COVID-19

As of May 2020, the outbreak of COVID-19 affected the Charity in a number of ways similar to other organisations.

- The safety of staff is paramount, so arrangements were made to allow staff to work safely following government advice. Following the lockdown, the office was closed and, as of April 2021, staff continue to work productively from home in line with government advice.
- No staff have been furloughed, thus allowing the Charity operations to continue with minimal disruption.

- The impact on the communities that the organisation serves has been palpable and is bound to increase over time. A number of initiatives were instituted, such as conducting live Zoom shows with global participation, producing videos on a number of topics including spiritual, economic and mental health and wellbeing, and trialling an emotional support helpline.
- An emergency COVID-19 appeal was launched which has been very successful and proceeds have been distributed amongst the vulnerable and impoverished community members who have been hard-hit.
- Over time, the level of donations is expected to drop due to the economic uncertainties caused by the pandemic. In particular, Khums donations are likely to decline as a result of lower earnings and due to a change in the Islamic ruling regarding this particular religious obligation.
- The Charity has a significant cash reserve and because of the nature of the Charity's investments, this income is not expected to be significantly affected. Sensible cost-cutting measures have been made to control expenses.

## INVESTMENTS

The Trustees are actively seeking investment opportunities to invest the Foundation Fund monies that have been specifically given by donors for investment purposes. The Trustees policy is to achieve a return greater than the rate of inflation whilst always taking great care to protect the capital invested. During the year, as a result of the pandemic, no investments were made.

## LOOKING AHEAD

Please refer to page 36 of the financial statement

## GRANT MAKING POLICY

The Trustees have a robust policy of rigorously reviewing grant applications that are received. The review of the applications is conducted by the Heads of Departments in line with these policies prior to approval being given for the grant to be made.

Furthermore, once the grants are released, there is a system in place to monitor the effect of the grant and reporting details acquired to ensure that the objective has been satisfied and to report back to the Charity's donors.

## RESERVES POLICY

The level of total funds held at the end of the year was £8,748,338. The restricted funds at the year-end were £1,815,949.

£2,163,674 are held as designated funds and it is likely that these funds will be disbursed by the Trustees for the activities intended within the next 12 months.

Unrestricted funds are maintained to cover management and administration costs and to respond efficiently to varying application of grants and pledges made.

The Restricted funds are all continuing projects. Where deficits exist, funds have been received after the year-end. Where there are surpluses, the funds are utilised when actual expenditure is incurred.

The Trustees have examined the Charity's requirements for reserves in light of the main risks to the organisation.

The Trustees are committed to generating sufficient reserves to support current organisational activities to meet the following requirements:

- Safeguard the Charity's service commitment in the event of delays in receipt of donations or other income
- Providing a financial cushion against risk and future uncertainties.

To this end, the Trustees have established a reserves policy that is reviewed annually to ensure that the appropriate levels of reserves are maintained. However, the trustees are of the view that reserves should not be set too high, tying up funds which could and should be spent on charitable activities. In line with its duties as a service provider, the organization aims to hold unrestricted reserves, excluding those tied up in tangible fixed assets, amounting to three months projected operating costs.

This is to minimize any disruption to

beneficiaries should a source of income cease. On forecast expenditure this amount is equivalent to £342,000. The actual free reserves at the year-end were £376,478.

Free reserves continue to be in excess of the required target amount and therefore the Trustees can consider investing the surplus reserves to generate income and provide future sustainable funding for the organization.

The Trustees are continually in the process of raising funds for investment to generate a return that will create unrestricted income.

## RESPONSIBILITIES OF THE TRUSTEES

The Trustees are responsible for managing the day-to-day activities of The World Federation as laid down by the Constitution. The Trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). The law applicable to charities in England and Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and of the incoming resources and application of resources of the Charity for that period. In preparing these financial statements, the Trustees are required to:

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

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the Charity and enable them to

ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed.

They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the Charity and financial information included on the Charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

## RELATED PARTIES

The World Federation has policies in place to identify and document related party transactions which are detailed under note 10a of the accounts section.

## CONCLUSIONS

During the period 1 January 2020 - 31 December 2020, The World Federation has taken significant steps in achieving its operational objectives which were in line with its constitutional objects and the Trustees assert it as a going concern entity.

The World Federation Trustees are grateful to the dedicated service of its staff and many volunteers.

Without their commitment it would be impossible for The World Federation to achieve its objectives and carry out its programs.

The Trustees consider the performance as satisfactory for the year-end 31 December 2020. This report was approved by the Board of Trustees on

*13 September 2021* and signed on its behalf by:

*Zaffarali Khakoo*

**Zaffarali Khakoo**  
Trustee/Hon.Treasurer

*Sajjad Rajan*

**Sajjad Rajan**  
Trustee/Asst.Treasurer

**Date:** *13 September 2021*

# Independent Auditor's Report

## Opinion

We have audited the financial statements of The World Federation of the Khoja Shia Ithna-Sheri Muslim Communities for the year ended 31 December 2020 which comprise the Statement of Financial Activities, the Balance Sheet and the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. *The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 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 2020 and of the Charity's net movement in funds for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

## Basis for opinion

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder. We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the Charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance

with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

## Conclusions relating to going concern

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

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

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

## Other information

The Trustees are responsible for the other information. The other information comprises the information included in the Trustees' 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.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this

# Independent Auditor's Report

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 require us to report to you if, in our opinion:

- adequate accounting records have not been kept by the Charity; or
- sufficient accounting records have not been kept; or
- the Charity 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 for the financial statements

As explained more fully in the trustees' responsibilities statements on Page 16, 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

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

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

Based on our understanding of The World Federation of the Khoja Shia Ithna-Sheri Muslim Communities, we identified that the principal risks of non-compliance with laws and regulations relates to the Charities Act 2011, Employment law, Fundraising regulations and we considered the extent to which non-compliance might have a material effect on the financial statements. We also considered those laws and regulations that have a direct impact on the preparation of the financial statements such as the Charities Act 2011 and the application of FRS 102, income tax and payroll tax.

We evaluated management's incentives and opportunities for fraudulent manipulation of the financial statements (including the risk of override of controls), and determined that the principal risks were related to application of controls around authorisation of expenditure and payments, which include overseas grant making.

# Independent Auditor's Report

Audit procedures performed by the engagement team included:

- Enquiries of management regarding correspondence with regulators and tax authorities;
- Discussions with management including consideration of known or suspected instances of non-compliance with laws and regulation and fraud;
- Evaluating management's controls designed to prevent and detect irregularities;
- Identifying and testing journals, in particular, journal entries posted with unusual account combinations, postings by unusual users or with unusual descriptions; and
- Challenging assumptions and judgements made by management in their critical accounting estimates;
- Reviewing the procedures around approval of grants and authorisation of payments.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditorsresponsibilities>. 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's Trustees as a body for our audit work, for this report, or for the opinions we have formed.

*Haysmacintyre LLP*

### **Haysmacintyre LLP**

Statutory Auditors

10 Queen Street Place, London EC4R 1AG

**Date:** *22 September 2021*

Haysmacintyre LLP is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006

# Statement of Financial Activities

FOR THE YEAR ENDED 31 DECEMBER 2020

	NOTES	2020 Restricted Funds £	2020 Unrestricted Funds £	2020 Total Funds £	2019 Total Funds £
INCOME AND ENDOWMENTS FROM:					
Donations and legacies	2	2,266,648	8,239,738	10,506,386	15,807,009
Investments	3	-	33,522	33,522	37,103
<b>TOTAL</b>		<b>2,266,648</b>	<b>8,273,260</b>	<b>10,539,908</b>	<b>15,844,112</b>
EXPENDITURE ON:					
Charitable activities:	4				
Health		34,285	13,390	47,675	50,673
Relief		3,624,172	2,952,038	6,576,210	10,690,512
Advancement of Education		-	4,836,023	4,836,023	3,185,766
<b>TOTAL</b>		<b>3,658,457</b>	<b>7,801,451</b>	<b>11,459,908</b>	<b>13,926,951</b>
<b>NET INCOME/(EXPENDITURE)</b>		<b>(1,391,809)</b>	<b>471,809</b>	<b>(920,000)</b>	<b>1,917,161</b>
<b>TRANSFERS BETWEEN FUNDS</b>	17	<b>756,012</b>	<b>(756,012)</b>	<b>-</b>	<b>-</b>
<b>NET MOVEMENT IN FUNDS FOR THE YEAR</b>		<b>(635,797)</b>	<b>(284,203)</b>	<b>(920,000)</b>	<b>1,917,161</b>
<b>Total funds at 1 January 2020</b>		<b>2,451,746</b>	<b>7,216,592</b>	<b>9,668,338</b>	<b>7,751,177</b>
<b>TOTAL FUNDS AT 31 DECEMBER 2020</b>		<b>1,815,949</b>	<b>6,932,389</b>	<b>8,748,338</b>	<b>9,668,338</b>

The accompanying notes form an integral part of these accounts.

All activities are continuing and no activities were discontinued this year.

# Balance Sheet

AS AT 31 DECEMBER 2020

		2020		2019	
	NOTES	£	£	£	£
<b>FIXED ASSETS</b>					
Tangible fixed assets	11		669,176		714,390
Investment property	12		834,781		825,750
Investments in subsidiary undertakings	13a		1		100
Investments in associates	13b		3,655,138		3,640,050
			-----		-----
			5,159,096		5,180,290
<b>CURRENT ASSETS</b>					
Debtors	14	946,625		982,193	
Cash at bank		3,567,508		4,949,534	
		-----		-----	
		4,514,133		5,931,727	
<b>CREDITORS:</b> amounts falling due within one year	15	(924,891)		(1,253,956)	
		-----		-----	
<b>NET CURRENT ASSETS</b>			3,589,242		4,677,771
			-----		-----
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			8,748,338		9,858,061
<b>CREDITORS:</b> amounts falling due after more than one year	16		-		(189,723)
			-----		-----
<b>NET ASSETS</b>			8,748,338		9,668,338
			=====		=====
<b>FUNDS</b>					
Restricted Funds	17		1,815,949		2,451,746
General Funds			4,768,715		4,032,203
Designated Funds			2,163,674		3,184,389
			-----		-----
<b>TOTAL FUNDS</b>			8,748,338		9,668,338
			=====		=====

The financial statements were approved and authorised for issue by the Board of Trustees on 13 September 2021 and were signed below on its behalf by:

*Zaffarali Khakoo*

**Zaffarali Khakoo**  
Trustee/Hon. Treasurer

*Safder Jaffer*

**Safder Jaffer**  
Trustee/President

The accompanying notes form an integral part of these accounts.

# Statement of Cash Flow

AS AT 31 DECEMBER 2020

	2020 £	2019 £
<b>Cash flows from operating activities:</b>		
Net cash (used in)/provided by operating activities	(1,387,046)	2,123,299
<b>Cash flows from investing activities</b>		
Dividends and interest	33,522	37,103
Payments to purchase investments	(14,989)	(865,750)
Payments to purchase investment properties	(9,031)	-
Payments to acquire tangible fixed assets	(4,482)	(54,366)
<b>Net cash (used in)/provided by investing activities</b>	<b>5,020</b>	<b>(883,013)</b>
<b>Change in cash and cash equivalents in the reporting period</b>	<b>(1,382,026)</b>	<b>1,240,286</b>
Cash and cash equivalents at the beginning of the reporting period	4,949,534	3,709,248
<b>Cash and cash equivalents at the end of the reporting period</b>	<b>3,567,508</b>	<b>4,949,534</b>
<b>NOTES TO THE STATEMENT OF CASH FLOWS</b>		
<b>(A) Reconciliation of Net Movement in Funds to Net Cash Flow from Operating Activities:</b>		
Net movement in funds:		
Depreciation charges of tangible fixed asset	(920,000)	1,917,161
Depreciation on mobile homes	49,696	27,020
(Increase)/decrease in debtors	35,568	(193,287)
Increase in creditors	(518,788)	409,508
Dividends, interests and rents from investments	(33,522)	(37,103)
<b>Net cash provided by/(used in) operating activities</b>	<b>(1,387,046)</b>	<b>2,123,299</b>
<b>(B) Analysis of Cash and Cash equivalents</b>		
Cash at bank and in hand	<b>3,567,508</b>	<b>4,949,534</b>

# Notes to the Financial Statements

FOR THE YEAR ENDED 31 DECEMBER 2020

## 1. ACCOUNTING POLICIES

### Basis of Preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP Second Edition, effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The Charity meets the definition of a Public Benefit Entity registered as a charity in England and Wales, it was registered in 1982 (charity number: 282303).

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

### Going concern

The Trustees have assessed whether the use of the going concern assumption is appropriate in preparing these financial statements. The Trustees have made this assessment in respect to a period of one year from the date of approval of these financial statements and have considered the impact of the coronavirus pandemic on the Charity's operations. In particular the Trustees have considered the Charities forecasts and projections and have taken account of pressures on donation income. After making enquiries the Trustees have concluded that there is a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. The Charity therefore continues to adopt the going concern basis in preparing its financial statements.

### Fund Accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors which have been raised by the Charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

### Income

All income is recognised when the criteria of entitlement, measurement and probability of receipt have been satisfied.

Gifts in kind donated for distribution are included at valuation and recognised as income when they are distributed to the projects. Gifts donated for resale are included as income when they are sold. Donated facilities are included at the value to the Charity where this can be quantified and a third party is bearing the cost. No amounts are included in the financial statements for services donated by volunteers.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Rental income is recognised in the period in which the income falls due on an accruals basis.

### Expenditure

Liabilities are recognised as resources expended as soon as there is a legal or constructive obligation committing the Charity to the expenditure. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category.

Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources. Grants payable are charged in the year when the offer is conveyed to the recipient. Grants offered subject to conditions which have not been met at the year-end date are noted as a commitment but not accrued as expenditure.

Expenditure is classified under the following activity headings:

- Costs of raising funds comprise the costs of investment management and other support costs that do not relate directly to separate charitable activities.
- Expenditure on charitable activities includes the costs of projects on health, relief and advancement of education undertaken to further the purposes of the Charity and their associated support costs.
- Support costs have been allocated to direct activities based on the total direct costs of each function. Governance costs are now allocated in line with other support costs.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

### Foreign currencies

Monetary assets and liabilities denominated in foreign currencies are translated into sterling at rates of exchange ruling at the balance sheet date. Transactions in foreign currencies are translated into sterling at the rate ruling on the date of the transaction. Exchange gains and losses are recognised in the statement of financial activities.

### Operating leases

All operating leases rentals are charged to the statement of financial activities over the terms of the lease.

### Short term benefits

Short term benefits, including holiday pay, are recognised as an expense in the period in which the service is received.

### Employee termination benefits

Termination benefits are accounted for on an accrual basis and in line with FRS 102.

### Tangible fixed assets and depreciation

All assets costing more than £1,400 are capitalised.

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

Freehold property	- 2% straight line
Fixtures and fittings	- 10% straight line
Software	- 20% straight line

### Investment

Investment properties are included in the balance sheet at their open market value. Investment properties also include programme related investments stated at costs less impairment. Details are included in Note 12.

Investments in the subsidiary and the associates are stated at their actual investment costs.

### Financial instruments

Basic financial instruments are initially recognised at transaction value and subsequently measured at amortised cost with the exception of investments which are held at fair value. Financial assets held at amortised cost comprise cash at bank and in hand, together with trade and other debtors. A specific provision is made for debts for which recoverability is in doubt. Cash at bank and in hand is defined as all cash held in instant access bank accounts and used as working capital. Financial liabilities held at amortised cost comprise all creditors except

social security and other taxes.

### **Debtors**

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

### **Creditors and provisions**

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

### **Critical accounting judgements and estimates**

Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Although these estimates are based on management's best knowledge of the amount, events or actions, actual results may ultimately differ from those estimates. The Trustees consider the following items to be areas subject to estimation and judgement.

- The estimates of the useful economic lives of tangible fixed assets used to determine the annual depreciation charge;
- The assumptions adopted by the Trustees in determining the market value of investment properties and assessment of impairment of the investments in associates;
- The assumptions adopted by the Trustees and management in determining the value of any designations required from the Charity's general unrestricted funds; and
- The basis on which support costs have been allocated across expenditure headings.

## 2. INCOME FROM DONATIONS AND LEGACIES

	TOTAL FUNDS 2020 £	TOTAL FUNDS 2019 £
Donations	10,247,508	15,588,252
Legacies	16,693	50,028
Subscriptions	550	502
Gift Aid reclaimed	208,931	149,499
Management charges	19,264	14,505
Books and CD sales	13,440	4,223
	-----	-----
	10,506,386	15,807,009
	=====	=====

Included in above are restricted donations of £913,748 (2019: £3,276,746). All other income in both years was unrestricted.

## 3. INVESTMENT INCOME – UNRESTRICTED FUNDS

	Total Funds 2020 £	TOTAL FUNDS 2019 £
Rental income	15,864	6,896
Bank interest	17,688	30,207
	-----	-----
	33,522	37,103
	=====	=====

## 4. EXPENDITURE

EXPENDITURE	Support Costs					Total Funds 2020 £
	Direct Staff Costs £	Direct Other Costs £	Grants Payable £	Other Support Costs £	Governance Cost £	
Health	-	-	43,762	3,679	234	47,675
Relief	38,793	515,323	5,527,772	464,790	29,532	6,576,210
Advancement of Education	231,564	76,554	4,156,232	349,468	22,205	4,836,023
	-----	-----	-----	-----	-----	-----
	270,357	591,877	9,727,766	817,937	51,971	11,459,908
	=====	=====	=====	=====	=====	=====

## COMPARATIVE PERIOD

COMPARATIVE PERIOD	Support Costs					Total Funds 2019 £
	Direct Staff Costs £	Direct Other Costs £	Grants Payable £	Other Support Costs £	Governance Cost £	
Health	-	-	49,734	866	73	50,673
Relief	35,209	1,862,509	8,580,669	199,525	12,600	10,690,512
Advancement of Education	210,169	276,686	2,117,447	551,839	29,625	3,185,766
	-----	-----	-----	-----	-----	-----
	245,378	2,139,195	10,747,850	752,230	42,298	13,926,951
	=====	=====	=====	=====	=====	=====

<b>5. ALLOCATION OF SUPPORT COSTS</b>	<b>Staff £</b>	<b>Premises £</b>	<b>Office £</b>	<b>Governance £</b>	<b>2020 Total Funds £</b>
Health	1,022	100	2,557	234	3,913
Relief	129,095	12,661	323,034	29,532	494,322
Advancement of Education	97,065	9,520	242,883	22,205	371,673
	-----	-----	-----	-----	-----
	227,182	22,281	568,474	51,971	869,908
	=====	=====	=====	=====	=====

<b>COMPARATIVE PERIOD</b>	<b>Staff £</b>	<b>Premises £</b>	<b>Office £</b>	<b>Governance £</b>	<b>2019 Total Funds £</b>
Health	-	-	866	73	939
Relief	35,209	14,283	150,033	12,600	212,125
Advancement of Education	192,259	6,878	352,702	29,625	581,464
	-----	-----	-----	-----	-----
	227,468	21,161	503,601	42,298	794,528
	=====	=====	=====	=====	=====

Support costs have been allocated to direct activities based on the grants payable under (2019: "total direct costs of") each function.

<b>6. GRANTS TO INDIVIDUALS</b>	<b>Number</b>	<b>Total Funds 2020 £</b>	<b>Number</b>	<b>Total Funds 2019 £</b>
Health	2	1,000	2	4,073
Relief	283	2,316,822	388	2,722,263
Advancement of Education	191	117,931	160	138,658
	-----	-----	-----	-----
	476	2,435,753	550	2,864,994
	=====	=====	=====	=====

<b>7. GRANTS TO INSTITUTIONS</b>	<b>Total Funds 2020 £</b>	<b>Total Funds 2019 £</b>
Health	42,762	45,661
Relief	3,210,950	5,858,406
Advancement of Education	4,038,301	1,978,789
	-----	-----
	7,292,013	7,882,856
	=====	=====

Significant grants awarded to institutions include:

	2020 £	2019 £
Africa Federation	1,577,876	2,102,012
Al Imam AsSajad Foundation	93,397	164,000
Al-Basaer Charitable Development	270,945	177,393
Alyatem	127,692	577,112
Anjuman Samaji Bahbood	188,430	191,692
Council of All KSI Jamaats India Fed	269,218	91,075
Council of European Jamaats	2,112,302	442,978
Dar Al Zahra School	99,693	122,865
Federation of KSIJ of Pakistan	-	182,279
Husaini Education & Welfare Society Trust	149,234	208,940
Hussaini Foundation	554,824	484,802
Imam Al Sadr Foundation	224,709	565,000
Khoja Shia Isnaashari Jamaat	-	120,458
Khoja (Pirbhai) Shia Isna Asheri Jamaat	80,000	-
KSI (South London) Jamaat	958,563	-
Madeenat Al-Elm Cultural Foundation	-	289,792
Mainstay Foundation	82,336	-
MKSI Peterborough	206,443	-
Noor Trust	-	181,809
Orison Charitable Trust	248,840	340,650
SIJ of New York	-	274,417
	----- 7,244,502	----- 6,517,274 =====

**8. GOVERNANCE COSTS**

	TOTAL FUNDS 2020 £	TOTAL FUNDS 2019 £
Auditor's remuneration – audit fees (including VAT)	22,800	18,000
Auditor's remuneration – accountancy fees (including VAT)	4,080	3,840
Legal and professional fees	1,647	-
Staff costs	23,444	20,458
	----- 51,971	----- 42,298 =====

**9. NET INCOME/(EXPENDITURE)**

	TOTAL FUNDS 2020 £	TOTAL FUNDS 2019 £
This is stated after charging:		
Depreciation of tangible fixed assets:		
- Owned by the Charity	49,696	27,020
Auditors' remuneration		
- Audit (excluding VAT)	19,000	15,000
- Prior year audit fees under-charged	3,000	-
- Accountancy fees (excluding VAT)	3,400	3,200
	-----	-----

## 10. STAFF COSTS

	2020 £	2019 £
Staff costs were as follows:		
Wages and salaries	465,687	429,616
Social security costs	46,435	43,230
Pension	8,861	-
	<u>520,983</u>	<u>472,846</u>

The average number of employees during the year was as follows:

	No.	No.
Education	6	6
Health	5	5
Administration	4	4
	<u>15</u>	<u>15</u>

No employee received remuneration amounting to more than £60,000 in either year. Key management personnel are deemed to be the Trustees. The Trustees did not receive any remuneration in respect of the services provided to the organisation.

### 10 a. RELATED PARTY TRANSACTIONS

During the year ended 31 December 2020, travel and subsistence expenses totalling £1,715 were reimbursed to 3 Trustees (2019: £4,956 to 4 Trustees).

During the year donations from Trustees totalled £295,416 (2019: £478,760).

One Trustee also donated funds through an entity (Oceanair Freight) where he is a director - Total amounts donated in 2020 were £102,362 (2019: Veenak International £73,324).

During the year, no Trustees received any remuneration or any benefits in kind (2019 - £Nil).

During the period till July 2020 the Charity received £1,005,901 (2019; £1,330,440) from Africa Federation and paid £1,577,876 (2019: £2,102,012)

Included in debtors is amount due from Africa Federation amounting to £205,064 (2019: £242,231)

There were no other related party transactions in the year.

## 11. TANGIBLE FIXED ASSETS

	Land and Buildings £	Furniture, Fittings and Equipment £	Software £	Total £
<b>COST</b>				
At 1 January 2020	651,145	75,175	152,674	878,994
Additions	-	-	4,482	4,482
At 31 December 2020	651,145	75,175	157,156	883,476
<b>DEPRECIATION</b>				
At 1 January 2020	117,206	39,764	7,634	164,604
Charge for the year	13,023	6,138	30,535	49,696
At 31 December 2020	130,229	45,902	38,169	214,300
<b>NET BOOK VALUE</b>				
At 31 December 2020	520,916	29,273	118,987	669,176
At 31 December 2019	533,939	35,411	145,040	714,390

Between 2008 and 2016, building work had been carried out in Canada has amounted to £651,145

## 12. INVESTMENT PROPERTY

	2020 £	2019 £
<b>Market Value</b>		
At 1 January 2020	825,750	60,000
Additions	9,031	765,750
Revaluation (loss)/gain	-	-
At 31 December 2020	834,781	825,750

The above valuation includes costs of £154,122 relating to investments in 2 properties that are classified as programme related investments in accordance with FRS102. The costs for these two properties represent 50% equitable shares owned by the Charity with the aim to generate rental income for the use of charitable purposes. The two remaining properties have been included at the Trustees' valuation, who do not believe there to be a material movement in their fair value as at the year-end.

## 13 a. INVESTMENT IN SUBSIDIARY UNDERTAKING

	2020 £	2019 £
100% ordinary share capital of WF Digital Limited Registered in England & Wales (Company number: 13105408)	1	-
100% ordinary share capital of KSIMC Residential Investments Limited	100	100
KSIMC Residential Investments Ltd reclassified as an Associate	(100)	-
	1	100

The Charity holds 100% of the issued share capital of WF Digital Limited, a company registered in England and Wales. Its registered offices are based at Wood Lane, Stanmore, Middlesex HA7 4LQ. The Company was registered on 30 December 2020 and was dormant in the period. At 31 December 2020 the share capital and net assets of WF Digital Limited amounted to £1

**13 b. INVESTMENT IN ASSOCIATE**

	2020 £	2019 £
KSIMC Residential Investments Ltd – A shares	50	-
KSIMC Residential Investments Ltd – B shares	38	-
KSIMC Investments Ltd – A Shares	50	50
KSIMC Investments Ltd – B Shares	3,640,000	3,540,000
KSIMC Investments Ltd – B Shares issued in the year	15,000	100,000
	-----	-----
	3,655,138	3,640,050
	=====	=====

**14. DEBTORS**

	2020 £	2019 £
<b>Amounts due in within one year</b>		
Loans to individuals	114,930	129,368
Loans to Charitable organisations	178,727	229,984
Other debtors	339,713	421,350
Prepayments	1,273	1,491
	-----	-----
	634,643	782,193
<b>Amounts due in more than one year</b>		
Loans to Charitable organisations	311,982	200,000
	-----	-----
	946,625	982,193
	=====	=====

**15. CREDITORS: amounts falling due within one year**

	2020 £	2019 £
Other creditors	660,427	890,553
Trade creditors	237,784	328,818
Accruals	26,680	21,840
Other taxation and social security	-	12,745
	-----	-----
	924,891	1,253,956
	=====	=====

**16. CREDITORS: amounts falling due after more than one year**

	2020 £	2019 £
Other creditors	-	189,723
	-----	-----
	-	189,723
	=====	=====

This amount is held in trust for an associate member organisation.

## 17. STATEMENT OF FUNDS

	BROUGHT FORWARD 01/01/2020 £	INCOME £	EXPENDITURE £	TRANSFERS £	CARRIED FORWARD 31/12/2020 £
<b>DESIGNATED FUNDS</b>					
Khums	378,991	3,849,399	(2,909,588)	(852,081)	466,721
WF-AID	1,154,271	2,863,714	(2,833,140)	342,623	1,527,468
Capital Projects Fund	1,496,000	-	-	(1,496,000)	-
Education	-	-	-	24	24
Huqooq	155,127	282,165	(212,128)	(55,703)	169,461
	<b>3,184,389</b>	<b>6,995,278</b>	<b>(5,954,856)</b>	<b>(2,061,137)</b>	<b>2,163,674</b>
<b>UNRESTRICTED FUNDS</b>					
General Fund	4,032,203	1,277,982	(1,846,595)	1,305,125	4,768,715
<b>Total Unrestricted Fund</b>	<b>4,032,203</b>	<b>1,277,982</b>	<b>(1,846,595)</b>	<b>1,305,125</b>	<b>4,768,715</b>
<b>RESTRICTED FUNDS</b>					
R. Hiridjee (MARC) Foundation Fund	16,445	-	(13,023)	463,902	467,324
Capital Projects Fund	-	1,389,157	(2,609,817)	1,221,140	480
Health	34,285	-	(34,285)	-	-
Late R.R. Merali Fund	513,464	-	-	(513,464)	-
Africa Federation Education	-	82,539	(165,116)	111,041	28,464
Mogadishu Fund	730,942	-	-	-	730,942
Amanat Trust Fund	1,089,379	507,463	(599,743)	(614,303)	382,796
Education	17,871	20,236	(45,683)	7,576	-
Mamas	120	120	(120)	120	240
Zainabiya Child Sponsorship Scheme	42,601	256,892	(190,670)	80,000	188,823
Yasir Asir Sponsorship Scheme	6,639	10,241	-	-	16,880
	<b>2,451,746</b>	<b>2,266,648</b>	<b>(3,658,457)</b>	<b>756,012</b>	<b>1,815,949</b>
<b>Total Funds for the Charity</b>	<b>9,668,338</b>	<b>10,539,908</b>	<b>(11,459,908)</b>	<b>-</b>	<b>8,748,338</b>

<b>17. STATEMENT OF FUNDS COMPARATIVE - 2019</b>	<b>BROUGHT FORWARD 01/01/2019 £</b>	<b>INCOME £</b>	<b>EXPENDITURE £</b>	<b>TRANSFERS £</b>	<b>CARRIED FORWARD 31/12/2019 £</b>
<b>DESIGNATED FUNDS</b>					
Khums	191,156	3,959,709	(2,885,882)	(885,992)	378,991
WF-AID	870,753	5,222,957	(5,200,937)	261,498	1,154,271
Investment Fund	1,496,000	-	-	-	1,496,000
Huqooq	208,514	461,342	(475,229)	(39,500)	155,127
	<u>2,766,423</u>	<u>9,644,008</u>	<u>(8,562,048)</u>	<u>(663,994)</u>	<u>3,184,389</u>
<b>UNRESTRICTED FUNDS</b>					
General Fund	1,868,212	2,923,358	(2,637,859)	1,878,492	4,032,203
<b>Total Unrestricted Funds</b>	<b><u>4,634,635</u></b>	<b><u>12,567,366</u></b>	<b><u>(11,199,907)</u></b>	<b><u>1,214,498</u></b>	<b><u>7,216,592</u></b>
<b>RESTRICTED FUNDS</b>					
Hiridjee Foundation Fund	493,370	502,792	(393,892)	(585,825)	16,445
Health	9,975	74,043	(49,733)	-	34,285
Late R.R. Merali Fund	513,464	-	-	-	513,464
Mogadishu Fund	480,942	250,000	-	-	730,942
Amanat Trust Fund	1,514,481	2,086,269	(1,934,414)	(576,957)	1,089,379
Education	37,200	24,672	(44,001)	-	17,871
Mamas	-	120	-	-	120
Zainabiya Child Sponsorship Scheme	18,972	328,094	(252,749)	(51,716)	42,601
Yasir Asir Sponsorship Scheme	48,138	10,756	(52,255)	-	6,639
<b>Total Unrestricted Funds</b>	<b><u>3,116,542</u></b>	<b><u>3,276,746</u></b>	<b><u>(2,727,044)</u></b>	<b><u>(1,214,498)</u></b>	<b><u>2,451,746</u></b>
<b>Total Funds for the Charity</b>	<b><u>7,751,177</u></b>	<b><u>15,844,112</u></b>	<b><u>(13,926,951)</u></b>	<b><u>-</u></b>	<b><u>9,668,338</u></b>

## TRANSFERS

Transfers have been made at the Trustees discretion from designated and unrestricted funds to cover deficits or shortfalls on other funds. Restricted funds have been lawfully released to unrestricted funds where charity law permits the use of an excess of restricted funds raised from an appeal for an alternative charitable purpose within general or designated funds.

## DESIGNATED FUNDS

**WF-AID** - Funds for the humanitarian work undertaken by International Relief and Development through emergency relief, community development schemes, reconstruction and rehabilitation projects to the underprivileged people who lack basic provisions in regions of deprivation, war and natural disasters.

**Investment Fund** - Funds used for investments, where the income generated can be utilised for operational expenses.

**Khums & Huqooq Funds** - Specific funds to be utilised in accordance to the teachings of the Islamic faith and at the discretion of the Trustees.

## RESTRICTED FUNDS

**Hiridjee Foundation Fund** - Specific Funds received and utilised for the construction of an Information Resource Centre in Canada.

**Health** - Used for the health projects undertaken by The World Federation including four primary healthcare centres and four eye clinics in South Asia, where the underprivileged are given medical help and educated in hygiene and preventative measures.

**The Late R R Merali Fund** - Funds representing the legacy donation of a freehold land and building.

**Mogadishu Fund** - Used for investment, where the income generated should be utilised on education and tabligh (Islamic education) projects .

**Amanat Trust** - Funds held on behalf of donors to be utilised for charitable purposes in accordance to their instructions.

**Education** - Used for the education activities of The World Federation with an aim of assisting deprived children to receive quality education so that they can support their families and communities.

**Mulla Asgher Memorial Academic Scheme (MAMAS)** - Aimed at supporting education of children and youth in Africa.

**Zainabiya Child Sponsorship Scheme (ZCSS)** - Aimed at eliminating poverty through education of children and youth. Deserving students are being sponsored for their studies from primary to higher education.

**Zainabiya Yatim & Asir Sponsorship Scheme** - Aimed at providing education and basic amenities to the growing number of orphan and refugee children who have been afflicted by war.

**18. ANALYSIS OF NET ASSETS  
BETWEEN FUNDS**

	2020 RESTRICTED FUNDS £	2020 UNRESTRICTED FUNDS £	2020 TOTAL FUNDS £
Tangible fixed assets	520,916	148,260	669,176
Investments	-	4,489,920	4,489,920
Current assets	1,295,033	3,219,100	4,514,133
Creditors due within one year	-	(924,891)	(924,891)
Creditors due more than one year	-	-	-
	----- 1,815,949 =====	----- 6,932,389 =====	----- 8,748,338 =====

**ANALYSIS OF NET ASSETS  
BETWEEN FUNDS - COMPARATIVE (RESTATED)**

	2019 RESTRICTED FUNDS £	2019 UNRESTRICTED FUNDS £	2019 TOTAL FUNDS £
Tangible fixed assets	533,939	180,451	714,390
Investments	-	4,465,900	4,465,900
Current assets	1,917,807	4,013,920	5,931,727
Creditors due within one year	-	(1,253,956)	(1,253,956)
Creditors due more than one year	-	(189,723)	(189,723)
	----- 2,451,746 =====	----- 7,216,592 =====	----- 9,668,338 =====

**19. OPERATING LEASE COMMITMENTS**

	2020 £	2019 £
At 31 December 2020, The Charity's future minimum operating lease payments are as follows:		
Less than 1 year	1,082	1,146
1-2 years	1,110	2,192
2-5 years	-	-
	----- 2,192 =====	----- 3,338 =====

# Looking Ahead

The COVID-19 pandemic caused the triennial conference that was scheduled for March 2020 to be postponed until it is safe for it to be held. It was held as a virtual meeting in May 2021.

Internal processes, systems, policies and frameworks continue to be strengthened in order to improve accountability and transparency, and the intention is to institute a regular cycle of third party audits in all areas of charity to support this.

WF-AID, the department focussing on humanitarian aid, is focusing on the reduction of poverty in Africa, India and Pakistan, and will continue to build capacity in these regions to respond to humanitarian need, and engage the grassroots and the community to get involved with and support WF-Aid in these initiatives.

Efforts on spiritual growth continue via a growing programme of projects in Digital Services which aim to harness the power of digital technology. During 2021, an online seminary will be launched to make spiritual scholarship more easily accessible.





*Progress is rarely a straight line. There are always bumps in the road, but you can make the choice to keep looking ahead*

**Kara Goucher**  
Athlete



# KHOJA

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THE WORLD  
FEDERATION  
OF KHOJA SHIA ITHNA-ASHERI MUSLIM COMMUNITIES



I would like to sincerely thank each and every one of you for your heartfelt support - from our devoted staff working daily on the multitude of projects, to our volunteers around the globe who serve with inspiring dedication, and above all, to our donors and sponsors for their ongoing contributions which make everything we do possible.

**Safder Jaffer**

President | The World Federation of KSIMC



Registered Charity in the UK No: 282303

The World Federation is an NGO in Special Consultative Status with the Economic and Social Council (ECOSOC) of the United Nations