

Al-Khair Foundation

Scotland · Charity number SC042234

Details

Status	Active
Legal form	Trust (founding document is a deed of trust) (other than educational endowment)
Registered	2011-04-08
Register	View on the OSCR register

Contact

Address 109-119 Cherry Orchard Road
Croydon
Surrey
CR0 6BE

Website www.alkhair.org

Activities

Activities: 'It makes grants, donations or gifts to organisations','It carries out activities or services itself'

Purposes: 'the prevention or relief of poverty','the advancement of education','the advancement of religion','the advancement of citizenship or community development','the advancement of the arts, heritage, culture or science','the promotion of religious or racial harmony'

Beneficiaries: 'Children or young people','Older People','No specific group, or for the benefit of the community'

Objectives: 3.1.1 The advancement of general and religious education including but not restricted to the study, promotion and support of: (i) primary, secondary, college and university education. (ii) knowledge and understanding of Muslims and the beliefs, teachings and practices of Islam and of any other useful knowledge. (iii) good parenting skills and the protection of women, children and young people. (iv) comparative religion and interfaith dialogue with the aim of securing mutual understanding, tolerance, harmony and peace between Muslims and those who hold different or similar beliefs and follow different or similar ways of life. (v) art and culture. (vi) enhancing, improving and strengthening local communities by means of promoting community cohesion in particular and supporting community regeneration in general. (viii) the deterrence and prevention of any form of discrimination including but not restricted to racial, religious, disability and gender discrimination. (ix) the prevention of alcohol and drugs abuse and misuse. (x) the prevention of gambling and debt. (xi) the prevention of crime including any form of terrorism. (xii) the promotion of Islamic Shari'a compliant finance. (xiii) the observance and maintenance of human rights in accordance with the rule of law. 3.1.2 The relief of poverty, sickness, distress and suffering of any persons who are in need including orphans, refugees, disabled and displaced people irrespective of their nationality, race, ethnic origin and religious beliefs including but not restricted to the relief of those who are the victims of

: (i) natural disasters including droughts, earthquakes, epidemics, fires, hurricane and goods. (ii) man-made disasters including industrial accidents, social conflict and wars. (iii) racial, religious, disability or gender discrimination. (iv) alcohol and drugs abuse and misuse. (v) gambling and debt. (vi) economic and social deprivation. (vii) crime including any form of terrorism.

Geography

- **Main operating location:** Outwith Scotland
- **Geographical spread:** UK and overseas

Finances

Period end	Income	Expenditure	Assets	Employees
2025-07-31	£74,790,071	£69,532,758	-	63
2024-07-31	£60,980,930	£65,018,305	-	72
2023-07-31	£31,275,010	£32,385,989	-	64
2022-07-31	£27,676,245	£29,672,471	-	72
2021-07-31	£25,990,763	£25,368,281	-	100

Al-Khair Foundation

Scotland - Charity number SC042234

Accounts



Al-Khair
FOUNDATION
BALANCE WITHOUT COMPROMISE



Annual Report and Financial Statements

2025

YEAR ENDED 31 JULY



“ *Year after year, Al-Khair Foundation has consistently stood at the forefront of humanitarian response, as one of the first to deliver life-saving aid in both emergencies and conflict zones. Acting on behalf of our valued donors and partner organisations, we remain steadfast in our commitment to serve those in greatest need with speed, compassion, and integrity.* ”

Imam Qasim Rashid Ahmad
Chairman & Founder,
Al-Khair Foundation



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LEGAL & ADMINISTRATIVE INFORMATION

Al-Khair Foundation is a company limited by guarantee, incorporated on 3 July 2003. Al-Khair Foundation ('the Charity') is a Registered Charity (registered on 19 November 2008).

REGISTERED COMPANY NUMBER

04819971 (England and Wales)

REGISTERED CHARITY NUMBER

1126808 (England and Wales) SC042234 (Scotland)

REGISTERED OFFICE

109 -117 Cherry Orchard Road, Croydon, CR0 6BE, United Kingdom

WEBSITE

www.alkhair.org

TRUSTEES AND DIRECTORS

Imam Qasim Rashid AHMAD
Dr Mohammed Jafer Hussain QURESHI
Mohamed Ayyub SHAIKH
Basil NADER
Salman Ahmad BUKHARI

KEY MANAGEMENT PERSONNEL

Imam Qasim Rashid AHMAD (Executive Chair)
Shuaib YUSAF (CEO)

BANKERS

HSBC Bank Plc
Al Rayan Bank
Lloyds Bank plc

AUDITORS

Elliot, Woolfe & Rose Audit and Advisory Services LLP (Chartered Accountants)

LEGAL ADVISORS

Lee Bolton Monier Williams LLP

ABOUT US

GLOBAL AID-DELIVERY FOOTPRINT WITH LIFESAVING AID



Al-Khair Foundation is a UK-registered charity and international non-governmental organisation (INGO) providing emergency humanitarian relief and sustainable development support in some of the world's most impoverished and deprived regions.

Founded in 2003 by Imam Qasim Rashid Ahmad, Al-Khair Foundation began as a small educational initiative for excluded pupils and has since evolved into one of the United Kingdom's leading faith-based charities, with an impactful global aid-delivery footprint.

Today, our operations span Asia, Africa, Europe, and the Middle East, alleviating the suffering of vulnerable individuals and communities. Through the generosity and unwavering commitment of our loyal donors, we have established one of the largest aid-delivery networks in the UK INGO sector—supporting those in need regardless of race, religion, ethnicity, or political affiliation.

While we aim to be among the first responders in times of crisis, we are equally committed to empowering beneficiaries to rebuild their lives and become self-reliant. Our programmes therefore focus on both immediate humanitarian assistance and long-term development, addressing short-term needs while laying the foundations for sustainable change.



VISION



MISSION



VALUES

We remain guided by the values and teachings of Islam.

- At Al-Khair Foundation, we believe in “Balance without Compromise” - ensuring that we never compromise our core values nor the quality and integrity of our aid delivery.
- We envisage a world where peace, justice, and equality prevail, where poverty is eradicated, and every individual can fulfil their potential.
- Guided by humanitarian and Islamic principles, Al-Khair Foundation works globally and, where appropriate, in collaboration with partners to:
 - Provide immediate relief in times of emergency, while strengthening local capacity and resilience to mitigate future crises.
 - Address the root causes of poverty through education and by equipping communities with the skills to build sustainable livelihoods.
 - Empower marginalised and vulnerable communities to achieve self-sufficiency and secure a brighter future for themselves and their families.





OUR VALUES

As a faith-based organisation, our work is underpinned by a set of core values that shape every aspect of our operations:

Commitment to Excellence - We pursue excellence in all we do, continuously improving the quality, reach, and impact of our services.

Working Together - We operate as one team, unified in our mission to serve those most in need with compassion and professionalism.

Securing a Better Future - We strive to adapt, innovate, and respond effectively to evolving humanitarian challenges.

Securing Trust - We earn and maintain trust through transparency, accountability, and efficiency in every aspect of our work.

Giving Respect - We treat everyone with dignity and respect, engaging with beneficiaries and communities to ensure our projects reflect their real needs. We celebrate diversity and serve all people equally, without discrimination or bias.

Integrity at Our Core - As a leading UK Muslim charity, we remain accountable to our staff, partners, donors, regulators, and above all our beneficiaries. Our work is grounded in Islamic ethics and fully compliant with statutory, regulatory and sector standards.

Commitment and Belief - With a skilled workforce and strong operational systems, we deliver efficient, high-impact projects that transform lives.

Quality in Our Work - We are committed not only to immediate relief but to lasting, sustainable impact, ensuring that our projects foster long-term community resilience.



FUTURE PLANS

In fulfilling our mission to serve those in need with fairness, transparency, and accountability, we aim to deepen the trust and confidence of our donors and partners.

Building on our strong reputation within donor communities, Al-Khair Foundation will continue to lead by example in delivering accountable, effective, and timely humanitarian assistance. Our future priorities include:

- **Providing strong and decisive leadership.**
- **Further strengthening organisational controls and operational efficiency.**
- **Adapting our work practices for greater agility and responsiveness.**
- **Prioritising projects with the greatest and most sustainable impact.**
- **Ensuring rapid, effective, and coordinated emergency response.**
- **Enhancing transparency and accountability to donors and stakeholders.**
- **Building strategic and impactful partnerships with like-minded organisations.**
- **Promoting global wellbeing through inclusive, community-led development.**
- **Embedding sustainability and climate resilience into all programme designs where practicable.**
- **Expanding our green initiatives in alignment with global climate action goals.**
- **Supporting and mentoring emerging organisations (UK and abroad) within the humanitarian sector for the collective good of humanity.**



The Trustees extend heartfelt gratitude to Al-Khair Foundation's generous supporters, volunteers, and staff for their continued faith, dedication, and shared commitment to delivering relief and development where it is most needed.



GOVERNANCE & MANAGEMENT

The Trustees are appointed and operate in accordance with the Charity's Trust Deed and Governing Document and are responsible for all matters relating to governance and strategic direction.

The Executive Team is tasked with implementing Trustee approved programmes and projects in a transparent and effective manner, ensuring alignment with the Charity's mission and objectives. All activities are regularly reviewed and reported to the Trustees.

A clear demarcation is maintained between governance and executive functions to ensure efficiency, accountability, and sound decision-making.

The Charity operates through "horizontal service functions" that support multiple "vertical business units," maximising efficiency and reducing operational costs. Structured departments function with clear reporting lines and defined responsibilities.

Systems are in place for data protection, staff development, performance management, and accountability. Policies for grievance and complaints handling are actively implemented and reviewed for continuous improvement.

The Trustees confirm that all statutory and regulatory reporting requirements are met in a comprehensive and timely manner, including those to the Charity Commission, HMRC, and other relevant bodies.

TRUSTEES' RESPONSIBILITIES

The Trustees are responsible for preparing the Trustees Report and annual Financial Statements in accordance with the law applicable to charities in England and Wales. The Trustees have elected to prepare the Financial Statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards) and applicable law.

Under Charity Law the Trustees must not approve the Financial Statements unless they are satisfied that they give a true and fair view of the state of affairs of the Charity, its income 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 apply them consistently.**
- **Observe the methods and principles in the Charities SORP.**
- **Make judgments and accounting estimates that are reasonable and prudent.**
- **State whether applicable accounting standards have been adhered to.**

Trustees are appointed in accordance with the Constitution and keep abreast of relevant trustee duties. Board membership is under constant review to enhance the available skillset.

Furthermore

- The Trustees are responsible for keeping adequate accounting records that sufficiently display the Charity's transactions and disclose with reasonable accuracy at any time the financial position of the Charity and to show compliance with the Charities Act 2011.
- The Trustees, being the ultimate custodians of the Charity, are responsible for taking all reasonable steps to ensure the prevention and detection of fraud and other irregularities.
- The Trustees have exercised due diligence and care in protecting the integrity of the Charity and have reviewed the financial accounts placed on the Charity's website in line with UK legislation governing the preparation and dissemination of financial statements.

The Trustees confirm that:

- So far as each trustee is aware, there is no relevant audit information of which the charitable company's auditor is unaware.
- The Trustees have taken all the steps in their responsibility to make themselves aware of any relevant audit information and to establish that the Charity's auditor is privy to such information.





POLICIES

Al-Khair Foundation maintains a comprehensive suite of organisational policies, which are periodically reviewed, updated, and approved to ensure full compliance and best practice across all areas of operation.

The Charity is an equal opportunities employer, applying objective, merit-based criteria in all recruitment and employment decisions. We ensure that no individual receives less favourable treatment based on age, disability, gender, marital status, pregnancy, race, religion, sexual orientation, or gender reassignment.

Both the governance and executive teams give due consideration to the organisation's risk profile and appetite, ensuring all operations align with legal, regulatory, and ethical standards.

PUBLIC BENEFIT

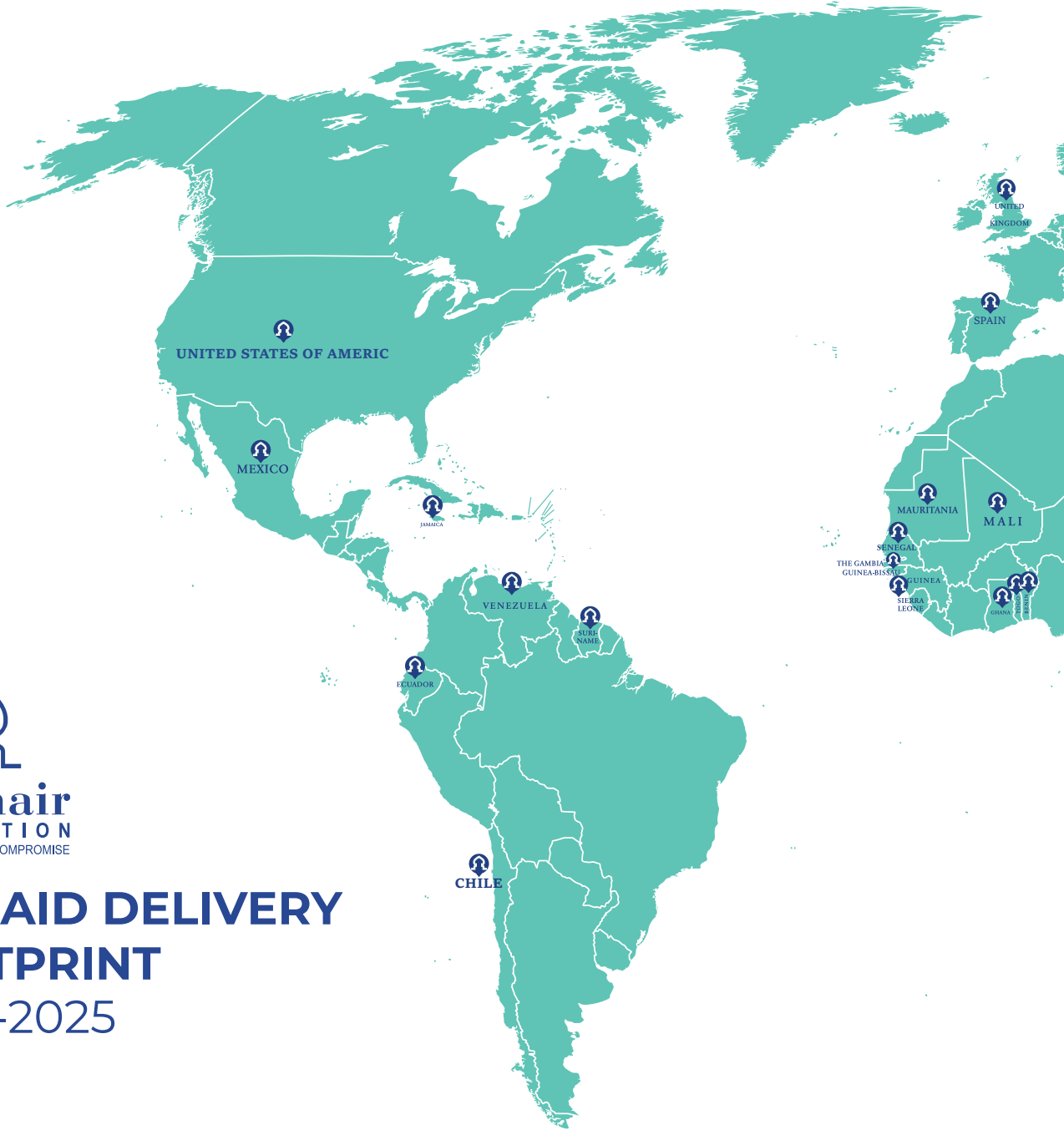
The Trustees confirm compliance with the Charity Commission's general guidance on public benefit, as required under Section IV of the Charities Act 2011, and remain committed to ensuring that all activities advance the Foundation's charitable purposes for the benefit of the public in the UK and internationally.





Al-Khair
FOUNDATION
BALANCE WITHOUT COMPROMISE

OUR AID DELIVERY FOOTPRINT 2003-2025

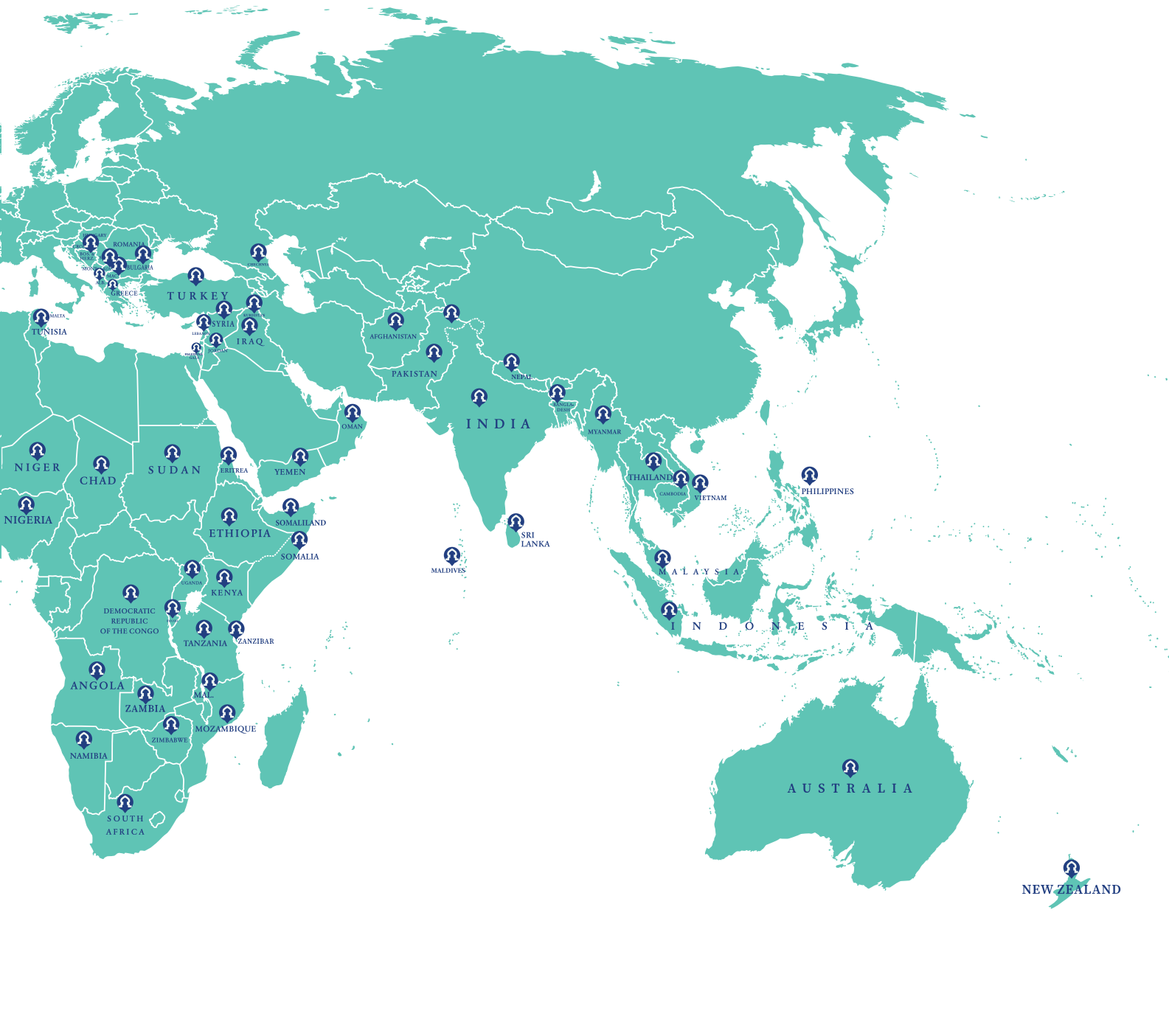


AFGHANISTAN
ALBANIA
ANGOLA
AUSTRALIA
AUSTRIA
BANGLADESH
BENIN
BURUNDI
BULGARIA
CHAD
CHILE

ECUADOR
ERITREA
ETHIOPIA
GHANA
GREECE
HAITI
HUNGARY
INDIA
INDONESIA
IRAQ
JAMAICA

JORDAN
KENYA
KOSOVO
LEBANON
MALAWI
MALAYSIA
MALI
MAURITANIA
MEXICO
MOZAMBIQUE
MYANMAR

NAMIBIA
NEPAL
NIGER
NIGERIA
NORTH MACEDONIA
OMAN
PAKISTAN



PALESTINE
 PHILIPPINES
 POLAND
 RWANDA
 SENEGAL
 SIERRA LEONE
 SOMALIA
 SOMALILAND
 SOUTH AFRICA
 SOUTH SUDAN
 SRI LANKA

SPAIN
 SURINAME
 SYRIA
 TANZANIA
 THE GAMBIA
 TOGO
 TUNISIA
 TURKEY
 NEW ZEALAND
 UGANDA
 UKRAINE

UNITED KINGDOM
 UZBEKISTAN
 VENEZUELA
 YEMEN
 ZIMBABWE
 BOSNIA & HERZEGOVINA
 UNITED STATES OF AMERIC
 CENTRAL AFRICAN REPUBLIC
 DEMOCRATIC REPUBLIC OF CONGO

EMERGENCY RESPONSE

When disaster strikes, Al-Khair Foundation is among the first to respond. Our dedicated teams work swiftly to reduce loss of life and alleviate the suffering of those affected by natural disasters and armed conflicts. In every humanitarian emergency, our priority is to deliver immediate relief - such as food, water, shelter, and medical aid - while also implementing long-term initiatives that support the sustainable recovery and resilience of impacted individuals and communities.



MIDDLE EAST

GAZA: TWO YEARS UNDER RELENTLESS BOMBARDMENT



In October 2025, the people of Gaza marked a grim milestone - two years under intense bombardment. For Gaza's 2.2 million residents, every day continued to be a fight for survival amid famine, displacement, and devastation. The humanitarian crisis has reached catastrophic levels, with famine thresholds surpassed across much of the territory. Nearly all residents now depend entirely on humanitarian aid, while infrastructure, livelihoods, and essential services have been decimated.

Despite these unimaginable challenges, Al-Khair Foundation's teams and partners in Gaza remained steadfast in their mission to provide life-saving support. In 2025, the Foundation significantly scaled up its emergency response, delivering daily distributions of food, clean water, and hygiene essentials to displaced families across multiple governorates.

EMERGENCY RESPONSE

Through these efforts, over 375,00 hot meals, 50,000 food packs, 25 tonnes of frozen chicken, 22 tonnes of eggs, 14,500 hygiene packs, and 4 million litres of clean water were distributed. Additional support included 5,000 pairs of children's shoes, 2,000 Eid gifts, 3,000 bakery meals, 3,000 dignity packs, 8,000 sacks of wheat flour, 4,600 mother and baby kits, 144,000 bread packs, and 4,800 vegetable parcels purchased directly from local farmers

to sustain livelihoods. To reduce disease risk, AKF installed portable toilets and distributed hygiene kits benefiting over 64,000 people.

Every act of compassion reflected the unshakeable resilience of Gaza's people and the unwavering commitment of Al-Khair Foundation's staff and partners working under extreme pressure and danger.



SYRIA

EMERGENCY RESPONSE TO WILDFIRES IN SYRIA



In late June 2025, a series of wildfires swept through northeastern rural Latakia Governorate, devastating forests, farmland, and mountain communities. Driven by fierce winds and prolonged drought, the fires destroyed homes, olive groves, and livestock, leaving thousands of families without shelter or livelihoods.

In response, Al-Khair Foundation rapidly deployed mobile emergency teams to affected areas, providing food packs, hygiene kits, and relief assistance to families forced to flee their homes. Working in hazardous terrain contaminated with unexploded ordnance, Al-Khair Foundation's teams ensured that essential aid reached those most in need.

The fires highlighted both the escalating impact of climate change and the fragility of already crisis-affected communities. Through emergency response and recovery support, Al-Khair Foundation helped families begin rebuilding their lives and strengthened preparation measures for future disasters.



GAZA

CASE STUDIES

EMERGENCY RESPONSE



FATIMA'S STORY

Fatima, a mother of five from North Gaza, fled her home within days of the conflict's escalation. Now living in a tent in Deir Al-Balah, she continues to care for her traumatised children after losing her parents and niece in airstrikes. Al-Khair Foundation's provision of fresh produce baskets brought vital nutrition to her family amid extreme shortages.

“*My children love these vegetable baskets. They give me hope that my children are getting the nutrition they need.*”



UM MAHMOUD'S STORY

In Khan Younis, 40-year-old Um Mahmoud lives with her five children and extended family in a small, overcrowded tent shared by 14 people. Through Al-Khair's Tekia community kitchen, her family now receives hot meals of rice and canned beef each day.



“

Our situation is beyond dire, We lack food, shelter, blankets - everything. Seeing my children eat a proper meal brings me happiness.

”

ABU IBRAHIM'S STORY


A 67-year-old resident of Jabalia Refugee Camp, Abu Ibrahim lost three sons and his home during the war. Now displaced for the eighth time, he continues to find strength through faith and the support of Al-Khair Foundation.



“

Without these hot meals, I don't know how we would have survived.

”



AL-KHAIR FOUNDATION'S CONVOYS CONTINUE DELIVERING AID INTO GAZA

Al-Khair Foundation maintained continuous convoys of relief supplies from Egypt and Jordan throughout 2025. These convoys delivered essential food, medical aid, water, and shelter materials to hundreds of thousands of people across the Gaza Strip.

SINCE THE START OF THE CONFLICT TO DATE, OVER 1,100 AID TRUCKS HAVE ENTERED GAZA UNDER AKF'S COORDINATION TO INCLUDE:

From Egypt (AKF UK)

52 TRUCKS
SUPPORTING
199,000
BENEFICIARIES
(VALUED AT
\$2.1 MILLION)

From Jordan (AKF UK)

2 TRUCKS
REACHING
6,400
BENEFICIARIES
(VALUED AT
\$133,250)

AKF Convoys

12 TRUCKS
FROM JORDAN,
ASSISTING
38,400 PEOPLE
(VALUED AT \$436,558)

Convoys from Egypt

160 TRUCKS
DELIVERING FOOD,
WHEAT FLOUR, MATTRESSES,
BLANKETS, AND HYGIENE
SUPPLIES, BENEFITING
1.4 MILLION PEOPLE
(VALUED AT \$3.23 MILLION)

Convoys from Jordan

43 TRUCKS
SUPPORTING
370,000
BENEFICIARIES
(VALUED AT \$1.27 MILLION)

Each convoy carried not only essential aid but also a message of hope, a powerful symbol of solidarity and compassion for the people of Gaza, standing with them in their darkest and most desperate hour.

INDIA

AHMEDABAD-LONDON PLANE CRASH RESPONSE



In the aftermath of the tragic plane crash in Ahmedabad, which claimed 272 lives, Al-Khair Foundation swiftly mobilised support within two days of the incident. The team met with government officials at Civil Hospital and local administration, offering immediate humanitarian assistance.

Relief activities included the establishment of a support stall providing food and beverages to families awaiting DNA identification of victims, direct cash support to 10 affected families, and the donation of medical devices identified as essential by hospital authorities.

Al-Khair Foundation's compassionate presence at the crash site brought solace to grieving families (locally and in the UK) and strengthened coordination with officials and hospital staff during one of the city's most devastating emergencies

EMERGENCY RESPONSE

PAKISTAN

Between July and August 2025, Pakistan endured catastrophic monsoon floods triggered by cloudbursts and glacial lake outburst floods (GLOFs), severely impacting Khyber Pakhtunkhwa, Azad Jammu & Kashmir, Gilgit-Baltistan, and Islamabad. Entire villages were submerged, infrastructure collapsed, and thousands were displaced.

Al-Khair Foundation led the national response by providing food, non-food items (NFIs), emergency shelters, and medical assistance to those affected. Over 250,000 people received life-saving support through rapid deployment of mobile teams and coordination with local authorities.

Pakistan remains one of those countries most vulnerable to climate change. Through its emergency interventions, Al-Khair Foundation continues to uphold its commitment to reducing vulnerability, restoring dignity, and promoting resilience among disaster-affected communities.



BANGLADESH



EMERGENCY FLOOD RESPONSE, 2024

Severe flash floods in Noakhali and Feni districts left thousands in dire need. Al-Khair Foundation launched a rapid and coordinated response that provided 2,500 food packs, 3,100 dry food packs, 1,000 hygiene kits, and 24,000 cooked meals to affected families.

Through mobile medical units, 10,000 individuals received health consultations, while over 21,000 people gained access to safe drinking water, helping to prevent disease outbreaks. Al-Khair Foundation also participated in rescue operations, saving over 500 stranded individuals in collaboration with local authorities and the Bangladesh Army.

Despite damaged roads and communication barriers, Al-Khair Foundation's swift mobilisation brought hope to communities cut off by the floods. The operation reflected the charity's enduring capacity to respond effectively to natural disasters with compassion and efficiency. 150,000 beneficiaries were impacted.

EMERGENCY RESPONSE

SPAIN

In late October 2024, Spain experienced catastrophic flooding in Valencia, Málaga, and Castilla-La Mancha, following record-breaking rainfall that brought over a year's worth of rain in just hours. The floods claimed at least 95 lives and caused severe damage to homes, roads, and bridges.

Al-Khair Foundation worked through an implementing partner to deliver emergency food assistance to affected families temporarily housed in shelters. This intervention provided immediate relief to those displaced, ensuring access to daily food and sanitary items while national recovery efforts were mobilised.

FLOOD RESPONSE, OCTOBER 2024



SUMMARY

Across multiple countries, Al-Khair Foundation's emergency responses reached millions of vulnerable people, providing food, water, shelter, medical aid, and psychosocial support. From the conflict zones of Gaza and Syria to natural disasters in South Asia and Europe, AKF's mission remained constant — to serve humanity with compassion, dignity, and action when it is needed most.

WATER, SANITATION AND HYGIENE (WASH)

Access to clean water and adequate sanitation is a basic human right and an essential foundation for health, dignity, and development. Al-Khair Foundation is committed to ensuring that vulnerable communities around the world have reliable access to safe drinking water, proper sanitation facilities, and hygiene education.

Through the construction of wells, installation of water systems, and promotion of good hygiene practices, we aim to prevent the spread of waterborne diseases and improve overall quality of life. Our WASH programmes not only provide immediate relief but also contribute to long-term community resilience, helping families to live healthier, more secure, and dignified lives.



MIDDLE EAST

GAZA: ADDRESSING A DEEPENING WATER CRISIS

After nearly two years of conflict, Gaza's vital infrastructure has been devastated, plunging the territory into an unprecedented water crisis. Over 80% of water facilities have been damaged, and 96% of available water is now unsafe for drinking. With three-quarters of Gaza's wells non-functional and extensive destruction of pipelines and sewage networks, families are forced to rely on unsafe sources - exposing them to severe health risks.

To mitigate the crisis, Al-Khair Foundation has supported emergency water trucking,

distribution of bottled water, and provision of water containers and purification tablets to displaced families. Thousands have also benefited from hygiene kits and sanitation services, including solid waste collection, latrine construction, and sewage clearance in heavily affected areas.

Through these interventions, Al-Khair Foundation continues to uphold the dignity and health of Gaza's displaced population, addressing one of the most urgent humanitarian challenges in the region.

CASE STUDIES

THE HUMAN COST OF WATER SCARCITY

WASH PROGRAMME



“

Eight-year-old Ahmad suffers from a persistent skin rash due to contaminated water. “There’s no clean water to bathe with. I’m itching all the time,” he says. His mother explains, “We don’t have soap or shampoo, and the water isn’t clean. He can’t even sleep.

”

“

12-year-old Jana walks long distances to collect water from Al-Khair Foundation’s emergency tanks. “I fill containers four times a day, but it’s still not enough for my family,” she says. Such testimonies highlight the daily struggle for survival and the critical role of Al-Khair’s WASH initiatives in protecting Gaza’s most vulnerable children.

”



PAKISTAN

COMMUNITY-BASED WASH INTERVENTIONS



In 2025, Al-Khair Foundation expanded its WASH programming to improve access to clean water, sanitation, and hygiene awareness in underserved and post-disaster communities.

Through the construction and rehabilitation of 1,200 WASH facilities, distribution of over 20,000 hygiene kits, and community-led hygiene promotion sessions reaching around 160,000 people, Al-Khair Foundation contributed to a measurable reduction in waterborne diseases and improved public health outcomes.

These initiatives not only addressed immediate humanitarian needs but also strengthened long-term resilience by empowering communities to manage and maintain safe water systems

AFGHANISTAN

SUSTAINABLE WASH AND INFRASTRUCTURE DEVELOPMENT

Al-Khair Foundation Afghanistan continued to prioritise WASH infrastructure and mosque construction projects aimed at improving essential services for rural and underserved communities. These projects, scheduled for completion during 2025–2026, include the installation of water systems, sanitation facilities, and community wells designed to provide sustainable access to clean water.

Through these investments, Al-Khair Foundation is helping to build healthier, more resilient communities in regions facing chronic water scarcity.



SOMALILAND

AL-KHAIR WATER DAM PROJECT – SALAHLY DISTRICT



In Somaliland's drought-prone Salahly district, Al-Khair Foundation completed the construction of a 9,000m³ communal water dam, providing a sustainable water source for families, livestock, and agriculture. This vital project, supported by local authorities, now serves over 500 households, ensuring water availability throughout dry seasons and significantly reducing waterborne diseases.

The dam, located near Al-Khair's camel farm, has also enhanced agricultural productivity and supported pastoral livelihoods, strengthening community resilience against recurring droughts.



WATER TRUCKING FOR IDP COMMUNITIES IN HARGEISA AND BURAO

To address chronic water scarcity among internally displaced populations, Al-Khair Foundation continued its water trucking operations in Hargeisa and Burao. Using four trucks with a combined capacity of 50 barrels each, Al-Khair Foundation supplied 10.56 million litres of potable water throughout 2025 - reaching 17,600 households across multiple IDP settlements and institutions, including Edna Hospital and a special needs centre.

This initiative has provided consistent access to safe drinking water for some of Somaliland's most vulnerable communities, greatly improving health and hygiene conditions.

WASH PROGRAMME



BANGLADESH

TUBEWELL INSTALLATION PROJECTS



Access to clean drinking water remains a major challenge for rural communities in Bangladesh, where shallow and contaminated wells endanger public health. To address this, Al-Khair Foundation launched consecutive Tube Well Installation Projects that are transforming access to safe water across multiple districts.

Al-Khair Foundation successfully installed 238 shallow tube wells, 29 deep tube wells, and hand pumps in eight districts, benefiting approximately 5,400 individuals. This work continues to expand into Rajbari, Magura, Dinajpur, Kurigram, Satkhira, Lalmonirhat, and Nilphamari, targeting thousands more with safe water access.

These projects are reducing the prevalence of waterborne diseases and easing the burden on women and children who spend hours daily fetching water. The initiative also promotes sustainability through local involvement in site selection, maintenance, and hygiene education.



SUMMARY

Through its WASH initiatives across the Middle East, South Asia, and the Horn of Africa, Al-Khair Foundation has improved access to clean water, sanitation, and hygiene for hundreds of thousands of people. These efforts have prevented disease, restored dignity, and strengthened community resilience against climate shocks and conflict.

Across all regions, the Foundation's message remains the same — clean water is not a privilege, but a right.

HEALTH

At Al-Khair Foundation, we believe that good health is the cornerstone of thriving communities and sustainable development. Healthy individuals are better able to learn, work, and contribute to the wellbeing of their families and societies. Our healthcare initiatives focus on ensuring that vulnerable and underserved populations have access to affordable, quality medical services and essential health education.

Through the establishment of clinics, provision of medical supplies, mobile health units, and support for preventive health programmes, we work to reduce illness, improve maternal and child health, and strengthen community health systems. We recognise that investment in health has one of the most far-reaching multiplier effects - empowering individuals, reducing poverty, and fostering resilience in the face of future challenges.



MIDDLE EAST

GAZA: REBUILDING HOPE IN A COLLAPSED HEALTH SYSTEM

After two years of continuous bombardment, Gaza's health system has been pushed to the brink of collapse. Over 94% of hospitals are damaged or destroyed, and only 10 of 36 facilities remain even partially functional. Fuel shortages, staff exhaustion, and a lack of medicine have left doctors performing impossible tasks in unimaginable conditions.

Since the onset of the war, Al-Khair Foundation has worked relentlessly to provide emergency medical assistance, medicines, surgical supplies, and hygiene products to hospitals and displaced populations. Through its field hospital in Khan Younis, Al-Khair Hospital, the Foundation continues to deliver critical healthcare services to those most in need.

Al-Khair Foundation's multifaceted health response has included:

- Provision of essential medical supplies, antibiotics, and surgical kits to hospitals treating trauma and chronic illnesses.
- Establishment of a fully operational field hospital in Khan Younis serving over 1,000 patients and families.
- Renovation of Al-Rantisi Paediatric Hospital and Muscat Medical Centre, benefiting 5,000 patients.
- Support for urgent surgical operations across Gaza, reaching those injured and critically ill patients.

These interventions have brought life-saving care to thousands, preserving hope amidst one of the world's most severe humanitarian crises.

CASE STUDIES



ABDULLAH'S FAMILY

Abdullah, a father of three, was displaced from Gaza City and now lives in a tent near Al-Khair Foundation's field hospital. His children fell severely ill due to unclean water and poor sanitation. "They suffered from vomiting and fever," he said. "The doctor at Al-Khair Hospital diagnosed gastroenteritis and gave us free medicine. It was a huge relief." His story reflects the immense strain of displacement and the critical role Al-Khair Foundation's healthcare services play in saving lives.



HAJJ AMER

Sixty-six-year-old Hajj Amer suffers from chronic diabetes and heart disease. "I used to work in construction, but now I can't even stand," he said. "At Al-Khair Hospital, they treat my wounds and provide medicine every two days." His words echo the gratitude of thousands of patients who now rely on Al-Khair Foundation's hospital for care and dignity.



PAKISTAN

Al-Khair Foundation expanded its reach to underserved and disaster-affected communities through mobile health camps, maternal and child care services, and nutrition programmes. These interventions targeted rural populations and areas impacted by floods and displacement.

120,000+

Patients received free medical consultations, medicine, and treatment

15,000

Children & mothers benefited from nutritional support programmes addressing acute malnutrition.

HEALTHCARE AND NUTRITION FOR ALL



These efforts continue to improve community health and reduce preventable diseases, particularly among women and children who face barriers to healthcare access.

BANGLADESH



HEALTH SUPPORT FOR ROHINGYA REFUGEES FDMN HEALTH PROJECT

Since 2017, Al-Khair Foundation has provided essential healthcare to Rohingya refugees in Kutupalong Camp, Cox's Bazar. Through its dedicated health post, the Foundation offers outpatient care, eye treatment, immunisations, and awareness sessions on family planning and hygiene.

The project served 30,000 individuals, including 172 cataract surgeries. The ongoing aid continues to expand this work, ensuring refugees have access to free medical services and counselling.

The health post remains a cornerstone of Al-Khair Foundation's humanitarian work in Bangladesh, addressing both physical and psychosocial well-being in one of the world's largest refugee settlements.

HEALTHCARE

ACTIVITIES AND IMPACT

- Provided outpatient services, vaccination, and medicine to thousands.
- Delivered health awareness and family planning counselling.
- Enhanced access to healthcare for women, children, and the elderly in camp settings.

Overcrowded living conditions, disease risks, and limited funding remain pressing concerns. Yet, Al-Khair Foundation's consistent presence ensures vital healthcare remains available to those with nowhere else to turn.

SOMALILAND

BALIMATAN HEALTH CENTRE: SERVING THE DISPLACED AND VULNERABLE

In Balimatan Village, home to over 18,000 internally displaced people, Al-Khair Foundation continued to support the expansion and operation of the Balimatan Health Centre. Originally upgraded by AKF in 2018, the facility now provides comprehensive maternal, child, and emergency healthcare, supported by mobile medical teams visiting twice monthly.

During the current period, the health centre treated over 8,500 patients, including cases of dehydration, malnutrition, pneumonia, anaemia, and hypertension. Special emphasis was placed on antenatal and postnatal care, reducing maternal and infant mortality.

Community awareness campaigns on disease prevention and hygiene further strengthened local resilience, while collaboration with the Ministry of Health ensured consistent medical oversight and referral systems.



SUMMARY

Across four regions, Al-Khair Foundation's health interventions provided life-saving medical services to over 160,000 people through hospitals, mobile clinics, and outreach programmes. By strengthening healthcare systems in fragile contexts and delivering compassionate care to those most in need, Al-Khair Foundation continues to uphold its mission: preserving life, restoring dignity, and promoting health for all.

EDUCATION

Education lies at the heart of Al-Khair Foundation’s mission to empower individuals and transform communities. We believe that access to quality education is one of the most effective ways to break the cycle of poverty and create lasting change. By investing in education, we equip children and adults alike with the knowledge, skills, and opportunities needed to build brighter and more independent futures.

Through our schools, scholarship programmes, vocational training, and educational support initiatives, Al-Khair Foundation works to ensure that learning is accessible to all - particularly those in underserved and disadvantaged communities. We recognise that education also has a powerful multiplier effect, fostering social and economic development while helping to lift entire communities out of poverty.



MIDDLE EAST

GAZA: RESTORING EDUCATION AMID RUINS

The 2024–2025 academic year brought yet another setback for Gaza’s children. With more than 95% of schools either damaged or destroyed, over 650,000 school-aged children were left without access to formal education. Classrooms have become shelters, and learning has been replaced by survival.

Despite these overwhelming challenges, Al-Khair Foundation has remained committed to protecting children’s right to education. Through its temporary learning spaces, the Foundation provided safe environments where children could learn, play, and regain a sense of

normality. These classrooms, constructed in tents and community structures, served as both educational and psychosocial lifelines for children who have endured unimaginable trauma.

In partnership with local educators, Al-Khair Foundation provided learning materials, teacher support, and psychological support sessions, enabling thousands of displaced children to continue their studies. Education, even in its simplest form, offered a symbol of resilience and hope for a generation determined not to be defined by war.

CASE STUDIES



TEMPORARY CLASSROOMS BRING HOPE

Lama, a teacher displaced by the conflict, now teaches in an Al-Khair Foundation supported tent classroom. “We’ve lost so much, but this space gives us purpose,” she said. “Every day, these children come here to dream again.” For students like six-year-old Samed, learning means more than literacy - it means survival. “I want to rebuild Gaza,” he says proudly.



LEARNING AGAINST ALL ODDS

Ten-year-old Laith, displaced from northern Gaza, now studies in an Al-Khair learning centre in the south. “I remember what lessons mean now,” he said. “It reminds me of life before the war.” Al-Khair Foundation learning hubs serve more than 3,500 children, supported by 130 teachers, social workers, and facilitators who are themselves displaced.



RAHAF’S DAY IN A TENT CLASSROOM

Eleven-year-old Rahaf wakes before dawn in an IDP camp, helping her parents before walking to her temporary school. “We study maths and Arabic,” she said, smiling faintly. “I miss my bed and my books, but school makes me feel normal again.” These words capture the essence of Al-Khair Foundation’s mission - to keep learning alive, even amid destruction.





PAKISTAN

EDUCATION AND SKILLS DEVELOPMENT



Al-Khair Foundation continued to expand educational access and skills development programmes across marginalised areas. Through a network of community schools, vocational centres, and training initiatives, Al-Khair Foundation provided both formal and non-formal learning opportunities to children, women, and youth.

6,000+

Youth trained in IT, trades, and soft skills

730

Students enrolled

The programmes not only addressed educational inequality but also promoted gender inclusion and youth employment, aligning with Pakistan’s broader social development goals.



BANGLADESH

HAFIZ SPONSORSHIP PROJECT (2024–2025)



Bangladesh’s Hafiz Sponsorship Programme continued to support 1,411 students enrolled in Islamic education across remote and underprivileged districts. Through monthly financial aid, educational materials, and essential items, Al-Khair Foundation ensured that talented students from low-income backgrounds could pursue religious studies without economic hardship.



Each sponsored child receives monthly stipends, clothing (Kurta for boys, Hijab for girls), and study materials, empowering them to continue memorising the Qur’an in dignity. The initiative remains a first-of-its-kind national programme supporting Hafiz students across ten districts, including Dhaka, Sylhet, Mymensingh, Cox’s Bazar, Feni, Rajbari, and Patuakhali.

EDUCATION

KHORSHED ALI PRIMARY SCHOOL – EDUCATION FOR THE UNDER SERVED

In rural Char Bhabanipur village, Pabna District, Al-Khair Foundation operates Khorshed Ali Primary School, serving 100 students who previously had no access to education. The school provides free books, trained teachers, and awareness sessions for parents, successfully reintegrating out-of-school children into formal learning.

Frequent flooding, poverty, and limited infrastructure remain obstacles, but AKF's continued support has improved literacy, attendance, and community participation—proving that even the most remote communities can thrive when given access to education.



SOMALILAND

EDUCATION ACCESS AND INCLUSION FOR VULNERABLE CHILDREN

In November 2024, Al-Khair Foundation Somaliland launched a pilot project providing school uniforms to 800 orphaned children in Hargeisa. Working closely with community leaders and schools, the initiative aimed to remove barriers that prevent children from attending school, while restoring confidence and inclusion.



Outcomes included:

- Increased school enrolment and reduced absenteeism.
- Enhanced self-esteem among orphaned children.
- Stronger collaboration between AKF, communities, and local authorities.

The project's success reaffirmed the importance of practical interventions that tackle poverty-related exclusion and inspired future expansion to reach more vulnerable students.

AL-KHAIR FOUNDATION'S SCHOOL IN SOMALILAND

Established in 2002, Al-Khair Schools continue to stand as a beacon of educational excellence in Somaliland. With over 2,500 students enrolled and 41 teachers across primary and supplementary secondary sections, the schools deliver a balanced curriculum encompassing English, Arabic, science, mathematics, and ICT.

Recognised by the Ministry of Education and Science, Al-Khair Schools achieved top national rankings for quality education and academic performance. During 2025, around 120 students graduated, marking the school's 21st graduating cohort.

To strengthen staff management and accountability, a new digital attendance and personnel tracking system was introduced, improving efficiency and oversight. The school also continued to promote extracurricular growth through excursions, workshops, and inter-school football tournaments, fostering teamwork, leadership, and confidence.



SUMMARY

From makeshift classrooms in Gaza to structured schools in Somaliland and Bangladesh, Al-Khair Foundation empowered tens of thousands of children to continue their education in the face of conflict, poverty, and displacement. Across all regions, AKF's education initiatives upheld one shared principle — that every child, regardless of circumstance, deserves the opportunity to learn, grow, and dream.

LIVELIHOOD

When families are devastated by war, poverty, or natural disasters, Al-Khair Foundation steps in to help them rebuild their lives and restore their independence. We believe that empowering individuals to earn a sustainable income is essential for long-term recovery and community resilience.

Through our livelihood programmes, we provide training, tools, and resources that enable people to develop practical skills and create sustainable sources of income. Our initiatives include vocational training, small business support, agricultural development, and the provision of equipment or livestock to help families become self-reliant.

By focusing on long-term empowerment rather than short-term aid, Al-Khair Foundation helps restore dignity, confidence, and economic stability to vulnerable households. Our work in this area not only supports individuals and families but also strengthens entire communities, fostering a cycle of growth, opportunity, and resilience.



EMPOWERING COMMUNITIES THROUGH SUSTAINABLE LIVELIHOODS

Al-Khair Foundation continued to strengthen economic resilience among marginalised and disaster-affected communities through innovative livelihood interventions. These initiatives aimed to restore dignity, enhance self-reliance, and create sustainable sources of income for families affected by poverty, floods, and displacement.

Through a combination of skills training, small business support, and asset distribution, Al-Khair Foundation enabled communities to move beyond short-term relief towards long-term recovery.



Key outcomes included:

- **6,400 beneficiaries supported through small enterprise and vocational projects.**
- **2,100 women trained in tailoring, embroidery, and handicrafts.**
- **1,400 youth equipped with practical trade and IT skills.**
- **120 microbusiness start-up grants provided to entrepreneurs recovering from natural disasters.**

By linking vocational graduates to microfinance institutions and local markets, the programme created sustainable economic pathways that continue to support households long after project completion.

BANGLADESH

LIVELIHOOD SUPPORT FOR DISADVANTAGED COMMUNITIES

LIVELIHOOD

In Bangladesh, Al-Khair Foundation launched several livelihood initiatives in collaboration with local partners to promote self-sufficiency and break the cycle of poverty among vulnerable families.

Through the Qurbani and Livelihood Programme, Al-Khair Foundation supported 150 beneficiaries by providing cows, goats, sewing machines, and small business assistance to low-income households. The initiative focused on sustainable income generation rather than one-time aid, encouraging entrepreneurship and long-term stability.

Beneficiaries were trained in animal husbandry, tailoring, and basic business management, empowering them to earn consistent livelihoods. These efforts not only improved household income but also contributed to community development by promoting financial independence and resilience against future crises.



CASE STUDIES



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AMINA'S NEW BEGINNING

Amina, a widow from Sylhet, received a sewing machine under AKF's livelihood project. "I used to depend on others," she said, "but now I earn enough to send my son to school. It has changed our lives completely."

”

SOMALILAND

CAMEL FARM PROJECT – A MODEL FOR SUSTAINABLE FOOD SECURITY

In Somaliland’s arid Marodi Jeh region, Al-Khair Foundation continued to expand its Camel Farm Project, an innovative initiative addressing food security and economic resilience in drought-prone areas.

The farm combines traditional livestock rearing with modern dairy practices, creating a replicable model for sustainable livelihoods in pastoral communities. In 2025, the project supported 40 lactating camels for milk production and 100 male camels for Qurbani, generating food, employment, and income for nearby villages.



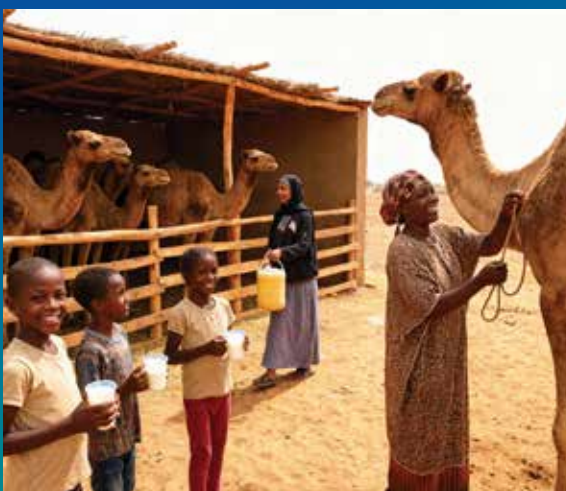
To enhance sustainability, AKF introduced:

- 1,200 metres of fencing and irrigation channels for land cultivation.
- Training for local herders on animal health, feed management, and dairy processing.
- Crop planting (sorghum, maize, and beans) for camel fodder and family nutrition.

Despite drought conditions, the project continued to improve milk availability, nutrition, and livelihoods for hundreds of households. The Camel Farm Project remains one of Al-Khair Foundation’s flagship models for climate-resilient livelihood development in the Horn of Africa.

LIVELIHOOD

CASE STUDIES



RESILIENCE IN THE FACE OF DROUGHT

Hawa, a mother of five from Salahly, recalls how her family struggled before the camel farm began. “We had no milk for our children,” she said. “Now, we can drink, sell, and share with neighbours. It has brought hope back to our community.”





LIVELIHOODS THROUGH AGRICULTURAL SUPPORT AND FOOD PRODUCTION

Amid Gaza's economic collapse, where over 85% of families have lost their income, Al-Khair Foundation has helped sustain livelihoods through local agricultural initiatives and community kitchens.

The Foundation supported 20 local bakeries and farmers to produce and distribute food to displaced families, ensuring income continuity for suppliers while feeding the hungry. In addition, Al-Khair Foundation

purchased almost 5,000 vegetable parcels directly from local farmers, enabling them to earn income despite widespread market disruption.

These initiatives demonstrate Al-Khair Foundation's dual approach - delivering humanitarian aid while sustaining local economies - ensuring that families not only survive but begin to rebuild their means of living.



LIVELIHOOD

SUMMARY

Across four regions, Al-Khair Foundation's livelihood programmes empowered over 8,600 individuals to regain self-sufficiency through skills training, livestock farming, small enterprises, and agricultural support. By transforming aid into opportunity, Al-Khair Foundation continues to champion the belief that true recovery begins with independence.

SHELTER AND CONSTRUCTION



Al-Khair Foundation is committed to providing safe and secure shelter for vulnerable families who have lost their homes due to conflict, natural disasters, or extreme poverty. We believe that having a place to call home is fundamental to dignity, security, and the process of rebuilding lives.

Our shelter projects range from the construction of permanent homes and community housing to the provision of temporary shelters and essential household materials for displaced families. Each initiative is designed to meet the specific needs of affected communities, ensuring that the structures we build are safe, durable, and appropriate for local conditions.

Beyond immediate relief, our shelter programmes contribute to long-term recovery and stability. By working closely with local partners and communities, we help restore not only homes but also hope - creating environments where families can live with dignity, rebuild their livelihoods, and begin a new chapter with renewed strength and resilience.

MIDDLE EAST

GAZA: REBUILDING AMID RUBBLE



The scale of destruction in Gaza remains catastrophic. More than 65% of housing units have been destroyed or severely damaged, and over 1.9 million people are displaced, many living in makeshift tents and damaged buildings without proper protection.

Throughout the period, Al-Khair Foundation remained at the forefront of shelter provision for displaced families, and distributed tents, tarpaulins, blankets, mattresses, and essential winter supplies, reaching thousands of

families living in extreme conditions. Al-Khair Foundation provided temporary shelters and reinforced tents, along with plastic sheeting and thermal materials to protect families from harsh weather.

Al-Khair Foundation also supported community shelter restoration projects, rehabilitating partially damaged homes and installing doors, windows, and roofing materials where possible. These interventions offered safety, privacy, and dignity to families who had lost everything.

CASE STUDIES



THE STORY OF ABU BILAL

I am a father of seven. I lost my home in Rafah and lived under tarpaulin sheets for three months. The rain flooded everything. We couldn't sleep, and my children were always sick. With Al-Khair's assistance, my family received a durable tent with flooring and insulation. For the first time in months, we slept without fear of collapse.





Al-Khair Foundation continued to invest in the construction of religious and community infrastructure across Somaliland, promoting spiritual well-being, education, and unity.

Two new mosques were completed:



Mohamed Moge District, Hargeisa - accommodating 900 worshippers, equipped with wudu facilities, classrooms, and an office.



Togdheer Region Mosque - serving 800 worshippers, offering daily prayers, Islamic education, and community gatherings.

Both mosques were built in collaboration with local authorities and community committees, ensuring sustainable management and maintenance. They now serve as vital centres for religious learning and social cohesion.

Additionally, Al-Khair Foundation supported the expansion of schools and health centres through small-scale infrastructure projects, addressing the needs of internally displaced families and host communities.



I am a mother of four in Mohamed Moge district. Before the mosque was built, our children had nowhere to study the Qur'an. Now, they learn every evening in a safe, bright space. The mosque has united our neighbourhood.



BANGLADESH

HOUSE BUILDING PROGRAMME REBUILDING LIVES



In flood-affected and impoverished districts across Bangladesh, Al-Khair Foundation's House Building Programme continued to provide durable homes for vulnerable families who had lost their shelters to disasters.

Al-Khair Foundation constructed 18 new homes for 108 individuals across Sylhet, Sunamganj, and Mymensingh, equipped with sanitation facilities, furniture, solar lighting, and cooking utensils.

Each home was designed using climate-resilient materials to withstand heavy monsoon rains and humidity, reducing long-term vulnerability for residents. Beneficiary selection was conducted in collaboration with local authorities to prioritise widows, orphans, and persons with disabilities.

CASE STUDIES

REBUILDING DIGNITY



I am Rahima Begum, and I am a widow from Sunamganj. I lost my home in the 2023 floods. I lived in a plastic hut for months. When Al-Khair Foundation gave me this new house, I felt human again. My children can now sleep safely.



The programme not only restores shelter but revives dignity, security, and stability for families recovering from years of hardship.

SUMMARY

Across three regions, Al-Khair Foundation provided safe and dignified shelter to over 5,000 people, while strengthening community infrastructure through the construction of mosques, homes, and social facilities. These projects stand as enduring symbols of compassion, resilience, and faith — enabling families not only to survive, but to rebuild their futures with hope.

VULNERABLE PEOPLE



Al-Khair Foundation is committed to supporting the most vulnerable members of society, particularly those whose lives have been disrupted by conflict, poverty, or natural disasters. We recognise that families and individuals in these circumstances often face not only immediate hardship but also long-term challenges that threaten their health, safety, and future prospects.

Through a combination of emergency relief, psychosocial support, and sustainable development initiatives, we work to restore dignity, security, and hope to those affected. Our programmes include the provision of food, shelter, medical care, education, and livelihood support, tailored to meet the specific needs of each individual or community.

By focusing on holistic care, Al-Khair Foundation helps vulnerable people rebuild their lives, regain independence, and participate fully in society. Our approach ensures that assistance goes beyond immediate relief - fostering resilience, empowerment, and long-term recovery for families and communities in the most challenging circumstances.

MIDDLE EAST

GAZA: SUPPORTING THE MOST VULNERABLE AMID CONFLICT

In Gaza, the toll of ongoing conflict has been particularly devastating for women, children, the elderly, and persons with disabilities. With thousands of families torn apart, widows left as sole providers, and children orphaned or displaced, Al-Khair Foundation intensified its psychosocial, nutritional, and family support interventions to address the deep trauma and hardship faced by Gaza's most vulnerable. Al-Khair Foundation worked with its local partners to deliver psychosocial support activities for over 15,000 children, including art therapy, play sessions, and trauma counselling. These safe spaces enabled children to reconnect with their peers and begin emotional recovery after months of bombardment and displacement.

For widows and female-headed households, Al-Khair Foundation provided cash assistance, food support, and winter clothing, ensuring dignity and stability during times of profound loss.



CASE STUDIES

MARIAM'S JOURNEY OF RESILIENCE



Mariam, aged 10, was displaced from Gaza City after her home was destroyed. She and her mother now live in a tent in Deir Al-Balah. "I used to love school," she said softly. "Now, I just draw the house we lost." Through Al-Khair Foundation's child-friendly spaces, Mariam participates in group activities that help her regain confidence. Her mother, Hanaa, added, "These sessions are a lifeline — they remind my daughter that there is still kindness in the world."



By placing emotional recovery at the heart of its humanitarian response, Al-Khair Foundation continues to reaffirm that survival is not enough, healing and dignity are essential to rebuilding lives.

VULNERABLE PEOPLE



PAKISTAN

CARE FOR ORPHANS AND MARGINALISED GROUPS

VULNERABLE PEOPLE



Across Pakistan, Al-Khair Foundation supported vulnerable groups through education, shelter, and nutritional care. Al-Khair Foundation’s orphan sponsorship programme continued to provide comprehensive support to over 300 children, covering school fees, uniforms, meals, and healthcare.

Additionally, Al-Khair Foundation extended aid to families affected by disability and destitution, providing assistive devices and livelihood tools to restore independence and improve well-being.

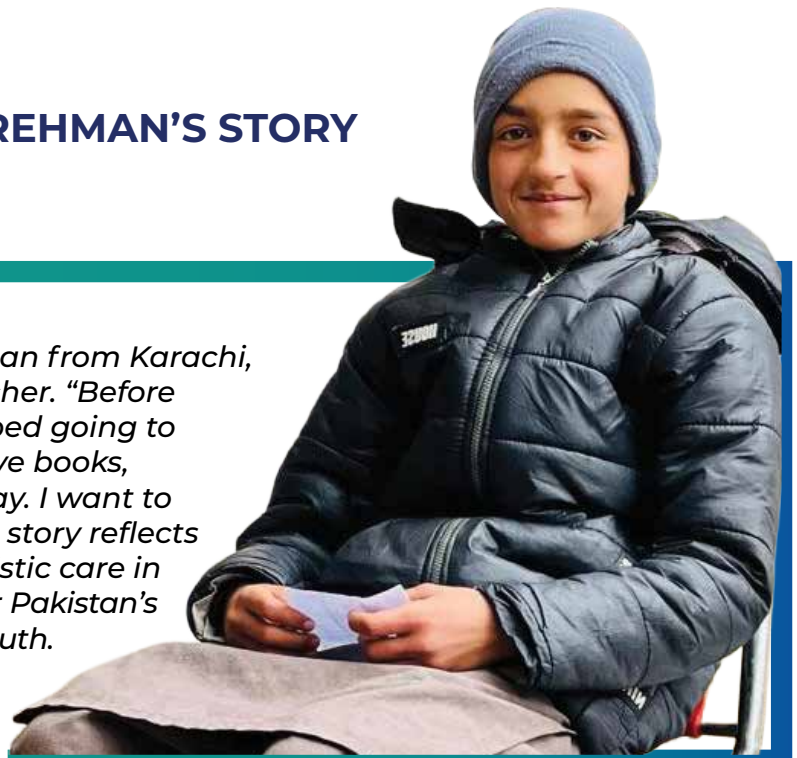
CASE STUDIES

REHMAN’S STORY

“

Rehman, a 12-year-old orphan from Karachi, dreams of becoming a teacher. “Before Al-Khair helped, I had stopped going to school,” he said. “Now, I have books, uniform, and lunch every day. I want to teach children like me.” His story reflects the power of sustained, holistic care in shaping brighter futures for Pakistan’s orphaned and vulnerable youth.

”





In Bangladesh, Al-Khair Foundation continued its pioneering “Dowry-Free Marriage and Livelihood Support Programme”, empowering women and challenging harmful social practices that perpetuate poverty and gender inequality.

Al-Khair Foundation supported 40 dowry-free couples from Sylhet and Rangpur districts, providing sewing machines, rickshaws, and small grants to help newlyweds establish income-generating activities. By eliminating the financial burden of dowry, this initiative promotes equality, self-reliance, and dignity for women and men alike.

CASE STUDIES

FATIMA’S REFLECTION



Nasima, 23, from Rangpur, was one of the beneficiaries. “My husband and I wanted to marry without dowry, but our families were worried about expenses,” she said. “Al-Khair Foundation made it possible. With the sewing machine they gave me, I earn for my family - and we began our marriage debt-free.”



VULNERABLE PEOPLE

This initiative stands as a powerful example of how faith-based action can transform harmful traditions into opportunities for empowerment.

SOMALILAND

STRENGTHENING PROTECTION & INCLUSION IN DISPLACEMENT CAMPS

VULNERABLE PEOPLE

In Somaliland's Balimatan IDP Camp, Al-Khair Foundation continued to support vulnerable groups, particularly elderly women, children, and people with disabilities, who are disproportionately affected by drought and displacement.

Al-Khair Foundation's integrated support approach combined food distribution, psychosocial assistance, and health referrals to meet immediate and long-term needs. Through close collaboration with local authorities and community committees, Al-Khair Foundation ensured transparent beneficiary selection and follow-up.



CASE STUDIES

A GRANDMOTHER'S GRATITUDE

“

I am Asha, a 70-year-old widow from Balimatan. I rely on Al-Khair's regular food distributions. I cannot work, but every month they come with food. It's the reason my grandchildren can eat. I thank Allah for this mercy.

”



By centring compassion and inclusion, Al-Khair Foundation continues to uplift those who are too often left behind - reaffirming its belief that the measure of humanity lies in how we protect the most vulnerable among us.

SUMMARY

Across four regions, Al-Khair Foundation provided essential support to over 30,000 vulnerable individuals, including orphans, widows, people with disabilities, and internally displaced families. Through psychosocial care, education, food aid, and empowerment initiatives, Al-Khair Foundation continues to help rebuild lives and restore hope where it is needed most.

RELIGIOUS & SEASONAL PROJECTS

At the heart of Al-Khair Foundation's mission is a commitment to faith-inspired service. Guided by Islamic principles, the Charity supports vulnerable communities worldwide, enabling them to fulfil their religious obligations while addressing pressing humanitarian needs such as food insecurity, poverty, and social exclusion.

Through its flagship initiatives, including Ramadan, Qurbani, and Winter Aid programmes, Al-Khair Foundation delivers essential aid tailored to the specific needs of beneficiaries. During Ramadan, the Charity ensures that families have access to nutritious food to observe fasting with dignity, while also providing additional support such as household essentials and community iftar programmes. During the Qurbani period, Al-Khair Foundation facilitates the distribution of fresh meat (including innovative canned meats) to those in need, ensuring that the sacrificial rites can be performed while alleviating hunger and supporting households in challenging circumstances.

Beyond the provision of food and material aid, these programmes strengthen community bonds, foster spiritual fulfilment, and instil hope among those affected by conflict, natural disasters, or economic hardship. Al-Khair Foundation's religious programmes exemplify the Charity's ethos of combining faith, compassion, and practical support to transform lives, providing both immediate relief and long-term empowerment for vulnerable communities.

MIDDLE EAST GAZA: FAITH AMID HARDSHIP

In Gaza, where hardship has deepened to unimaginable levels, Ramadan and Qurbani projects offered hope to thousands of displaced families.

During Ramadan 2025, Al-Khair Foundation distributed approximately 25,000 Iftar meals, 16,000 food packs, and 2,000 Eid gifts to families across Khan Younis, Rafah, and Deir Al-Balah. Despite severe restrictions on movement and supplies, the Foundation ensured consistent

delivery through its Tekia community kitchen and local partner networks.

During Qurbani 2025, AKF conducted ethical slaughtering and distribution of around 2,500 sheep and 300 cows, providing fresh meat to 38,000 families across Gaza and the West Bank. This critical support not only fulfilled religious obligations but also alleviated hunger among those cut off from food and income.



EID IN A TENT

For 11-year-old Rayan, whose family lives in a temporary shelter in Rafah, Eid felt different this year. "I didn't think we would have meat again," he said softly. "When we received Al-Khair's Qurbani pack, it felt like Eid had truly come." His mother added, "It reminded us that we are not forgotten." Through faith-driven compassion, Al-Khair Foundation continues to uphold the essence of Ramadan and Qurbani — sharing blessings, strengthening unity, and reviving dignity in the most challenging circumstances.



PAKISTAN

RAMADAN, QURBANI AND WINTER RELIEF

In Pakistan, Al-Khair Foundation's seasonal programmes reached over 155,000 beneficiaries in 2024–2025 through food assistance, Qurbani meat distribution, and winter aid.

- Ramadan 2024: 3,125 food packs distributed across Sindh, Punjab, and Khyber Pakhtunkhwa, benefiting around 22,000 people.
- Eid Gifts: Clothing and toys distributed to 1,500 children.
- Qurbani 2024: around 1,300 animals (cows and goats) sacrificed, providing meat for 63,500 people.
- Winter Support: 1,250 winter kits (warm clothing, blankets, and essentials) distributed to 8,500 beneficiaries in northern Pakistan.

The projects ensured that struggling families could observe sacred months with nourishment, comfort, and dignity.



CASE STUDIES



“

SHAZIA'S FAMILY

Shazia, a mother of three from Swat Valley, received a Ramadan food pack containing flour, rice, lentils, and dates. “Prices have doubled this year,” she explained. “Without this support, we wouldn't have been able to fast properly. May Allah reward Al-Khair Foundation for remembering families like ours.”

”

BANGLADESH

FAITH IN ACTION: RAMADAN AND QURBANI 2024

Al-Khair Foundation provided Qurbani meat, food packs, and Eid gifts to vulnerable communities across 18 districts of Bangladesh.

- Qurbani: around 350 cows and 100 goats slaughtered, benefiting families over various regions.
- Ramadan: 4,200 food packs and 6,500 hot meals distributed to fasting families.
- Eid Gifts: Clothing and toys provided to 800 children from impoverished households.

The programme ensured that those living in extreme poverty could share in the joy of Ramadan and Eid.



CASE STUDIES



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A WIDOW'S GRATITUDE

Rokeya Begum, a widow from Kurigram, said, "Every year, I look forward to Al-Khair's visit. My children know they will eat well for Eid. It brings happiness and relief that we cannot find elsewhere."

Through the generosity of donors, Al-Khair Foundation continues to strengthen community bonds and ensure that the blessings of Ramadan and Eid reach every corner of society.

”

SOMALILAND

RAMADAN AND QURBANI RELIEF

In Somaliland, Al-Khair Foundation delivered Ramadan food packs, Iftar meals, and Eid gifts to vulnerable families in Hargeisa, Burao, and Balimatan IDP camps.

- Ramadan 2024: 600 food packs distributed, benefiting 4,200 people.
- Iftar Meals: Served daily to 240 homeless individuals across Hargeisa and Burao.
- Eid Gifts: Provided to 500 orphaned children.
- Qurbani 2024: 175 camels, 300 goats, and 34 cows sacrificed, reaching 16,500 households.

These seasonal interventions brought both spiritual fulfilment and tangible relief to communities enduring drought and economic hardship.



CASE STUDIES



HOPE FOR MILGO

Milgo, a grandmother from Balimatan, expressed her gratitude after receiving food assistance and winter supplies. “We had nothing to eat for days,” she said. “The food arrived just before sunset — it felt like Allah answered our prayers.”



SOUTHEAST ASIA

Indonesia, Malaysia, and the Philippines

During Ramadan 2024, Al-Khair Foundation expanded its reach across Southeast Asia through partnerships with Baitul Maal Merapi Merbabu, Haluan Malaysia, and Philippines Care.

Collectively, these projects supported 17,600 individuals, distributing food packs, Iftar meals, and Eid gifts to remote and marginalised communities.

In Indonesia, 6,550 people received food packs; in Malaysia, 5,000 beneficiaries were supported through Iftar meals and Eid gifts; and in the Philippines, 2,050 individuals were reached through flood-response food and hygiene distributions during Ramadan



A VILLAGE UNITED BY FAITH

In the Indonesian village of Ngurak-Urak, where families had suffered from years of flooding, Ramadan brought a moment of togetherness. Imam Nasrul, the local religious leader, said, "For many here, these food packs were the only meals they had for iftar. Al-Khair's support reminded us that faith connects hearts beyond borders."

SUMMARY

Through Ramadan, Qurbani, and winter programmes across Asia, Africa, and the Middle East, Al-Khair Foundation reached over 250,000 beneficiaries with food, meat, and essential supplies. These faith-led initiatives reflect the Charity's core belief — that serving humanity is an act of worship, and compassion is the truest expression of faith.

RELIGIOUS DUES

UK PROGRAMME

Al-Khair Foundation firmly believes in supporting vulnerable and affected individuals in the UK alongside its international programmes. Through a range of initiatives, Al-Khair Foundation provides essential support, including food assistance, winter aid, and community engagement programmes, ensuring that those facing hardship at home receive timely and dignified help. By addressing both immediate needs and longer-term challenges, Al-Khair Foundation reinforces its commitment to serving communities wherever support is needed. Al-Khair Foundation continued to strengthen its domestic outreach, supporting vulnerable individuals and families through food aid, clothing distribution, community engagement, and collaborative projects with local councils, schools, and voluntary organisations. Al Khair Foundation also runs four schools in the UK (two secondary and two primary)—where Islamic studies and the national curriculum are provided. As from 01/01/2025, schools' income was accounted for separately within a newly formed subsidiary.

With branches operating in Birmingham, Leicester, Bolton, Bradford, Glasgow, and London, Al-Khair Foundation programme focused on alleviating poverty, promoting social inclusion, and fostering community cohesion through faith-driven compassion and practical action.

Leicester Branch

The Leicester branch remained at the forefront of community engagement and humanitarian support across the Midlands.

Over the past year, the branch distributed around £10,000 (£9,600) worth of essential items, including food packs, clothing, and household goods, to families in financial hardship. Volunteers also organised Ramadan and Eid meal distributions, ensuring that struggling households could celebrate with dignity.

Community outreach included events such as open days, awareness sessions, and interfaith gatherings, fostering dialogue and unity among diverse communities. Partnerships with Leicester City Council, local mosques, and schools strengthened the branch's impact and ensured that aid reached those most in need.

CASE STUDIES



SUPPORTING A FAMILY IN CRISIS

When a local family lost their home to fire, Al-Khair Leicester volunteers stepped in within 24 hours, providing clothing, bedding, and food parcels. "They were at our door the same evening," the father shared. "We didn't feel alone — their help came when we had nothing."



Bolton Branch

The Bolton branch continued its reputation for excellence in grassroots community service, distributing over £28,000 worth of aid through food parcels, hot meals, and essential household items.

The branch partnered with others to deliver weekly hot meals to over 300 people, including homeless individuals and low-income families. During the winter, volunteers extended support with blanket drives and warm clothing distributions, ensuring protection against harsh weather.

Fundraising initiatives such as “Family Fun Day for Gaza”, barbecue events, and street collections engaged local communities while raising awareness of global humanitarian causes.

CASE STUDIES



“

NOURISHING THE HOMELESS

Ahmed, a volunteer from Bolton, described a weekly outreach: “Some of the people we feed haven’t had a hot meal in days. We’re not just giving food — we’re giving dignity.”

”

Glasgow Office

The Glasgow office continued to support asylum seekers, refugees, and homeless individuals through its food bank, clothing distributions, and welfare programmes.

The branch distributed in-kind donations valued at almost £12,000 including clothing, blankets, and hygiene items. The team also partnered with others to deliver community workshops promoting social inclusion and mental well-being.

The Glasgow branch remains a trusted partner to local authorities and has been recognised by the Scottish Government for its impactful work supporting those in crisis.



“

DIGNITY IN ADVERSITY

Farid, an asylum seeker from Eritrea, shared, “I came to the UK with nothing but hope. When I arrived at the Glasgow centre, they gave me warm clothes and food. That kindness changed how I saw my new life.”

”

Bradford Branch

The Bradford branch expanded its partnerships with local schools, mosques, and businesses to provide food, clothing, and household essentials to struggling families across West Yorkshire.

Working closely with HM Prison Services, the branch supported rehabilitation initiatives by supplying clothing and hygiene packs to recently released individuals re-entering society. Volunteers also coordinated food parcel distributions and winter drives, benefiting hundreds of residents each month.



A SECOND CHANCE

Imran, recently released from custody, received Al-Khair Foundation's re-entry support pack. "It helped me start fresh," he said. "I walked out with nothing — but they gave me clothes, food, and encouragement. That meant everything."



London Office

Operating from the Charity's headquarters in Croydon, the London office provided strategic oversight and coordination for all UK branches. Locally, the team supported homeless outreach programmes, school partnerships, and interfaith initiatives promoting unity and compassion.

The London volunteers also delivered regular food drops in central London, serving rough sleepers and low-income households. The branch collaborated with local supermarkets and community kitchens, ensuring that surplus food reached those who needed it most.



COMMUNITY EMPOWERMENT AND YOUTH ENGAGEMENT

Under its UK Programmes, Al-Khair Foundation continued to invest in youth development and community cohesion through the BREAKING THE CYCLE (BTC) project — a pioneering initiative aimed at reducing youth violence and improving emotional well-being among young people from Muslim and BAME communities. Delivered in partnership with Osmani Trust and Dream chasers and piloted with West Bowling Youth Initiative in Bradford, the project operates across London, Birmingham, and Bradford, providing tailored mentoring, family engagement, and personal development opportunities for young people at risk of disengagement or exploitation.

The programme delivered intensive one-to-one mentoring, group sessions, and parent workshops to more than 80 young people and families, equipping participants with stronger self-esteem, emotional resilience, and conflict management skills. A key highlight was the BTC Residential at Hind leap Warren, where young people took part in team-building and reflective learning activities designed to foster empathy, leadership, and mutual respect. Complementary school-based interventions and summer youth clubs further enhanced confidence, attendance, and behaviour, creating safer environments for learning and growth.

Feedback from schools, parents, and community partners has been overwhelmingly positive, noting measurable improvements in attitude, communication, and family relationships. Parents have expressed renewed confidence in supporting their children, while schools have reported fewer incidents of disruption and improved classroom engagement. The project's national recognition — as a finalist for the 2025 Children and Young People National Award — underscores its impact in transforming lives and promoting safer, more connected communities across the UK.



SUMMARY

Through five active branches across the UK, Al-Khair Foundation supported over 25,000 beneficiaries, delivering food, clothing, and essential items to those facing hardship. These initiatives reflect the Charity's unwavering commitment to service — fostering compassion, inclusion, and dignity within British communities.

The Foundation's UK work remains rooted in the same values that guide its international programmes: to serve humanity, uplift the vulnerable, and build stronger, kinder communities for all.

Financial Review

FOR THE YEAR ENDED 31 JULY 2025

The financial statements of the Charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the accounting policies set out on pages 67-68 and comply with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the 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 (FRS102) [Charities SORP (FRS102)] and the Charities Act 2011 and Companies Act 2006.

RESULTS IN OVERVIEW

The 2025 financial year marked another period of strong growth for Al Khair Foundation, demonstrating continued donor confidence and trust in our mission. Total income rose by 23% to £74.8 million, compared to £60.9 million in 2024. This increase was driven primarily by the humanitarian crisis in the Middle East, which inspired an extraordinary level of generosity from our donors and partners. We extend our heartfelt gratitude for their steadfast support.

During the year, we distributed £69.5 million across a wide range of programmes, including £13.6 million carried forward from 2024. This resulted in year-end reserves of £18.9 million, comprising £5.5 million in restricted funds and £13.4 million in unrestricted funds, which will support future projects and operational sustainability.

The Charity reported a net underspend of £5.3 million for the year, in contrast to a £4 million overspend in 2024. This reflects a £1.4 million surplus from unrestricted funds (2024: £3 million overspend) and a £3.9 million surplus from restricted funds (2024: £987k overspend).

To meet the demands of critical projects and strengthen the delivery of restricted programmes, particularly those responding to humanitarian crises, £2.6 million was transferred from unrestricted to restricted funds during the year.

As a result, the Charity's total reserves increased to £18.9 million, up from £13.6 million in 2024, distributed as follows:

- **Unrestricted General Fund:** The unrestricted general fund totalled £13.4 million (2024: £12.1 million), including a £6.5 million designated fund for fixed assets representing investments in essential infrastructure and equipment. The free reserve balance stands at £6.6 million (2024: £5.8 million), exceeding the Charity's reserve policy threshold and ensuring strong liquidity and financial resilience.

- **Unrestricted Programme Funds:** A balance of £332k remained unutilised at year-end and has been earmarked for specific ongoing initiatives supported by individual donors.

- **Restricted Funds:** The restricted fund balance increased to £5.5 million, compared to £1.5 million in 2024, reflecting funds allocated to new and continuing projects planned for the upcoming financial year.

INCOME

The Trustees are pleased to report a substantial increase in total income, which reached £74.8 million for the financial year ending 31 July 2025, compared to £60.9 million in the previous year. This outstanding growth reflects both the continued generosity and trust of our donor community and the Foundation's success in securing voluntary donations and institutional grants.

Voluntary Donations

Voluntary donations, which remain the Charity's principal source of income, rose by 21%, from £50.6 million in 2024 to £61.4 million in 2025. This increase highlights the enduring commitment of our supporters across the globe.

This category includes:

Regular Giving: Ongoing contributions from individual donors who consistently support the Foundation's mission.

Campaigns and Appeals: Targeted fundraising initiatives addressing specific needs, particularly in response to the humanitarian crisis in the wider Middle East.

Partnership Contributions: Donations generated through collaborations with partner organisations that share the Charity's objectives.

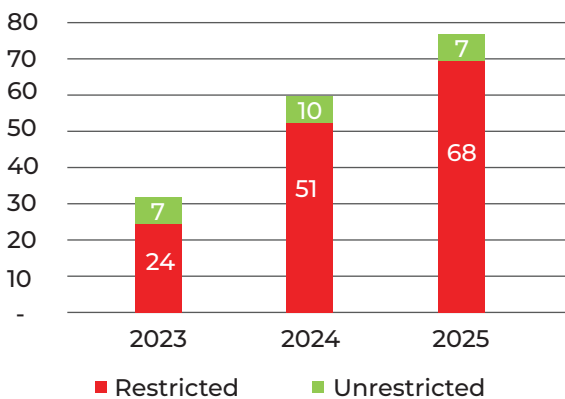
The growth in voluntary donations demonstrates the deep and sustained connection between the Foundation and its donors, who continue to respond generously to urgent humanitarian appeals and long-term development efforts.

Institutional Grants

The Charity secured £11 million in institutional grants during the financial year, a significant increase from £7.7 million in 2024.

These grants were instrumental in enhancing the Foundation’s capacity to respond to emergencies and to deliver sustainable development programmes. The growth in this income stream reflects the Foundation’s strengthened relationships with institutional funders and its ability to align with their strategic priorities, resulting in a nearly threefold increase in secured grant funding over the past two years.

THREE YEARS INCOME TREND (£m)



EXPENDITURE

The financial year ending 31 July 2025 was marked by a period of intensified operational activity for Al Khair Foundation, reflecting its continued commitment to addressing urgent humanitarian needs and advancing education and development programmes.

Total expenditure reached £69.5 million, representing an increase of £4.5 million compared to £65 million in 2024. This rise was primarily driven by the need to respond rapidly to multiple humanitarian crises and to expand operations in affected regions.

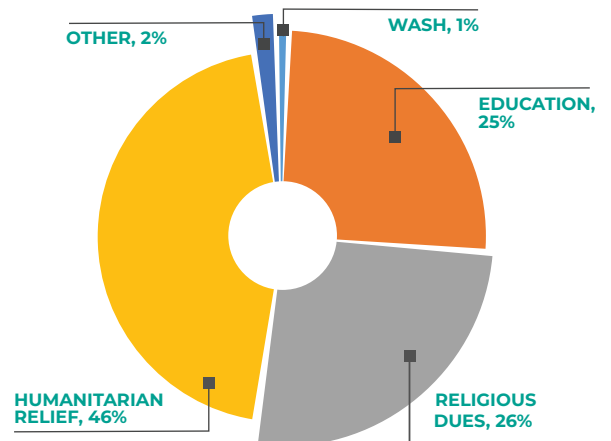
Of the total expenditure, £68.3 million (98%) was dedicated to the delivery of humanitarian assistance and long-term development initiatives. This included a £2.5 million investment in primary and secondary education programmes, underscoring the Charity’s recognition of education as a cornerstone for empowerment and sustainable change.

The Humanitarian to Development programme distribution ratio stood at 74:26 (2024: 79:21), indicating a continued prioritisation of emergency relief efforts while maintaining substantial support for long-term development work.

In addition to programme spending, the Charity incurred necessary fundraising and operational support costs to sustain donor engagement and ensure the effective management and delivery of its projects. A Gift Aid tax recovery of £1.9 million (2024: £2.3 million) was achieved, which helped to partially offset these costs.

The 2025 financial year demonstrates the Foundation’s capacity to scale its operations effectively in response to global crises while maintaining a balanced and sustainable approach to development. Through careful allocation of resources and prudent cost recovery, Al Khair Foundation continues to uphold its principles of accountability, transparency, and impact, reinforcing the trust placed in it by donors and partners worldwide.

THEMATIC EXPENDITURE



FINANCIAL RISK

The Trustees have the overall responsibility for ensuring the Charity has an appropriate system of controls, financial and otherwise, across the entire organisation to provide reasonable assurance that:

- Its assets are safeguarded against unauthorised use or disposition.
- Proper records are maintained, and that financial information is reliable.
- The Charity complies with all relevant laws and regulations.

Cash flow risks are minimised by setting an appropriate reserves policy, including adequate levels of working capital, and close monitoring of unrestricted funding flows from donors.

RESERVES POLICY

Unrestricted reserves are defined as general funds and are available to enable the Charity to meet its objectives. Net free reserves are defined as unrestricted reserves less any designated funds and the value of tangible fixed assets.

A reserves policy aims to ensure that a charity's ongoing and future activities are reasonably protected from unexpected financial risk(s). These include:

- Unexpected increase or decrease in funding streams or costs,
- Working capital required to meet cash flow needs,
- Specific funds required to meet unexpected one-off expenditure impacts.

Following an Annual Review, the Trustees endorsed the reserves target of £3.5m, to provide against key risk items:

- Hold a level of reserves to provide going concern continuity,
- Increased competition in the charity sector and volatility of unrestricted income funding to guard against donation income downturns,
- Emergencies requiring a rapid response (where affected fundraising would occur after the emergency),
- A minimum of six months' operational costs in the event of a donation income downturn.

Reserves Position as at 31 July 2025:

At the financial year end, the Charity's total reserves stood at £18.9 million, an increase from £13.6 million in 2024. The rise primarily reflects additional funds allocated to both new and continuing humanitarian projects planned for the next financial year.

A detailed breakdown of reserves and their composition is provided below:

1. Unrestricted General Funds: £13.4 Million

Unrestricted general funds, not restricted to specific purposes, totalled £13.4 million (2024: £12.1 million). These funds provide the Charity with flexibility to address urgent needs, maintain operations, and invest in future growth.

Components of Unrestricted Funds:

Designated Fixed Assets Fund: £6.5 million
This fund represents the value of tangible fixed assets, including buildings, equipment, and vehicles essential to the Charity's activities. The balance increased slightly from £6.5 million in 2024, reflecting asset additions during the year.

Free Reserves: £6.6 million
Free reserves represent the unrestricted funds available after accounting for designated assets and unrestricted programme-specific allocations. The current level remains above the target set out in the reserves policy, ensuring sufficient

2. Restricted Funds: £5.5 million

Restricted funds, consisting of donations and grants designated for specific projects or programmes, totalled £5.5 million (2024: £1.5 million).

Key movements include:

- Utilisation of £1.5 million in unspent funds from the previous year for project delivery in 2025;
- Remaining balances earmarked for ongoing and planned initiatives aligned with donor requirements, ensuring targeted and effective use of resources.

3. Reserve Composition and Liquidity Management

- Both restricted and unrestricted reserves are held in cash to ensure high liquidity and security.
- This approach aligns with the Charity's focus on maintaining financial stability and being prepared to respond swiftly to emergencies or urgent funding requirements.
- The Charity does not invest reserves for long-term returns, reflecting a priority on liquidity and safeguarding assets to meet immediate and near-term obligations.

The current reserve levels are a testament to the Charity's prudent financial management while responding to unprecedented crises. Although the total reserves have decreased, they remain adequate to sustain operations and fund planned initiatives.

- The Trustees regularly review the reserves policy to ensure it aligns with the Charity's operational needs, risk profile, and strategic goals.
- Based on forecasts and financial plans, the Trustees are confident that the Charity has sufficient resources to continue operating as a going concern, maintaining its mission to deliver impactful humanitarian and development programmes.

TRADING SUBSIDIARIES

The Charity's wholly-owned subsidiaries carry out trading activities for the Charity. These activities provided no profit in the current financial year (2024: nil). Such profit is usually transferred to the Charity.

The Trustees' Annual Report and the strategic report contained within was submitted on 27 April 2026 following approval by the Trustees of Al Khair Foundation UK and signed on its behalf by:



Imam Qasim Rashid AHMAD

Chair of Trustees

Report of the Independent Auditors

FOR THE YEAR ENDED 31 JULY 2025

OPINION

We have audited the Consolidated and Group and Charity Financial Statements of Al-Khair Foundation for the year ended 31 July 2025 which comprise the Statement of Financial Activities including Income & Expenditure, the Balance Sheet, the Statement of Cash Flows and notes to the accounts, 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 FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the accounts:

- give a true and fair view of the state of the group's and company's affairs as at 31 July 2025 and of the group's incoming resources and application of resources including its income and expenditure and of the group's cash flows, 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 Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and Regulation 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended).

BASIS OF OPINION

We conducted our audit in accordance with International Standards 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 accounts section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the accounts 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.

Conclusion relating to going concern

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the trustees' use of the going concern basis of accounting in the preparation of the accounts is not appropriate; or
- the trustees have not disclosed in the accounts any identified material uncertainties that may cast significant doubt about the charity's ability to continue to adopt the going concern basis of accounting for a period of at

Other information

The trustees are responsible for the other information. The other information comprises the information included in the annual report, other than the accounts and our auditor's report thereon. Our opinion on the accounts 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 accounts, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the accounts 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 accounts 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 the fact.

We have nothing to report in this regard.

Opinion on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of our audit:

- the information given in the Trustees' Report, which includes the Directors' Report prepared for the purposes of company law, for the financial year for which the accounts are prepared is consistent with the accounts; and
- the Directors' Report included within the Trustees' Report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report exception

In light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Directors' Report included within the Trustees Report.

We have nothing to report in respect of the following matters where the Companies Act 2006 or the Charities Accounts (Scotland) Regulation 2006 (as amended) requires us to report to you if, in our opinion.

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the accounts are not in agreement with the accounting records and returns; or remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the company is not entitled to claim exemption from preparing a strategic report due to it being a member of an ineligible group.

Responsibilities of trustees

As explained more fully in the Trustees' Responsibilities Statement, the trustees, who are also directors of the charitable company for the purposes of company law, are responsible for the preparation of the accounts 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 accounts that are free from

material misstatement, whether due to fraud to error.

In preparing the accounts, 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 directors either intend to liquidate the company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the accounts

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:

Explanation as to what extent the audit was considered capable of detecting irregularities, including fraud.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control.

Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the directors.

- Conclude on the appropriateness of the directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the company to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the

underlying transactions and events in a manner that achieves fair presentation.

We communicate 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

The report is made solely to the charity's trustees as a body in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable companies' members 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 the law, we do not accept or assume responsibility to anyone other than the charitable company and the company's members as a body, for our audit work for this report or for the opinion we have formed.



Stephen Seifert BA FCA (Senior Statutory Auditor)

For and on behalf of Elliot Woolfe & Rose
Elliot, Woolfe & Rose Audit and Advisory
Services LLP

Chartered Accountant

Statutory Auditor

Devonshire House

582 Honeypot Lane, Stanmore, Middlesex
HA7 1JS

Date: 27 April 2026

Consolidated Statement of Financial Activities

(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 JULY 2025

	Notes	2025 Unrestricted Funds £	2025 Restricted Funds £	2025 Total £	2024 Unrestricted Funds £	2024 Restricted Funds £	2024 Total £
INCOME FROM							
Donations and legacies	2	7,336,690	54,134,019	61,470,709	9,873,075	40,934,557	50,807,632
Primary and Secondary school	3	-	2,266,369	2,266,369	-	2,447,662	2,447,662
Institutional Grants		-	11,039,596	11,039,596	-	7,704,634	7,704,634
<i>Other activities:</i>							
Investment and other income	4	13,397	-	13,397	21,002	-	21,002
Total income		7,350,087	67,439,984	74,790,071	9,894,077	51,086,853	60,980,930
EXPENDITURE ON							
Costs of generating funds:							
Raising funds		703,041	495,038	1,198,079	904,810	237,795	1,142,605
Primary and Secondary school		58,318	2,404,453	2,462,771	56,910	2,429,849	2,486,759
Charitable activities							
Charitable activities		2,705,576	63,166,332	65,871,908	7,911,339	53,477,602	61,388,941
Total expenditure	5	3,466,935	66,065,823	69,532,758	8,873,059	56,145,246	65,018,305
Net income / (expenditure) and net movement in the funds for the year		3,883,152	1,374,161	5,257,313	1,021,018	(5,058,393)	(4,037,375)
Transfers between funds	14	(2,607,848)	2,607,848	-	(4,070,709)	4,070,709	-
Net movement in funds		1,275,304	3,982,009	5,257,313	(3,049,691)	(987,684)	(4,037,375)
Reconciliation of funds							
Funds balances brought forward		12,117,340	1,529,839	13,647,179	15,167,031	2,517,523	17,684,554
Funds balances carried forward		13,392,644	5,511,848	18,904,492	12,117,340	1,529,839	13,647,179

The results for the year shown above all derive from continuing operations. There are no recognised gains or losses for the year other than those shown above. There are no material differences between the results for the year as stated above and those calculated on a historical cost basis.

The notes on pages 67 to 76 form an integral part of these financial Statements.

Group and Charity Balance Sheet

FOR THE YEAR ENDED 31 JULY 2025

	Notes	Charity 2025 £	Group 2025 £	Charity 2024 £	Group 2024 £
Fixed assets					
Tangible assets	10	6,187,724	6,496,217	6,119,736	6,314,273
Investment in subsidiaries	11	251,002	-	251,001	-
		6,438,726	6,496,217	6,370,737	6,314,273
Current assets					
Debtors	12	4,955,909	3,148,605	4,690,236	3,572,065
Cash at bank and in hand		12,100,579	14,593,453	6,545,658	7,172,237
		17,056,488	17,742,058	11,235,894	10,744,302
Creditors: falling due within one year	13	(4,777,061)	(5,333,783)	(4,127,588)	(3,411,396)
Net current assets		12,279,427	12,408,275	7,108,306	7,332,906
Total assets less current liabilities		18,718,153	18,904,492	13,479,043	13,647,179
Net assets		18,718,153	18,904,492	13,479,043	13,647,179
The funds of the charity:					
Unrestricted income funds					
- Programme funds		352,277	331,848	-	-
- General funds		6,063,057	6,564,579	6,029,703	5,803,067
- Designated funds		6,438,726	6,496,217	6,370,737	6,314,273
Restricted income funds		5,864,093	5,511,848	1,078,603	1,529,839
Total charity funds	14	18,718,153	18,904,492	13,479,043	13,647,179

The accompanying notes on pages (67) to (76) form an integral part of these financial statements. Approved by the Board of Al Khair Foundation and submitted on 27 April 2026, and signed on its behalf by:



Imam Qasim Rashid AHMAD
Chair of Trustees

Consolidated Statement of Cash Flows

FOR THE YEAR ENDED 31 JULY 2025

	Group 2025 £	Group 2024 £
Cash flows from operating activities		
Net cash outflow from operating activities	7,984,260	(2,821,420)
Cash flows from investing activities		
Payments to acquire tangible fixed assets	<u>(563,044)</u>	<u>(191,096)</u>
Change in cash and cash equivalents in the year	7,421,216	(3,012,516)
Cash and cash equivalents at the beginning of the year	7,172,237	10,184,753
Cash and cash equivalents at the end of the year	<u>14,593,453</u>	<u>7,172,237</u>

Note to the cash flow statement

Reconciliation of changes in movement in net funds to net cash inflow from operating activities

	2025 £	2024 £
Movement in net funds	5,257,313	(4,037,375)
Add: Depreciation	381,100	377,091
Decrease / (Increase) in debtors	423,460	(566,969)
Increase / (Decrease) in creditors	<u>1,922,387</u>	<u>1,405,833</u>
Net cash inflow / (outflow) from operating activities	<u>7,984,260</u>	<u>(2,821,420)</u>

Analysis of cash and cash equivalents

	2025 £	2024 £
Cash at bank and in hand	14,593,453	7,172,237

Notes to the Accounts

FOR THE YEAR ENDED 31 JULY 2025

1 ACCOUNTING POLICIES

a) Basis of preparation

The financial statements of the Charity, which is a public benefit entity under Financial Reporting Standard 102, have been prepared under the historical cost convention in accordance with the Financial Reporting Standard Applicable in the UK and Republic of Ireland (FRS102), the 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 (FRS102)) and the Charities Act 2011 and Companies Act 2006.

The Consolidated Statement of Financial Activities (SoFA) and Balance Sheet consolidate the Financial Statements of the Charity and its subsidiary undertaking. The results of the subsidiary are consolidated on a line by line basis. No separate Statement of Financial Activities has been presented for the Charity alone as permitted by Section 408 of the Companies Act 2006. The Charity has also taken the exemption under FRS102 1.12(b) to not include a parent only cash flow statement in these accounts. The Charity also has taken advantage of the exemption contained in FRS8, 'related party transactions, where disclosure is not required in consolidated financial statements of intra-group transactions and balances eliminated on consolidation

The Accounting Policies are consistent with the previous year. After reviewing the group's forecasts and projections, the trustees (who are the directors for the purposes of company law) have a reasonable expectation that the group has adequate resources to continue in operational existence for the foreseeable future. The group, therefore, continues to adopt the going concern basis in preparing its consolidated financial statements.

b) Income

All incoming donations from individuals are included when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy. All monetary donations and gifts are included in full in the statement of financial activities when received.

Grants from institutional partners and other NGO's are included in the Consolidated Statement of Financial Activities on an actual income basis. The balance of income received for specific purposes but not expended during the period is shown in the restricted funds on the Balance Sheet.

Gifts in kind are included as income and expenditure at market value discounted for the most prudent realisable amount (the price the charity would pay for an equivalent item on the open market).

School fee income from students is recognised at the start of the academic year on an accrual basis. The fees are determined beforehand, and the amount receivable can be measured reliably.

Gift Aid claims are recognised when there is an entitlement, certainty of receipt and the amount can be measured with sufficient reliability.

Investment income represents profit on bank deposits and is recognised when receivable.

c) Expenditure

Charitable expenditures are recognised in the year in which they are incurred on an accrual basis as and when a liability is incurred.

Charitable activities comprise those costs incurred by the charity in the delivery of its activities under its core objectives and services for its beneficiaries. It includes costs that can be allocated directly or indirectly necessary to support them.

Fundraising costs comprise costs incurred for generating donations and legacies from individuals and other incoming resources. They do not include the costs incurred in disseminating information to support the audit, legal advice and charitable activities.

Governance costs are those which relate to the provision of the governance infrastructure of the Charity. Included within this category are costs associated with the strategic management of the Charity's activities and all Trustees' costs. In accordance with FRS102, these costs are classified as Support Costs.

Notes to the Accounts

FOR THE YEAR ENDED 31 JULY 2025

d) Amortisation and Depreciation

All fixed assets are initially recorded at cost. Depreciation is calculated to write off the cost of an asset, less its estimated residual value over the useful economic life on a straight-line basis as follows:

Freehold Property	over 50 years
Leasehold Property term	over the lease
Freehold and Leasehold Improvements	over 10 years
Plant and Machinery	over 4 years
Fixtures, Fittings and Equipment	over 5 years
Motor Vehicles	over 4 years

e) Debtors

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

f) Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

g) Liabilities and provisions

Liabilities are recognised when an obligation exists at the Balance Sheet date as a result of a past event, a transfer of economic benefit will likely be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Consolidated Statement of Financial Activities as a finance cost.

h) Operating leases

Rentals paid under operating leases are charged to the Consolidated Statement of Financial Activities on a straight-line basis over the lease term.

i) Taxation

The Charity is exempt from corporation tax on its charitable activities.

j) Fund Accounting

Unrestricted funds comprise those funds which may be used towards meeting the charitable activities at the discretion of the Trustees.

Restricted funds are only used for particular restricted purposes within the objects of the Charity.

Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

k) Foreign Currency

Assets and liabilities in foreign currencies are translated into sterling at the rates of exchange ruling at the balance sheet date. Transactions in foreign currency are translated at the rates prevailing on the date of the transaction. Exchange differences are taken into account in arriving at the operating profit.

l) Pension

The Charity has fully complied with the auto-enrolment legislation and all eligible employees are offered a Shariah compliant pension scheme through NEST. The charity contributes 3% of the salary to match the contribution paid by eligible employees.

Notes to the Accounts

FOR THE YEAR ENDED 31 JULY 2025

2 Donations and legacies

	2025 Unrestricted £	2025 Restricted £	2025 Total £	2024 Unrestricted £	2024 Restricted £	2024 Total £
Received in UK	6,633,649	11,392,710	18,026,359	8,968,265	13,777,462	22,745,727
Received in Overseas	-	22,422,266	22,422,266	-	7,840,024	7,840,024
	<u>6,633,649</u>	<u>33,814,976</u>	<u>40,448,625</u>	<u>8,968,265</u>	<u>21,617,486</u>	<u>30,585,751</u>
Gift Aid - tax claim	703,041	1,242,273	1,945,314	904,810	1,418,770	2,323,580
Gift in Kind received in UK	-	104,658	104,658	-	198,669	198,669
Gift in Kind received in overseas	-	18,972,112	18,972,112	-	17,699,632	17,699,632
	<u>7,336,690</u>	<u>54,134,019</u>	<u>61,470,709</u>	<u>9,873,075</u>	<u>40,934,557</u>	<u>50,807,632</u>

3 Primary and secondary school

	2025 Unrestricted £	2025 Restricted £	2025 Total £	2024 Unrestricted £	2024 Restricted £	2024 Total £
Fees income	-	2,418,603	2,418,603	-	2,659,078	2,659,078
Less: Discount	-	(252,101)	(252,101)	-	(282,270)	(282,270)
	<u>-</u>	<u>2,166,502</u>	<u>2,166,502</u>	<u>-</u>	<u>2,376,808</u>	<u>2,376,808</u>
Miscellaneous income	-	99,867	99,867	-	70,854	70,854
	<u>-</u>	<u>2,266,369</u>	<u>2,266,369</u>	<u>-</u>	<u>2,447,662</u>	<u>2,447,662</u>

4 Investment and other income

	2025 Unrestricted £	2025 Restricted £	2025 Total £	2024 Unrestricted £	2024 Restricted £	2024 Total £
Bank deposit profit	13,142	-	13,142	21,002	-	21,002
	<u>13,397</u>	<u>-</u>	<u>13,397</u>	<u>21,002</u>	<u>-</u>	<u>21,002</u>

Al Khair Foundation received service fee income from its subsidiaries during the year amounting to £186,156 (2024: £181,790), which is eliminated on consolidation.

5 Expenditure on

	Direct costs £	Human resources £	Support costs £	Total 2025 costs £	Total 2024 costs £
Raising funds	887,708	288,749	21,622	1,198,079	1,142,605
Operation of primary and secondary school	2,394,192	10,261	58,318	2,462,771	2,486,759
Charitable activities					
Rehabilitation	193,479	10,190	4,713	208,382	1,172,405
Economic empowerment	202,376	904	4,929	208,209	185,017
Humanitarian relief	30,673,180	267,858	747,134	31,688,172	34,288,837
Education	14,247,420	419,605	347,036	15,014,061	9,928,281
Healthcare	247,681	6,857	6,034	260,572	113,393
WASH	451,488	17,184	10,997	479,669	1,845,327
Protection and care	92,534	4,874	2,253	99,661	1,125,201
Religious dues	17,081,547	415,564	416,071	17,913,182	12,730,480
Total Charitable activities	<u>63,189,705</u>	<u>1,143,036</u>	<u>1,539,167</u>	<u>65,871,908</u>	<u>61,388,941</u>
Total resources expended	<u>66,471,605</u>	<u>1,442,046</u>	<u>1,619,107</u>	<u>69,532,758</u>	<u>65,018,305</u>

Notes to the Accounts

FOR THE YEAR ENDED 31 JULY 2025

5a Expenditure on raising funds

Expenditure on raising funds includes all expenditure incurred by Al-Khair Foundation to raise funds for its charitable activities. It comprises the cost of advertising, on-air fundraising appeals and educational and charitable programmes' presentation, social media marketing, producing publications and printing and mailing materials and costs, direct staff and overhead costs and an appropriate allocation for related support costs.

5b Expenditure on charitable activities

Charitable activities include expenditure incurred in the execution of programmes through field offices and partner organisations in 29 countries around the world.

Allocation of support costs has been proportionate to the total of programme costs and corresponding thematic programme area.

6 Support costs

	Office costs £	Finance and IT costs £	Governance costs £	Total 2025 £	Total 2024 £
Raising funds	18,596	1,357	1,669	21,622	20,967
Operation of primary and secondary school	50,155	3,660	4,503	58,318	56,910
Charitable activities					
Rehabilitation	4,053	296	364	4,713	26,252
Economic empowerment	4,239	309	381	4,929	4,142
Humanitarian relief	642,560	46,888	57,686	747,134	780,737
Education	298,463	21,779	26,794	347,036	226,669
Healthcare	5,189	379	466	6,034	2,540
WASH	9,458	690	849	10,997	41,403
Protection and care	1,938	141	174	2,253	25,196
Religious dues	357,836	26,111	32,124	416,071	286,601
Total Support costs	1,392,487	101,610	125,010	1,619,107	1,471,417

7 Governance Costs

	2025 £	2024 £
External Audit fee	21,000	21,000
Trustees expenses	13,014	4,095
Legal and other costs	90,996	36,379
	125,010	61,474

8 Staff cost and number of employees

	2025 £	2024 £
The average monthly numbers of employees during the year were:		
Charitable activities	11	26
Fundraising	37	28
Support	15	18

9 Employment costs

	2025 £	2024 £
Gross Pay	1,097,876	1,146,088
Employer's national insurance	86,410	83,331
Pension costs	15,400	16,140
	1,199,686	1,245,559

School teacher's remuneration are direct expenses and paid from school income (note 3 & 5) **1,774,470** 1,685,001

Notes to the Accounts

FOR THE YEAR ENDED 31 JULY 2025

In addition to full-time permanent staff, AKF employed temporary call centre staff at a cost of £394,273 (2024: £475,792), this

was to service incoming calls for donation income mainly during Ramadan and Qurbani time. The number of employees whose remuneration (wages and employer pension contribution) during the year amounted to over £60,000 was as follows:

2025	2024
Number	Number
0	0

£60,001-£70,000

The highest paid individual in the organisation is the Executive Chairman who was paid £57,624 (2024: CEO £56,386). The remuneration of the Chief Executive is set by the Board of Trustees; the remuneration of the Senior Management Team is set by the Chief Executive in consultation with the Chair of the Board of Trustees.

The key management personnel of the Charity are the trustees and the Senior Management Team. The short term employee benefits (as defined in FRS102 28.4: wages, pension and social security contributions) for the Senior Management Team for 2024 was £114,213 (2024: £117,861).

One member of the Board of Trustees received remuneration amounting to £57,624 (2024: £53,003) for his services under the required dispensation from the Charity Commission for executive duties as Executive Chairman of the Charity.

Expenses reimbursed to Trustees for travel undertaken on the Charity's behalf amounted to £13,134 for 3 members (2024: £4,021 for 3 members). The Charity paid £2,553 (2024: £2,376) for Trustees' Indemnity Insurance cover.

Notes to the Accounts

FOR THE YEAR ENDED 31 JULY 2025

10 Tangible fixed assets

Charity	Freehold Property	Leasehold Property & Improvement	Plant and Machinery	Fixtures Fittings and Equipment	Motor Vehicles	Total
Cost	£	£	£	£	£	£
At 01 August 2024	6,754,568	1,262,128	234,775	1,188,530	90,988	9,530,989
Additions	474,613	-	-	17,820	51,500	543,933
Transfer	(220,063)	-	-	(282,813)	(12,165)	(515,041)
Disposals	-	-	-	-	-	-
As at 31 July 2025	7,009,118	1,262,128	234,775	923,537	130,323	9,559,881
Depreciation						
At 01 August 2024	1,364,463	717,727	234,775	1,003,300	90,988	3,411,253
Charge for the year	152,149	45,415	-	14,859	12,875	225,298
Transfer	(126,092)	-	-	(126,137)	(12,165)	(264,394)
Disposals	-	-	-	-	-	-
As at 31 July 2025	1,390,520	763,142	234,775	892,022	91,698	3,372,157
Net book values						
As at 31 July 2025	5,618,598	498,986	-	31,515	38,625	6,187,724
As at 31 July 2024	5,390,105	544,401	-	185,230	-	6,119,736

Group	Freehold Property	Leasehold Property & Improvement	Plant and Machinery	Fixtures Fittings and Equipment	Motor Vehicles	Total
Cost	£	£	£	£	£	£
At 01 August 2024	6,754,568	1,532,664	1,221,764	1,610,598	220,774	11,340,368
Additions	474,613	-	-	36,931	51,500	563,044
Disposals	-	-	-	-	-	-
As at 31 July 2025	7,229,181	1,532,664	1,221,764	1,647,529	272,274	11,903,412
Depreciation						
At 01 August 2024	1,364,463	942,170	1,163,263	1,378,553	177,646	5,026,095
Charge for the year	174,155	66,262	31,192	77,798	31,693	381,100
Disposals	-	-	-	-	-	-
As at 31 July 2025	1,538,618	1,008,432	1,194,455	1,456,351	209,339	5,407,195
Net book values						
As at 31 July 2025	5,690,563	524,232	27,309	191,178	62,935	6,496,217
As at 31 July 2024	5,390,105	590,494	58,501	232,045	43,128	6,314,273

Notes to the Accounts

FOR THE YEAR ENDED 31 JULY 2025

11 Investment - in Subsidiaries

	Total 2025 £	Total 2024 £
Ordinary shares of £1 each		
Channel I (UK) Limited	250,000	250,000
International Television Channel Ltd	1,000	1,000
Runners TV Ltd	1	1
Al Khair School Ltd	1	-
	251,002	251,001

Al-Khair Foundation owns the entire share capital of Channel I (UK) Limited, International Television Channel Limited, Runners TV Limited and Al Khair School Ltd, all of which are incorporated in England and Wales.

12 Debtors and Prepayments

	Charity 2025 £	Group 2025 £	Charity 2024 £	Group 2024 £
Trade Debtors	-	544,850	511,829	511,829
Gift Aid Receivable	1,945,313	1,945,313	2,323,579	2,323,579
Other Debtors	461,626	539,355	492,969	583,074
Amount Due from Subsidiary Undertakings	2,429,883	-	1,208,276	-
Prepayments	119,087	119,087	153,583	153,583
	4,955,909	3,148,605	4,690,236	3,572,065

13 Creditors: amounts falling due within one year

	Charity 2025 £	Group 2025 £	Charity 2024 £	Group 2024 £
Trade Creditors	4,733,026	4,531,089	3,580,290	2,808,969
Other Taxation and Social Security	20,980	107,936	51,081	92,118
Other Creditors and Accruals	23,055	694,758	496,217	510,309
	4,777,061	5,333,783	4,127,588	3,411,396

Notes to the Accounts

FOR THE YEAR ENDED 31 JULY 2025

14 Restricted funds and Unrestricted funds

	As at 01 August 2024 £	Incoming Resources £	Resources Expended £	Transfers £	As at 31 July 2025 £
Restricted funds					
Rehabilitation	-	494,892	(192,580)	-	302,312
Economic empowerment	187,679	211,287	(191,147)	-	207,819
Humanitarian relief	-	32,083,894	(30,941,565)	-	1,142,329
Education	-	6,553,934	(14,648,968)	8,095,034	-
Education at UK	17,813	2,266,369	(2,404,453)	120,271	-
Healthcare	100,221	171,011	(246,464)	-	24,768
WASH	-	1,161,764	(423,136)	-	738,628
Protection and care	-	733,733	(73,304)	-	660,429
Religious dues	-	12,723,504	(16,944,206)	4,220,702	-
Institutional grants	1,224,126	11,039,596	-	(9,828,159)	2,435,563
Total Restricted funds	1,529,839	67,439,984	(66,065,823)	2,607,848	5,511,848
Unrestricted funds					
Programme funds	-	2,028,524	(3,466,935)	1,770,259	331,848
General fund	5,803,067	5,321,563	-	(4,560,051)	6,564,579
Designated funds (fixed assets)	6,314,273	-	-	181,944	6,496,217
Total Unrestricted funds	12,117,340	7,350,087	(3,466,935)	(2,607,848)	13,392,644
Total funds	13,647,179	74,790,071	(69,532,758)	-	18,904,492

- The restricted funds represent unexpended balances on donations and grants given for specific purposes, for which conditions have been imposed as to their use. The funds have been grouped by thematic area and institutional donor as the project restrictions are set by the donors. Within each grouping, there are numerous restricted donations for which the funding can only be spent in specific geographical areas and on specific activities.

- Unrestricted Programme funds balances are held for the Charity's overall work (including humanitarian) subsequent to receipt.

- The general fund represents the amounts that Trustees are free to use in accordance with the Charity's objectives.

- Designated funds are unrestricted funds that have been ring-fenced for replacement of fixed assets (net book value of tangible fixed assets that were originally funded out of unrestricted funds). Fixed assets acquired out of general funds, and transfer to the fixed asset fund, represents the difference between new assets and the depreciation charge for the year.

15 Net assets by funds

	Unrestricted £	Restricted £	Total £
Tangible fixed assets	6,496,217	-	6,496,217
Net current assets	6,896,427	5,511,848	12,408,275
	13,392,644	5,511,848	18,904,492

16 Analysis of change in net funds

	Opening balance 1 August 2024 £	Cash flow movement £	Closing balance 31 July 2025 £
Cash at bank and in hand	7,172,237	7,421,216	14,593,453

Notes to the Accounts

FOR THE YEAR ENDED 31 JULY 2025

17 Commitments

	Group and Charity 2025	Group and Charity 2024
	£	£
Land and buildings		
Operating leases expiring		
– within one year	17,000	17,000
– within two to five years	68,000	68,000
– over five years	1,003,000	1,037,000

18 Subsidiary companies

The Charity has four wholly owned subsidiaries. Channel I (UK) Limited, International TV Channel Limited, Runners TV Limited and Al Khair School Ltd, which are all registered in England and Wales.

Al Khair School Ltd consist of Primary and Secondary school providing islamic education. The other three subsidiaries broadcast Islamic educational and religious programmes on free-to-air channels under the name of "IQRA TV" and "IQRA Bangla" via SKY satellite. All activities of the subsidiaries have been consolidated on a line by line basis in the Statement of Financial Activities.

	2025	2024
	£	£
Total trading income	3,656,718	2,414,377
Cost of sales	(3,074,966)	(2,157,549)
Gross profit	581,752	256,828
Administrative expenses	(648,762)	(256,828)
Operating Profit/(Loss)	(67,010)	-
Interest receivable	-	-
Profit/ (Loss) before charitable donations and taxation	(67,010)	-

19 Contingent liabilities

There are no contingent liabilities at 31 July 2025 (2024: none)

20 Taxation

Al Khair Foundation is a registered charity and is not liable therefore to income tax or corporation tax on income derived from its charitable activities, as it falls within the various exemptions available to registered charities. The irrecoverable VAT is charged to its associated expenditure.

21 Pension costs

We comply fully with auto-enrolment legislation, from July 2014 enrolling new employees into a Group Personal Pension Plan NEST comprising an employer payment of 3% against a 5% employee contribution.

Contributions to the scheme for the year were £15,400 (2024: £16,242) and as at 31 July 2025, there were 32 members in the scheme (2024: 44).

Notes to the Accounts

FOR THE YEAR ENDED 31 JULY 2025

22 Related party transactions

The Charity has taken advantage of the exemption given by FRS 102, Related Party Disclosures, from disclosing transactions with its wholly owned subsidiaries.

During the year ended 31 July 2025, the following Related Party Transactions were affected at the Charity,

The Charity paid a membership subscription of £25,000 to the Muslim Charities Forum (an advocacy body for the Muslim segment of the charity sector). Shuaib Yusaf is a trustee of the Muslim Charities Forum and is also the CEO of the Charity.

The Charity entered into an agreement with PakAID (a UK Registered Charity) for the delivery of Water, Sanitation and Hygiene (WASH), and poverty reduction programmes in Pakistan. One of the PakAID trustees (Almas Iqbal) is also a consultant of the Charity.

As reported in Note (9), a salary of £57,624 is paid to Imam Qasim for duties as the Executive Chairman of the Charity.



There are multiple ways in which you can partner. Contact our team to discuss how you can contribute to this humanitarian effort.

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