



**Al-Khair**  
FOUNDATION  
BALANCE WITHOUT COMPROMISE



# ANNUAL REPORT

YEAR END  
31 JULY 2020

[www.alkhair.org](http://www.alkhair.org)

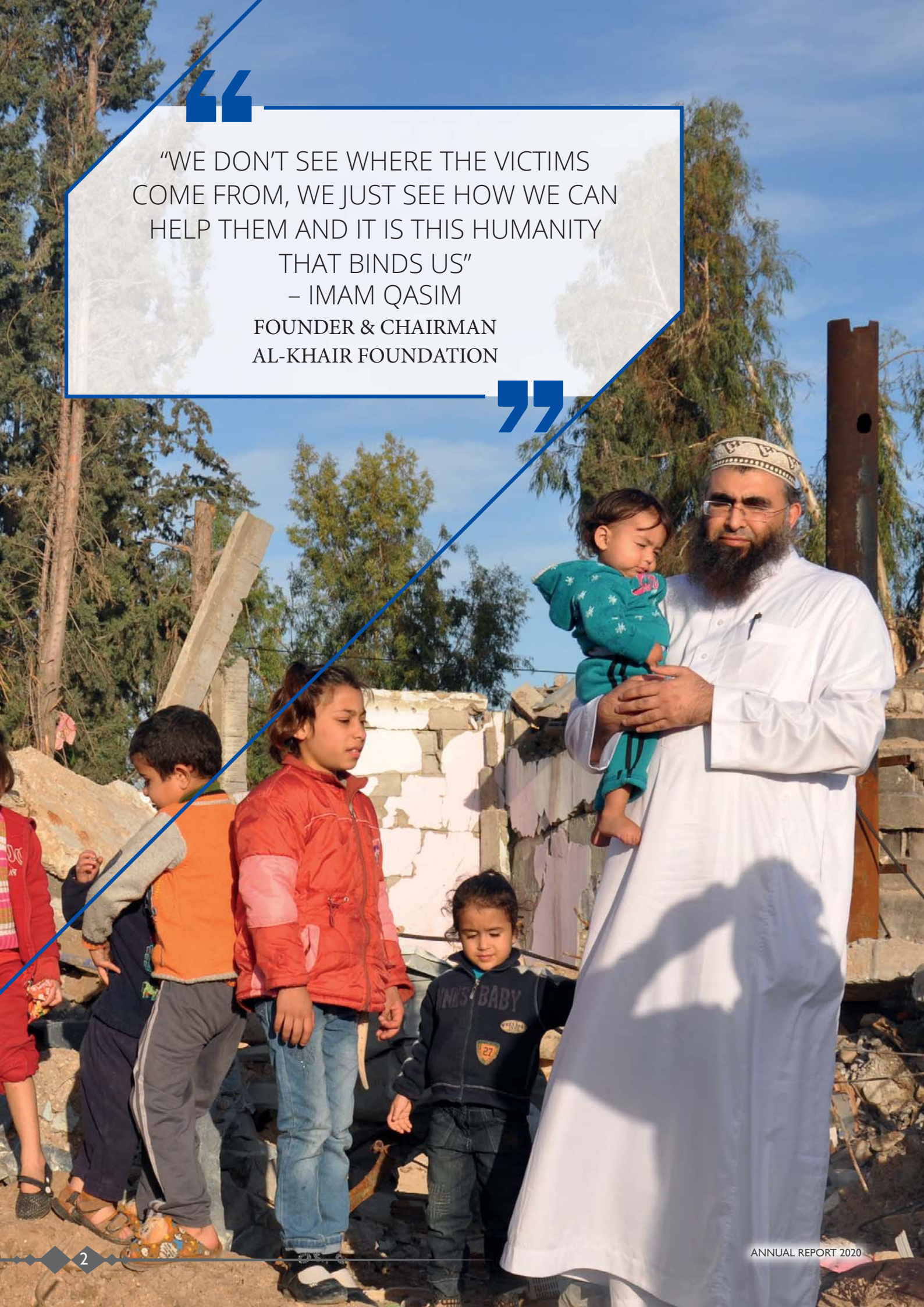
Registered Charity No 1126808





“WE DON'T SEE WHERE THE VICTIMS  
COME FROM, WE JUST SEE HOW WE CAN  
HELP THEM AND IT IS THIS HUMANITY  
THAT BINDS US”

– IMAM QASIM  
FOUNDER & CHAIRMAN  
AL-KHAIR FOUNDATION





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## LEGAL AND 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 (since 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](http://www.alkhair.org)

### Trustees and Directors:

Imam Qasim Rashid AHMAD

Dr Mohammed Jafer Hussain QURESHI

Mohamed Ayyub SHAIKH

Basil NADER

### Key Management Personnel:

Imam Qasim Rashid AHMAD (Executive Chair)

Shuaib YUSAF (CEO)

### Bankers:

HSBC Bank Plc

91 High Street

Thornton Heath

CR7 8XE

Al Rayan Bank

Edgbaston House

3 Duchess Place

Birmingham

B16 8NH

Lloyds Bank plc

25 Gresham Street

London

EC2V 7HN

### Auditors:

Messrs Elliot, Woolfe & Rose  
(Chartered Accountants)

Equity House

128-136 High Street, Edgware, HA8 7TT

### Legal Advisors:

LEE BOLTON MONIER WILLIAMS

1 The Sanctuary

Westminster

London SW1P 3JT



“  
**Today we work in  
countries across Asia,  
Africa, Europe and the  
Middle East, alleviating  
the suffering of  
vulnerable people and  
communities**  
”

Al-Khair Foundation is a UK-based INGO which provides emergency relief and developmental support in some of the world's most impoverished areas. Established in 2003 by Imam Qasim Rashid Ahmad, Al-Khair Foundation began as a school and has steadily grown into one of the largest Muslim charities in the United Kingdom. Today we work in countries across Asia, Africa, Europe and the Middle East, alleviating the suffering of vulnerable people and communities.

Due in large part to the generosity and commitment of our ever-expanding donor base, we have one of the largest aid delivery footprints in the INGO sector – helping all those in need without reference to race, creed or political persuasion. While we strive to be the first on the ground in times of crisis, we also understand the importance of empowering our beneficiaries to improve and sustain their own livelihoods. We therefore have a variety of active projects which cater for both the short and long-term needs of our beneficiaries.





# VISION MISSION VALUES

## MISSION

Driven by our humanitarian and Islamic values, Al-Khair Foundation works around the world in collaboration with others to:

Provide immediate relief in the event of emergency, and develop local capacity and resilience to prepare for and mitigate the effect of such incidents.

Address the root causes of poverty by promoting education and equipping communities with the skills needed to expand their own horizons.

Empower the marginalised and vulnerable to sustain their own livelihoods and secure their future.



## VISION

At Al-Khair Foundation, we believe in Balance without Compromise, namely that we provide to the fullest without diluting our core values.

We envision a world where peace and equality prevail, where poverty has been overcome, and where every person has the opportunity to reach their fullest potential.





## VALUES

As a faith-based organisation, we are guided by the values and teachings of Islam.

### • Trust

We nurture this with all our stakeholders through following the principles of Transparency, Accountability, and Efficiency in all that we do.

### • Respect

We extend the utmost respect to everyone we work with, and strongly believe in the equal value of every human life. This translates into our work, through the way in which we ensure our beneficiaries are consulted prior to implementing projects. We celebrate diversity and will always serve people regardless of their race, creed or political affiliation, and without fear or favour – the only driver being the need to serve.

### • Integrity

As a leading UK Muslim charity, we are accountable to our staff, partners, donors and, most importantly, our beneficiaries. Hence, we transparently share our results, stories and lessons. We conduct ourselves in accordance with Islamic principles and also abide by all regulatory and statutory bodies, thereby ensuring our work is both ethical and compliant, and fulfills or exceeds all sector best practice.

### • Commitment

Since 2003, we have been devoted to our mission of making the world a better place. With a skilled and dedicated workforce, supported by leading information systems, we are able to deliver accurate and efficient projects on your behalf. We have also pledged commitment to the United Nations' Sustainable Development Goals and will continue to work until our vision has materialised.

### • Excellence

At Al-Khair Foundation we strive for brilliance, challenging ourselves to be the best in everything that we do. We provide emergency relief but also recognise the necessity of sustainability, hence a large proportion of our projects is geared towards effecting long-lasting change. We are always looking for ways to further our impact, and frequently partner with other NGOs and governmental agencies to share knowledge and ideas.

“We celebrate diversity and will always serve people regardless of their race, creed or political affiliation, and without fear or favour.”





## FUTURE PLANS

In keeping with the sector, the Charity has had to respond to the Coronavirus pandemic and the seismic economic and social changes globally.

Whilst being mindful of the constraints which the pandemic has thrust upon the sector, the Charity will continue to build on the strong reputation amongst donor communities, and remaining at the forefront of providing accountable humanitarian aid deliveries. Al-Khair Foundation will remain committed to growing and improving its international development projects through:

- Pandemic support to affected improvised communities;
- Strong and decisive leadership;
- Effective organizational controls and operations;
- Focus on developing projects with the greatest impact;
- Fast, effective and efficient emergency responses;
- Increasing outreach and accountability to donors;
- Building friendships and effective partnering with other organisations;
- Strive to improve the standards of wellbeing globally;
- Incorporating sustainability and resilience into the DNA of our programme delivery.

The Trustees take this opportunity to thank Al-Khair Foundation's generous supporters for their continuing faith in the Charity's commitment and ability to deliver relief and development programmes where most needed. Critically, the Charity takes pride in converting the intentions of donors into deeds.

## GOVERNANCE AND MANAGEMENT

The Trustees are appointed and operate in accordance with the Charity's Trust Deed and Governing Document. The Trustees are responsible for all matters pertaining to governance of the Charity and strategic policy making. The Charity's management is responsible for implementing programmes and projects approved by the trustees in an efficient and transparent manner, within its policy framework, thus fulfilling the stated aims of the Charity.

The required demarcation is maintained between the governance and executive functions for optimal organisational efficiency.

The Charity's operations are driven by "horizontal service functions" which serve several "vertical business units" thus leveraging maximum efficiency to reduce operation costs.

The organisation is made up of structured departments functioning as independent units with clear reporting lines. Data Protection procedures are in place and being continually reviewed for compliance, systems for line management, appraisals, staff development and supervision are in place and continually refined, together with an accountability framework as well as grievance and complaints procedures. These procedures and frameworks are periodically reviewed with a view to improvement.

All statutory and regulatory reporting is undertaken in a comprehensive and timely manner to the Charity Commission, HMRC and other stakeholders.

## PUBLIC BENEFIT

The Trustees confirm that they abide by the Charity Commission's general guidance on public benefit, complying with Section IV of the Charities Act 2011 to have due regard to public benefit whilst in pursuit of its stated aims and objectives.



## TRUSTEES RESPONSIBILITIES

The Trustees are responsible for preparing the Trustees' Report and each annual financial statement 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 the 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 followed.

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, are also responsible for safeguarding the assets of the Charity and hence for taking 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 as per their responsibility as to make themselves aware of any relevant audit information and to establish that the charitable company's auditor is privy to such information.

The Trustees are pleased to confirm that there were no incidents during the year which required escalation to the Charity Commission through a submission of a SIR.

## POLICIES

The Charity maintains a full library of policies which are updated and approved periodically and ensures organisational adherence to them.

The Charity is an equal opportunities' employer and applies objective criteria to assess merit. It aims to ensure that no job applicant or employee receives less favorable treatment on the grounds of age, disability, gender, marital status, pregnancy, race, religion or sexual orientation, amongst others.

The governance and executive functions pay particular regard to the risk profile and appetite of the organisation and align operations for full compliance with statutory and regulatory requirements.





# Al-Khair Foundation

## AID DELIVERY GLOBAL FOOTPRINT 2003-2020





Afghanistan	Chad	Iraq	Mozambique	Rwanda	The Gambia
Albania	Chile	Jamaica	Myanmar	Senegal	Togo
Angola	Democratic Republic of the Congo	Jordan	Namibia	Sierra Leone	Tunisia
Australia	Ecuador	Kenya	Nepal	Somalia	Uganda
Austria	Eritrea	Kosovo	Niger	Somaliland	United Kingdom of America
Bangladesh	Ethiopia	Lebanon	Nigeria	South Africa	United States of America
Benin	Ghana	Malawi	North Macedonia	South Sudan	Uzbekistan
Bosnia and Herzegovina	Greece	Malaysia	Oman	Sri Lanka	Venezuela
Burundi	Haiti	Mali	Pakistan	Suriname	Yemen
Bulgaria	Hungary	Mauritania	Palestine	Tanzania	Zimbabwe
Central African Republic	India	Mexico	Phillipines		
	Indonesia				

## COVID-19 RESPONSE IN UK AND ABROAD

### UK BRANCHES COVID-19 RESPONSE.

The pandemic has had a massive impact upon communities in the UK. The country has faced challenges that are unprecedented and we as a country have little or no experience of dealing with. Charities have played a vital role in keeping the country going and making sure that the gaps left by government have been filled by voluntary and charity groups. It is with great pride that we are able to say that Al-Khair Foundation branch teams were often at the forefront of this work in their regions and have worked tirelessly throughout the pandemic to deliver aid and projects to affected people in the UK.

Unlike other charities that set up their operations or delivery at the start of the pandemic, AKF branch teams already had existing networks and relationships with voluntary groups and city councils. This meant that we were able to easily escalate the level of services that we were already delivering and were able to work with local communities to deliver assistance to those that needed our help. In fact, we were the first UK charity to provide the NHS with PPE equipment and then all others followed.

Initially thousands of calls were made from our call centre teams to our existing donors to see if they needed any form of help due to the lockdown. HQ and branch teams delivered essential items to hundreds of donors throughout the country. Whilst shoppers were fighting over items at supermarkets, our teams were able to secure many of these items from wholesalers and then distributed these to needy families and foodbanks. Branches were quickly adapted into foodbanks and these acted as either feeders to bigger food banks as well as items being delivered directly to needy families.

Our Bolton branch formed part of a larger cluster group that served the whole of the North West region. AKF was selected as being the distribution partner to the Muslim community. This saw our team delivering food to many food banks and masjids throughout the region. The Glasgow team have always been working with the refugee and homeless communities in Scotland.

During the pandemic they have been an essential part of the response in Glasgow and beyond. They have provided hot meals, food parcels and helped those isolated at home. Their work has been recognised by the Scottish Government on many occasions and they have received funding from them as they form part of the essential response in Glasgow. All branches worked throughout the pandemic to deliver essential services to local communities, with little to no regard for their own personal safety.

Branches continued to act as donations

Branches were quickly adapted into foodbanks and these acted as either feeders to bigger food banks as well as items being delivered directly to needy families.





hubs and offered walk in donors a Covid secure environment to visit. Hundreds of collections were collected from the homes of those that were isolating and wanted to donate cash. This allowed our branch teams to visit the elderly who were often isolating at home and very lonely. This created a huge amount of goodwill and recognition at community level.

In conclusion, the AKF response to the pandemic has been brilliant. The sincerity and selflessness with which our teams responded to help those that were in desperate need is both a source of pride and humility. We have played our part and continue to do so in helping the people of this country get through these difficult times. A great amount of recognition and goodwill has been created at community level and we have led the way rather than follow any other organization in our response. Hundreds of thousands of pounds of gifts in kind have been received from the local communities and business. Our UK branch teams have stepped up and delivered when the country needed them the most.

In Afghanistan, Al-Khair Foundation established a quarantine centre, so travellers could self-isolate. Furthermore, PPE Kits, masks and surgical gloves were also provided to communities and hospitals. In Bangladesh, AKF team reached out and provided essential basics to high-risk workers such as professionals, garment workers, labourers and residents of slums. AKF supplied hand-sanitizers and dust masks to 7,000 individuals in Dhaka, Rajshahi and Sylhet. In Gaza, AKF formed a partnership with IRADA Center in Gaza and produced medical masks in the centres sewing workshops. 25,000 masks were delivered to the neediest. AKF further provided emergency relief for 143 Gazans, who had been placed in quarantine centres. AKF also provided emergency food packs for Syrian refugees Gaziantep, south of Turkey, in response to the Covid-19 pandemic reaching out to 1,000 beneficiaries. AKF responded to the Covid-19 crisis in Malaysia and provided emergency food packs for at least to 1,000 families. In Pakistan, AKF distributed PPE suits, hygiene kits, masks, and food baskets to 14 villages in Gujar Khan and Federal Health Departments. A total of 2,000 PPE suits and 1,500 masks were supplied for the medical staff who fought on the frontlines. 425 food baskets and hygiene kits were issued benefitting a total of 425 families.

AKF supplied  
hand-sanitizers  
and dust masks to  
7,000 individuals  
in Dhaka

Provided  
emergency relief for  
143 Gazans, who  
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quarantine  
centres.



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## EMERGENCY RESPONSE

### UK

When Covid-19 hit Birmingham, AKF turned the Birmingham Office into a food bank. AKF collected food items to make food packs and distributed them to vulnerable people most affected by Covid-19. Furthermore, AKF worked with local foodbanks and whomever they couldn't cater to, they referred to us. A weeks' worth of water bottles were also delivered to a local food bank as well as a van full of food donations to a separate food bank. Sunnah packs (religious compliant hygiene and prayers packs) were distributed to Queen Elizabeth, Heartlands, Good Hope Solihull Hospital, Children's Hospital and Women's Hospital in Birmingham. AKF was also amongst the first to distribute PPE equipment to the major hospitals and many medical surgeries across Birmingham.

From August 2019 to February 2020, a total of 182 family food packs were distributed in Bolton before the lockdown commenced. After lockdown beginning in March through to July AKF partnered with urban outreach, BCOM, Zakaria Masjid and local supermarkets to provide 700 parcels a week for the needy. Over 100 volunteers were recruited to help, food parcels were delivered in Blackburn as well as over 15,000 bottles of fresh orange juice. Over 5,000 freshly baked bread loaves were delivered and 3,000 whole Halal chickens. We also delivered over a hundred larger family food packs per week.

Furthermore, from August to December 2019, AKF developed a project to aid the homeless of Glasgow, distributing bags with underwear, toiletries, towels, and food throughout the streets. When Lockdown was enforced, AKF began to deliver food parcels and cooked food for the first ten weeks. A total of 5,200 cooked meals were delivered to Queens Park Hotel and other vulnerable families and singles. 2,096 food parcels were dispatched to disabled individuals, cancer patients, vulnerable families, and those on low income. Asylum seekers and people with European passports not entitled to benefits were also given food parcels. AKF partnered with many Scottish charities and piled resources together so that there were more people to benefit from the food aid. For example, a donor in Bolton donated over 1,000 fresh chickens and orange juice, which were distributed throughout Scotland to various charities who cooked and gave out the meat to the impoverished. Similarly, as part of a UK wide project we received over 40,000 bottles in the space of a month which was once more supplied to all hotels that housed the homeless and asylum seekers. The AKF Glasgow branch developed a strong relationship with many charities as well as the many volunteers who helped us until they went back to work.

The Bradford branch has been delivering food parcels to both members of the community and foodbanks running low on stocks. Every week AKF aimed to provide 450 cooked meals to families, the homeless and other such vulnerable individuals.

We also started working with Assalam Trust which is also a mosque in Leicester and collected food items for them during the year especially during lockdown. During the Covid campaign Leicester office provided essential items to those in isolation. This was done for nearly 1000 families. In addition to this on an almost weekly basis cooked food was distributed among the less privileged in Leicester. This was done in partnership with a donor who owns a restaurant.



5,200 cooked meals were delivered to Queens Park Hotel

Every week AKF aimed to provide 450 cooked meals to vulnerable families



Registered Charity No: 1126808

# Saving Lives

is easier than you think...



Registered Charity No: 1126808

# Join #TeamAK



From August 2019 to February 2020, a total of **182 family food packs** were distributed in Bolton before the lockdown commenced.

A total of **5,200 cooked meals** were delivered to Queens Park Hotel and other vulnerable families and singles. **2,096 food parcels** were dispatched to disabled individuals, cancer patients, vulnerable families,

Over **5,000 freshly baked bread** loaves were delivered and **3,000 whole Halal chickens** distributed by Blackburn branch team



ONATION





### AFGHANISTAN

Being one of the poorest countries in the world, the people of Afghanistan suffer through dreadful winters with inadequate supplies and pitiful infrastructure. During the cold season, Afghans suffer from starvation due to the inability to leave their houses because of the wintry weather. With no protection, vulnerable people such as orphans, are left open to a variety of illnesses and malnutrition.

Al-Khair Foundation extended its emergency response services by providing people with tents for emergency shelter. The areas targeted, Kabul, Jalalabad and Logar, were all selected on a needs based assessment. The project was effectively concluded with a grand total of 900 tents arranged as well as an additional 100 emergency tents in Jalalabad and Kabul for students to study beneath a roof. This project benefited more than 4,000 people and further helped some 6,000 students to study while protected from the harsh climate outside.

Afghanistan's health service, which is already under intense stress from the decades of war, worsened due to the spread of Covid-19. The country simply does not have the supplies to respond effectively to the health crisis and so Al-Khair Foundation once more extended their emergency response services and supplied emergency tents to the government. A quarantine centre was formed, so travellers could self-isolate. Furthermore, PPE Kits, masks and surgical gloves were also provided to communities and hospitals.



“

**900 emergency shelters** arranged for Kabul, Jalalabad and Logar, as an additional **100 emergency tents** in Jalalabad

”





## BANGLADESH

A cyclonic storm named Bulbul hit the Satkhira coast on 10th November 2019, devastating the village, Golakhali, and destroying houses. Al-Khair Foundation (AKF) were quick to respond and efficiently distributed shelter rebuilding materials to over 100 families. The cyclone continued on its way and laid over the northwest bay and adjoining coastal areas of Gangetic West Bengal as well as the Southwestern Part of Bangladesh. Once more AKF was speedy in their response and provided non-food items to over 500 families of Shyamnagar Upazila of Satkhira.

Covid-19 has negatively impacted the whole world; with the poverty rate being among 30% of the population, Bangladesh has also suffered a great deal from the spread of the virus. AKF was prompt to reach out and provide essential basics to high-risk workers such as professionals, garment workers, labourers and residents of slums. AKF supplied hand-sanitizers and dust masks to 7,000 individuals in Dhaka, Rajshahi and Sylhet.

On 20th May 2020, the South Western area of Bangladesh was hit by super cyclone, Amphan, which destroyed 83,560 homes in the Khulna Division. Across nine districts approximately 400,000 people under 68 unions were affected. It is estimated that 176,000 hectares of crop fields were destroyed leading to a massive financial loss. Shatkhira, Bagherhat and Noakhali districts were the most affected. Over 1,000 families benefited from AKF help, 100 were provided with shelter materials, 200 were supplied with regular foods packs, hundreds were given dry food packs and a further 500 were facilitated with cooked food.

A fire broke out in Chalantika slum on 16th August, 2019, engulfing more than 1,000 shanties leaving thousands of people displaced. AKF took urgent action and on 18th August 2019 distributed dry food packs and clean clothes among 250 families.

In 2019, 21 districts in northern, north-eastern, and south-eastern Bangladesh were severely affected by monsoon rains. The situation deteriorated throughout the year and more than 100 lives were lost. Additionally, the floods damaged 6.77 lakh hectares of cropland and destroyed 5.66 lakh houses. AKF established a flood project to counter the situation and began distributing 1,200 units of monthly food packs amongst the 1,200 people affected by the flood. AKF was the first to do so and focused on the carefully selected districts of Gaiabandha, Rangpur and Sylhet.

Life for Relief and Development (LIFE) and AKF worked together to respond to the Covid-19 Pandemic in Dhaka, Rajshahi and Sylhet. LIFE and AKF took the initiative to provide necessities to struggling areas, things like providing PPE to doctors and masks and hand-sanitizers to slums, laborers and poorer people. The project delivered a total of 5,000 pairs of gloves and dust masks to hawkers, 300 hand-sanitizers and 230 PPE to doctors.

“

**Over 1000 families** benefited from AKF help for Cyclone Amphan. AKF supplied hand-sanitizers and dust masks to **7,000 individuals** in Dhaka, Rajshahi and Sylhet.

”





## EMERGENCY RESPONSE

### GAZA

Air strike attacks on Gaza in November 2019 resulted in serious damage to homes and civilian infrastructure. AKF's timely and efficient response ensured 150 affected families were aided through nutritious food packs and essential winter packs.

AKF formed a partnership with IRADA Center in Gaza and carried out a project to produce medical masks in the center's sewing workshops. 25,000 masks were delivered to the neediest. AKF further provided emergency relief for 143 Gazans, who had been placed in quarantine centers.

25,000 masks were delivered to the neediest.

Provided emergency relief for 143 Gazans,

**Case Study:** Noor al-Sawarka's life changed forever on the night the air strikes targeted her hometown Deir al-Balah. The 12-year old lost her parents on 14th November 2019 after missiles struck the family dwelling. The home was destroyed.

Noor stated: "I ran as fast as I could to the open land next to us. I didn't know what was happening, all I could see was thick black smoke."

Her eyes were unfocused, it had only been two weeks since the bombing that turned her and her two younger siblings into orphans, she refused to tell us how she felt. Her sister, eight-year old Reem and brother, six-year old Dia, also survived that night. There were visible bruises on Reem's lower lip, nose, and forehead.

AKF was the first charity to respond to the desperate tragedy of this family, providing emergency food packs and assistance to help the orphans.





## KENYA

Between March and May of 2019, the rainfall in Kenya was less than 50% of the annual average. This situation worsened between August and October of 2019 and there were severe water shortages particularly in the rural area, Wajir. AKF prepared a needs assessment and discovered most of the water sources had dried up and the ones that were still functioning had been strained. In search of water, rural communities had already begun trekking up to 20 km. AKF responded quickly and efficiently, providing drinking and cooking water to 1,400 people across 6 villages that suffered the most under the drought. Through a contractor AKF delivered 36 trips of water from trucks with a capacity of 20,000 litres. Each household received 6.15 litres per day per person.

West Pokot County suffered from massive landslides and flash floods due to torrential rains in October and early November. The natural disasters affected many vulnerable people who mostly lived in hilly areas located in the southern area of the county. More than 10,500 people had been displaced and there was an urgent need for humanitarian aid. AKF provided emergency assistance to 2 internally displaced camps in Nyarkulian and Chebon Villages. Food items, blankets and mattresses were distributed to a total of 500 affected families, AKF also procured household items that were packed into 240 food packs and distributed amongst the impoverished. Donations were received from local business and distributed to the affected households. Overall, 500 families were aided.

Wajir County was also affected by the heavy rainfall experienced in October 2019 and over 9,500 households were affected. The floods caused the roads to remain impassable which resulted in food shortages and an increase in food price. AKF identified two villages, Tulatula and Sholli, on a needs assessment and with the help of the county government, distributed 200 food packs to affected families.

From January 2020, Lamu County faced heavy rainfall causing over 600 families to be displaced by devastating floods. There were many vulnerable communities living alongside River Tana which burst its banks and flooded several villages. The main road from Moa to Chalaluma was rendered inaccessible leading to food shortages. The situation was highly precarious since many dangerous and poisonous animals, such as hippos, crocodiles, and snakes, were also displaced by the flooding. AKF swiftly provided emergency assistance to 6 villages, Moa, Nairobi Area, Dide Waride, Maisha Masha, Lumsi and Chalaluma across Lamu county. Partnering with former Governor of Lamu, Mr. Issa Timamy and Jihan Freighters, AKF distributed 500 food packs to households affected by the floods.

**500 families** were aided amongst sufferer of massive landslides in West Pokot County.

AKF distributed **500 food packs** to households affected by the floods.





## EMERGENCY RESPONSE

### MALAYSIA

AKF responded to the Covid-19 crisis in Malaysia and provided emergency food packs for at least 1,000 families.

### PAKISTAN

In response to the Covid-19 outbreak in Pakistan, AKF distributed PPE suits, hygiene kits, masks, and food baskets to 14 villages in Gujar Khan and Federal Health Departments. A total of 2,000 PPE suits and 1,500 masks were supplied for the medical staff who fought on the frontlines. 425 food baskets and hygiene kits were issued benefitting a total of 425 families.

Baluchistan suffered the aftereffects of heavy snowfall and rain including flash flooding and a state of emergency was declared. The Charity's main goal was to deliver emergency food and non-food items. The recipients of the emergency aid were 3,570 vulnerable families located in 13 villages within 3 union councils of the districts Qilla Saifullah, Zairat and Quetta. 150 vulnerable families obtained tents, 260 families received 36kg food packs and 100 families received winterisation kits.

An earthquake of magnitude 5.8 struck Mirpur, District of Azad Jammu and Kashmir on 24th September 2019, followed by three more tremors the next day, which shook several cities of Punjab and KPK Provinces. The earthquake left many people dead and over 350 wounded, houses were destroyed, roads and streets were blocked, and sanitation systems were damaged. Families were left no choice but to use polluted canal water. AKF's assessment team met with the civil administration teams of Mirpur and Bhimber and further supervised all the operational activities from the needs assessment to final distribution. AKF supported local communities reaching even the remotest and rural of areas. AKF and its dedicated volunteers provided relief to 650 families, in the form of tents, food packs, winterized kits and livestock, until December 2019. AKF also installed communal water supply systems and distributed household filtration and hygiene kits.

**Case study:** Riffat Bibi, 75 years of age widow, the oldest lady among food basket beneficiaries from Gujar Khan. She was very happy when she received the food basket during Covid-19, since she was old and physically very weak. Her son lost his job after surviving Covid-19. She expressed her immense pleasure to the Almighty Allah, meanwhile not forgetting to give thanks to AKF.

*"May Allah bless those faithful donors, who remembered us in these bad times. I don't know whether it's an angel who sent me food and medicine (Covid-19 hygiene kit), he must be a good son of his father and mother. This food package gave me faith in brotherhood and humanity." Chacha Rahim, an old man who traveled by bicycle from his village to Gujar Khan to get his food support, was very happy to receive the food package and hygiene kit.*

### TURKEY

AKF provided emergency food packs for Syrian refugees Gaziantep, south of Turkey, in response to the Covid-19 pandemic resulting in 1,000 beneficiaries.

“  
Emergency food packs  
distributed to at least  
**1,000 families** in Malaysia

**1,000 beneficiaries** from  
emergency food packs  
distribution in south of  
Turkey.”







■ **150 vulnerable** families obtained tents, 260 families received food packs and 100 families received winterized kits in Baluchistan disaster.

■ **2,000 PPE suits** and **1,500 masks** were supplied for the medical staff for Covid-19 outbreak in Pakistan

■ AKF provided relief to **650 families** amongst earthquake victim in Azad Jammu and Kashmir







# WATER

Water is the staple of life and in these countries that suffer from a scarcity of hygienic water, water-borne diseases are wide-spread. Illnesses also mercilessly affect the vulnerable. Al-Khair Foundation is determined to ensure, to the best of their ability, that people will have access to clean, safe water.

## AFGHANISTAN

A large influx of newly displaced people, from conflicts as well as returnees from Pakistan, has put extra stress on the already constrained WASH services.

Al-Khair Foundation has implemented a water well project, with 25 wells under construction. With careful planning it was decided that the wells were placed in the most destitute areas.

## BANGLADESH

As one of the more overpopulated countries, most of the population lives in rural areas where the people depend on groundwater as a substitute for drinking water. However, this water is unhygienic and dangerous as it contains fecal matter from animals. AKF installed 200 handpumps in 4 districts of Bangladesh aiming at supplying the people with safe water preventing the increase of water-borne diseases, namely Rajbari, Bogura, Kishoreganj and Khulna.

Since the arrival of the Rohingya people in Bangladesh in 2017, AKF has diligently been working to ensure that the displaced people are guaranteed safe water and sanitation facilities. This year, AKF checked up on the previously installed WASH resources from past projects such as Poly-glum water pumps, deep tube wells, latrines, and washrooms, making sure they are well maintained and working. AKF managed to retain the sustainability of 216 washrooms, 287 toilets and 149 tube wells. It is now needed to provide new WASH resources and ensure the continuous maintenance of the previous ones, guaranteeing that they are workable for the beneficiaries. This on-going project serves to benefit around 55,000 individuals.

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A water well project, with 25 wells under construction in Afghanistan.

AKF installed 200 handpumps in 4 districts of Bangladesh

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AKF managed to retain the sustainability of 216 washrooms, 287 toilets and 149 tube wells.

**This on-going project serves to benefit around 55,000 people.**





## PAKISTAN

It is estimated that approximately 53,000 Pakistani children under the age of five die annually from diarrhea due to unhygienic conditions and hazardous drinking water. Punjab province having the highest populated province of Pakistan, has official data that reveals an increase in the number of schools without clean drinking water. AKF aimed to tackle the problem and conducted meetings with relevant departments and started surveys in three districts (Toba Tek Singh, Muzaffargarh and Rajanphur) intent on minimising the number of schools with dangerous drinking water. After the survey's results, AKF installed 500 handpumps in schools as well as in District Toba Tek Singh to maintain the sanitation of the area as well.

A big issue with the scarcity of water is that often women and girls walk long distances alone, bringing about concern for their safety. AKF has taken action to overcome this dilemma and has initiated a coordinated hand pump program in Pakistan to provide clean water locally for impoverished families, negating the need for woman and girls to walk long distances alone.

**Case Study:** *Haji Sarwar is an elder of the community in Chak 400, Toba Tek Singh and a retired government employee helping his village as president of AKF's village committee. Haji Sarwar said, "We used to go very far to get water for our use and for wudu to offer our prayer, now we have access to clean and safe drinking water, Alhamdulillah and thanks to the donors of AKF."*

## GAZA

Reports from the Palestinian Water Authority and Coastal Municipalities' Water Utilities state that the quality of water in Gaza does not meet international standards set by the World Health Organization. AKF acknowledged the issue and tried to contribute by increasing the access to clean and safe water, particularly, in the marginalized districts. In 2019, a water filtration plant was established in Khan Younis and Zaytoun servicing 1,000 beneficiaries. In 2020 a further five water filtration plants were created aiding a further 3,000 beneficiaries.

**Case Study:** *"Without water there will be no life, however it is important for human beings, animals and plants," states 12-year old Fathima.*

*Fathima is 7th grade student at Al Zaytoun in Gaza city, she lives near the site of the project, 'Water filtration plant at Al-Zaytoun district in Gaza', implemented by AKF. Her father is severely ill and cannot work, leaving her family in poverty. To make matters worse, the water received through the house's pipes is salty and undrinkable. So, the already impoverished family is forced to buy clean water from suppliers, however sometimes they are late, making Fathima and her family go days without water. With the implementation of AKF water filtration plant Fathima and her family now have easy access to clean and fresh water.*

*"We thank you for installing water filtration plant in our district. AKF plays a great part in improving the district situation through implementing such projects. A drop of water can make a real change", Fathima said.*



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AKF installed **500 handpumps** in Pakistan as well as in District Toba Tek Singh to maintain the **sanitation** of the area as well.

In 2020 a further five water filtration plants were created aiding a further 3,000 beneficiaries.

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## YEMEN

AKF has responded to the water crisis in Yemen and has begun the construction of a well in a village in Yemen helping a total of 5,000 people.

## KENYA

Kenya is categorized, by the UN, as a country that has one of the lowest water replenishment rates in the world. An estimated 19 million Kenyans live without safe water and 41% of the population relies on hazardous water sources such as shallow wells, ponds, and rivers. AKF identified 22 villages across 5 counties that suffer most from the lack of sanitary water and sustainable water sources. 20 wells were constructed in the 22 villages to meet the water needs of the communities.

A mere 29% of people in Kenya have access to sanitary services as reported by WHO and UNICEF. Communities living in Kiangwe Village, Lamu County are among those who suffer from such an issue with community members using bushes to relieve themselves. Not only does this issue bring about a concern for hygiene it is also detrimental for young girls and women who fear sexual violence which is common in the area. In August 2019 AKF started constructing 50 latrines for 100 households for Kiangwe Village. The project intends to promote cleanliness and public hygiene among the Kiangwe residents. AKF further intends to train the 600 residents on hygiene and sanitation practices so the latrines will be kept clean.

Kilifi County experiences 5 – 6 months of continuous dry weather and in some cases, years, of dry periods. Currently most of the county depends on food rations, unable to implement any economic activities due to the harsh weather. Most of the water obtained by Kilifi County is from several boreholes shared with the neighboring county Mombasa county. The boreholes do not house sanitary nor fresh water. AKF responded to the issue by constructing two water tanks with a 5,000 litre tank powered by solar panels one in Gongoni Village and the other in Kibao Kiche Village. This project aims at benefitting 1,000 people, 500 from each village.

Machakos County gains only around 600mm of rainfall annually, yet the distribution of the rainfall was not uniform thereby only 27.8% of the population are within the water service area. When boreholes stop functioning the price of water dramatically goes up leaving the destitute to go without water for days. AKF efficiently constructed 2 shallow wells in Mbandi and Katime, aiding 170 households.

AKF has started to build a well in a village in Yemen



In 2019 AKF started constructing 50 latrines for 100 households for Kiangwe Village.

AKF constructing two water tanks with a 5,000 litre tank powered by solar panels.





## SOMALILAND

Two years ago, Somaliland suffered from its worst dry spell to date leaving the country in a desperate state of malnutrition, as the water crisis has led to the deaths of livestock and the drying of pastures. To tackle the rising problem of water shortage in Somaliland, Al-Khair Foundation initiated three projects.

Firstly, the Bali-Matan Dam Rehabilitation project in which the goal was to provide safe and sanitary water for both humans and livestock. This was achieved by rehabilitating the current dam and renovating it with essential pumping, storage, and distribution services. The IDP camp near the dam houses 1,300 households with approximately six members each. The project was successfully completed in December 2019, it is the only water source in the area, providing water for both humans and animals.

**Case Study:** *"We used to drink salty water from shallow wells and the dirty swamps used by animals. Thanks to Al-Khair Foundation, this project gives us plenty of safe water. We are grateful,"*

*The second water project begun in August 2019, the Hunduli Berket Construction Project, a reservoir project executed in Hundule village. The aim of this project was to improve accessibility of hygienic water to not just the village but also the wider community and their livestock. The project was finally completed in December 2019.*

*Al-Khair foundation also provided Hargeisa city with water supply through Water Trucking. Hargeisa City has a population of some 1.8 million people exhausting the water supply. This infrastructure was further put under pressure due to the appearance of Covid-19 as to stimulate hygiene people begun washing their hands more. The Water Trucking was initially implemented in 2016 to advance the overall health and safety of the community. Clean water, extracted from privately owned boreholes, is supplied to a special needs center, Edna Hospital and three IDP camps in the Hargeisa suburbs. Each month 250,000 litres of hygienic and sanitary water are distributed.*

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Bali-Matan Dam Rehabilitation project is the only water source in the area, providing water for both humans and animals.  
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## BANGLADESH

This year AKF has introduced a project with a target of 320 beneficiaries. The project directly works with men and women from low income areas, helping them to build their careers and improve the lives of their families and thus the community. The aim is to provide a 6-month programme consisting of basic sewing and computer training to unemployed impoverished youths. In total 320 trainees' skills will be improved on both an educational and economic level.

## SOMALILAND

Located in Hargeisa District, Al-Khair Foundation established a Skills and Vocational Training Project primarily targeted towards women and youth living in Mohamed and Digaale IDP camps. The conditions in these camps are ones of extreme poverty therefore leaving them with limited prospects and unable to obtain even the most basic of needs such as shelter and healthcare. The families, usually consisting of six people, live off odd jobs and have barely enough income.

The objective of this project is to help women and youth gain employable skills as well as business skills. Thus, enabling them to enhance their chances at employment and improve the livelihood of families in the IDP camps. The project entailed cookery classes, electronics classes as well as several others.

**Case Study:** "I didn't believe that I would be able to make wedding and ceremony cakes. It was one of the skills I really wanted to learn. Fortunately, I got the opportunity to attend a cookery class in WORDA training center, which is supported by Al-Khair Foundation. While learning cookery, I gained wonderful skills that helped me achieve my goal. After three months, my knowledge and skills are improving and today I'm very happy as I achieved my goal. I am a mother of three children, and I established a cake business in my home. I make cakes for weddings and other ceremonies that happen in my village. I get income which allows me to support my family and I also make small savings to promote my business. Thank you to WORDA organization and Al-Khair Foundation." (Fardus)

Every 6 months 320 trainees' skills will be improved on both an educational and economic level in Bangladesh.

Al-Khair Foundation established a Skills and Vocational Training Project to entail cookery classes, electronics classes as well as several others.





## KENYA

Located in Lamu County, Bahamisi Village is inhabited by some of the most impoverished communities in the country. With no economic activity in the area AKF found that it would be advantageous to provide the village with 50 goats as a source of livelihood for the community. This project aims at improving the livelihood of the residents through training them in the skill of goat rearing and milk production so that they may sell products when there is a need to. A total of 32 households were benefitted through this project.

Kenya's ratio of youth to the population stands at 29%, above the world's average of 15.8% and 19.2% for Africa. Many young girls in Nairobi are socially and economically vulnerable due to lack of sufficient education. They lack practical and vocational training skills for employment, hindering the women from reaching their potential and impedes them in providing for themselves and their families. AKF supported Ayesha Siddiqa Vocational Training Centre, the project aims to offer a 2-year tailoring course for young women. In 2019/2020 AKF procured and delivered 10 sewing machines to provide economic opportunities to 10 graduates from the training center.



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Through the source of livelihood project 32 households were benefitted.

AKF procured and delivered 10 sewing machines to provide economic opportunities to 10 graduates from the training center.

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## BANGLADESH

AKF's founder Imam Qasim established a free general health care with an emergency ambulance service to the poverty-stricken people of Sholakia. He also supplied the people with 1,000 winter packs and food support as well as implemented a station for safe drinking water and a sanitary system to help improve health conditions in the area. This benefited 5,000 individuals.

## KENYA

The Dadaab refugee camp located in Garissa Kenya, is the oldest and largest refugee camp in the world with a total population of 220,000 registered refugees and asylum seekers. The camp is further divided into three camps: Dagahley, Hagadera and Ifo. Refugee camps are areas in which healthcare is not always guaranteed nor easily provided. AKF sought to change that and has been running a maternal health care center in Hagadera to reduce the rate of maternal and child mortality. The hospital also provides care for many other illnesses including dehydration and malnutrition. There is also a goal to introduce immunization services as well as antenatal and post-natal care to the refugees and host community living in the camp. This project seeks to benefit 22,000 individuals.

Slum dwellers make up 60% of Nairobi's population despite occupying only 6% of the land. One such slum settlement is Kibera, the largest slum in Africa and amongst the biggest in the world, housing close to 1 million people. Maternal mortality stands at around 488 per 100,000 births. AKF has been running a maternal clinic in Ayany, Kibera. The clinic comprises of a delivery room, a pre and post delivery room, a newborn unit, an observation room and a SGBV (sexual gender based violence) counselling room. AKF has also collaborated with Taiba medical center, offering low cost dental services to the people of Kibera and their neighbors. The maternal medical center has aided 5,000 beneficiaries.



Safe drinking water and a sanitary system project benefited 5000 individuals.



AKF sought to change that and has been running a maternal healthcare centre which seeks to benefit 22,000 individuals.





## SOMALILAND

Since 2015, in Somaliland there has been a continuing drought leading to an increase in cases of child and infant acute malnutrition. Al-Khair Foundation teamed up with DAN to support children suffering from malnutrition especially the ones with disabilities as well as those in danger of developing disabilities. It was decided that the most important action to take was to provide psychological support paired with stimulative therapy to children affected by SAM (Severe Acute Malnutrition) and MAM (Moderate Acute Malnutrition). There were multiple aims for this project one was to develop access to suitable rehabilitation, stimulation therapy and psychological services for some 400 children in Burao and Hargeisa. Another objective was to raise awareness and provide 110 parents/caregivers with information about nutrition to prevent an increase in SAM/MAM.

**Case Study:** Umalkhair Abdirahman Farah is an only child at 9 years old and lives at stadium IDP in Hargeisa. She was identified at the IDP by the community mobilizer who connected her with the CBR worker. After an assessment was carried out it was discovered that she had Cerebral Palsy, which is one of the main child disabilities in Somaliland. The assessment showed that she needed a wheelchair as well as physiotherapy exercise to prevent her condition from worsening. The wheelchair would enable the child to leave the house and stay sitting instead of lying on the ground. It will also enable her to benefit from the sun and get the necessary Vitamin D as well as help her to interact with other children for her intellectual development and exploring her external environment.

Situated 80km south of Hargeisa is the Balimatan IDP camp which houses 18,000 people. The camp initially shared a very small health facility comprising of only three rooms. With inadequate supplies, the health centre was unable to cope with the demand it received and so Al-Khair Foundation effected an extension project, adding on three extra rooms and an office. Al-Khair Foundation further provided capacity building training to the health center staff. The staff were also given medical supplies and comprehensive health intervention methods were established.

Al-Khair Foundation understood that despite the extra space given to the center, some of the illnesses suffered by the people in the camp were still too much for the health centre. Therefore, twice a month, AKF sent mobile medical teams led by a doctor to ensure the people received the healthcare they needed. The mobile medical teams provided free medical services including check-ups.



Al-Khair Foundation  
teamed up with DAN to  
support children suffering  
from malnutrition





## GAZA

The quality of healthcare in Gaza has declined and in some areas is non-existent. Patients are put on an agonisingly long waiting list with little to no hope of seeing a doctor. To tackle this crisis, AKF supported many cases, carefully selecting people on a needs basis and totally or partially covering the expenses of the essential surgeries, complying with their financial situation.



“Hospital will provide much needed support for the area.”







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Al-Khair school is one of the more prominent educational institutions in Somaliland and supporting few schools in Bangladesh, Gaza and Kenya

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## BANGLADESH

Jamia Islamia Darul Uloom Madania Madrasah based in the Biswanth sub-district of Sylhet, Bangladesh, provides education to children and male students under the age of 18. The residents of the area are extremely poor, and the madrasah was in an urgent state of disorder and the original building was demolished. Since the area was impoverished and lacked the proper supplies needed for good education and other fundamental facilities, the students and their families were also destitute. AKF understands that improving the areas' livelihood lies in education and so plans to rebuild the madrasah, constructing a seven storied building in place of the old one. This is intended to benefit around 2,000 students.

## GAZA

In September of 2019, AKF introduced a project called 'Back to School' targeted towards the children of Gaza. Due to the ongoing conflict academic facilities have been destroyed leading to education being severely disrupted. The project aims to assist 1,250 in acquiring a brighter future.

## KENYA

School pupils in Busia County undergo a lot of challenges mainly due to abject poverty. Many public schools within Busia County, particularly rural schools, do not have the resources necessary to provide quality education for their students. Consequently, many learners are forced to share one classroom. The average number of students sharing a class in most parts of this region is around 120. In Sio Port Muslim Primary School to reduce student congestion and to provide decent learning place AKF constructed an extra classroom for students. The new classroom accommodates approximately 70 pupils. AKF also dug a shallow well which can supply more than 2,000 liters of water per day to provide a reliable source of clean water to the children. This project benefits 900 pupils.



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AKF introduced a project called 'Back to School' targeted towards the children of Gaza

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## SOMALILAND

Al-Khair school is one of the more prominent educational institutions in Somaliland with over 2,500 students both boys and girls. The school provides quality education, with outstanding results from the students, last academic year 108 students graduated. However, due to Covid-19 the school had to be closed to control the spread of the virus, but teaching continued online.

Hormuud Primary school, located in Ifo refugee camp, is one of the three refugee complexes in Dadaab. The school is one of 8 public schools that offer basic education to refugee children. The school is a solar-powered learning centre that accommodates 153 pupils all of whom live with different forms of special needs. Hormuud primary school struggles to provide its pupils with quality education as they lack the infrastructure and resources needed. The school has only one projector and 25 tablets, there is no security lighting for upper primary school. In response, AKF distributed 500 portable solar lanterns/lights to girls who study at Hormuud Primary school to assist them to conduct personal assignments in the evenings at home. It should be noted that, although the boys in the school have a chance at attending evening classes, the girls in the area do not have that opportunity. Providing them with solar lamps to use at home allows them to study at home. 500 students were aided through this program.

Young Muslims Primary School and Young Muslims Children Home are neighboring institutions located in Garissa County, they are owned and run by Young Muslims Association headquartered in Nairobi Kenya. Young Muslims Primary School admits vulnerable pupils from Garissa County and currently has 766 pupils. Some of the learners are visually impaired therefore their learning includes the use of braille. Young Muslims Children Home, on the other hand, only houses vulnerable orphaned boys and currently has 310 boys. The School and the Home have been sourcing for means of lowering their day to day expenses as their resources are strained since their income largely depends on donors. To aid them, AKF is constructing a biogas plant that will use kitchen waste, market and restaurant waste and animal dung to generate energy. The two institutions have identified two staff that will be responsible for collection biodegradable waste to feed into the biogas plant. This project aims to support the education of 1,076 pupils.

Al-Taawon Education center is a formal and non-formal School that currently has 300 students from pre-school to class 8, the school admits both Muslims and non-Muslims. However, the school learning environment was not up to standard, with some classrooms having broken desks.

Moreover, in several classrooms, some pupils had to sit on the floor which was not conducive for their education. The sanitary conditions in the washrooms were in poor condition and in need of renovation. AKF, therefore, constructed 4 permanent classrooms and 1 kitchen.

12 toilet facilities were also renovated including a disabled washroom and new cisterns were installed. AKF converted one toilet into a new storage facility which is now awaiting the donation of 900 textbooks as well as 20 repaired benches and desks. A perimeter fence around the school has been installed and gutters around the classrooms for all the classrooms were also installed to control the drainage of water. 350 pupils stand to benefit from this project.

Al-Khair school in Somaliland with over 2,500 students both boys and girls. The school provides quality education, with outstanding results from the students.







Al-Khair Foundation distributed 16,050 food packs, 55,500 number of Iftar Meals, 5,000 Eid Gift Packs, 28,400 Fidyah meals (2 Meals per day) and 3,202 Kaffarah meals in 29 countries benefitting 200,000 individuals the month of Ramadan.

Furthermore, Al-Khair Foundation benefitted nearly 3 million individuals across 21 countries through its extensive Qurbani programme.

### AFGHANISTAN

AKF distributed meat from 40 bulls and 50 goats to the people of Kabul and Jalalabad in Afghanistan, particularly those at IDP camps. In total 1,500 households benefited from the Qurbani meat.

AKF also distributed Ramadan food packs with the aim of helping to relieve the suffering of the needy. 300 food packs were distributed overall, 200 in the province of Kabul and the other 100 in Jalalabad. The beneficiaries chosen were mostly the most vulnerable, those who were displaced, who had lost the economic backbone of the family and the orphans and widows. Iftar dinners were also organized for the most deprived communities.

### BANGLADESH

AKF sent a considerable amount winterization packs to 9 districts in the northern part of Bangladesh. They were received by 2,900 families, AKF chose the beneficiaries through careful selection and decided that the ones who needed them most were the ones who were most at risk during winter. This included orphans, the disabled, the elderly and the displaced.

AKF collaborated with Life for Relief and Development, intent on approaching the Rohingya Community and the host community as well the deprived people in Cox's Bazar of Bangladesh. 2,000 winter packs, containing 1 shawl and 1 blanket, were distributed amongst the people, benefiting 2,900 families.

Many people in Bangladesh are unable to fully celebrate Eid-ul-Adha and so AKF extended their care and distributed the meat of 345 animals to 23 districts.

Covid-19 has overpowered the economic situation of Bangladesh as such people living in deprived areas cannot afford their three daily meals. During this Ramadan many suffered from acute food shortages, amongst those that suffered were daily labourers, street children and garment workers. AKF, to provide the people with food security at least during the month of Ramadan, distributed monthly Food Packs to 1,300 households. Furthermore, they also supplied the poverty-stricken people with 19,000 cooked iftar meals for 19,000 individuals, 2 meals for 60 people, as well as both Sehri and Iftar, for 5000 people. There were a total of 32,000 beneficiaries in this project.

Remote areas of Bangladesh do not always have proper access to mosques as they cannot afford to any themselves. AKF, addressed these problems and is intent on providing financial assistance for 8 mosques in Gopalganj, Sunamganj, Jakiganj, Moulvibazar, Patuakhali, Netrokona and Mymensingh. This will ensure a permanent place for Muslims to devote themselves to their religion as well as an area for community gatherings.

In Ukhiya, Bangladesh there is a Rohingya camp for the families and individuals forcefully displaced from their home country. AKF arranged for Qurbani meat to be distributed throughout the camp so that those displaced could still enjoy Eid-ul-Adha. 5000 Rohingya families were able to benefit through this project.

To help establish food security for the impoverished during the holy month of Ramadan, AKF provided 1,300 families with monthly food packs as well as 2,000 iftar meals for 2,000 individuals with a donation from Life for Relief and Development.

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1,500 households benefited from the Qurbani meat in IDP camp in Afghanistan

Distributed Ramadan monthly Food Packs to 1,300 households





## PAKISTAN

During this Ramadan AKF paid extra attention to the food packs they distributed, knowing the repercussions of the Covid-19 Pandemic, AKF decided to specifically target those particularly vulnerable. This includes but is not limited to widows, orphans, elderly, laborers, and small farmers. The aim was to reach as many people as possible to share the blessings of Ramadan. 710 food packs (50 kg) and 400 food packs (30kg) were distributed to 12 towns, aiding a total of 7,770 individuals.

Furthermore, another 320 zakat eligible families received food packs during Ramadan 2019.

Partnered with LIFE, AKF succeeded in distributing Ramadan food baskets containing essential items such as oil, flour, and lentils. In total across 18 villages there were 900 iftar dinners provided and food baskets for 250 families were distributed per month. 6,900 individuals were supported overall.

AKF successfully built 20 masjids in 5 towns and 16 villages across the districts of Toba Tak Singh, Attock, Swabi, Haripur and Abbottabad supporting 4,000 Muslims connect with their religion.

## MALAYSIA

As part of the religious programme, during the month of Ramadan, 2,260 Malaysian families were provided with food packs.

## GAZA

AKF deeply understands the importance of religion especially during challenging times, therefore to uplift spirits they provided Qurbani to over 8,000 families in Gaza.

Food packs were also distributed in Gaza during Ramadan 2020 and were received by 5,000 families. Iftar meals were provided to 10,000 families. AKF supplied 1,000 families with food vouchers during Ramadan and provided 4 Masjids with solar energy systems with thanks to generous donations from individuals. Furthermore, 1,000 Gazan children were given Eid Gift Packs during Eid-ul-Fitr 2020, furthermore winter aid was provided to 1,050 children in Gaza.



“ Iftar meals were provided to 10,000 families & supplied 1,000 families with food vouchers during Ramadan ”





## JERUSALEM

AKF provided 250 families in Jerusalem with food packs during Ramadan, and a further 1,000 Palestinians in Jerusalem received iftar meals.

## JORDAN

216 families in Jordan were provided with Ramadan Food Packs during Ramadan 2020.

## LEBANON

As part of the religious programme, AKF provided food packs to impoverished families in Lebanon, benefiting 1,000 households.

## TURKEY

AKF supplied food packs to 300 Turkish households during Ramadan 2020 and further bestowed 620 children with Eid gifts during Eid-Al-Fitr. In the south of Turkey another 650 children were delivered winter aid to help them through the harsh conditions of the cold season.

## YEMEN

Food packs and Eid Gift Packs were distributed in Yemen. During Ramadan 1,650 families were aided through Food packs and 850 children were gifted during Eid-ul-Fitr.



Distributed Ramadan monthly Food Packs to 1,300 households



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## KENYA

Whether it's due to conflict or the climate many African countries face food shortages a problem which has only worsened since the arrival of Covid-19. AKF therefore implemented a project during Ramadan targeted towards Muslim populations who would be struggling to secure food and other basic needs during the holy month. AKF has been participating in Ramadan feeding programs in Africa since 2019, wherein assorted household food items are delivered to vulnerable families. In 2020 due to the Covid-19 pandemic, AKF in Kenya collaborated with local partners in Tanzania, Uganda, Mozambique, Malawi, Rwanda and Zimbabwe to identify vulnerable Muslim families and distribute food packs. Overall a total of 1,350 households successfully received the food packs.

In 2020 due to the COVID 19 pandemic, AKF worked with partners who identified several vulnerable families in Nairobi for food packs and Eid gift packs and while another partner identified vulnerable households in Mombasa County who benefited from Iftar, Fidyah and Kaffarah hot meals. AKF supported 254 households in Mombasa County with hot meals for Iftar, Fidyah and Kaffarah during Ramadan 2020 for 30 days. Also, the organisation provided 600 food packs to a similar number of households from Kibera and Kangemi informal settlements in Nairobi County.

Before the celebration of Eid al Adha, Al Khair Foundation and its partners in Tanzania and Uganda identified low-income households who could not afford to buy meat. Once the information was gathered, 100 camels, 60 cows and 600 goats were slaughtered and distributed in Lamu and Wajir counties. A further 40 goats and 5 cows were procured and slaughtered in Uganda while in Tanzania, 105 cows and 40 goats were slaughtered and supplied to residents. A total of 14,357 households across the 3 nations received Qurbani.

Two masjids were constructed in two villages in Kenya. One in the Tana River County where the people would have to commute 3 km to the nearest Maramtu village mosque to worship. Those who could not travel the distance had to pray in the makeshift mosque which had no place for women. The second mosque was built in Kwale County in which the Muslim community was a minority and lacked a space of worship. These two projects benefitted 530 households in total.

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Provided 600 food packs to households from Kibera and Kangemi informal settlements in Nairobi County.

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## SOMALILAND

Al-Khair Foundation participated in building three mosques in Somaliland. One in Hargeisa, another in Qardo and the last in the Doolo region. Mohamed Moge Mosque in Mohamed Moge IDP Camp near Hargeisa aims to accommodate 300 to 350 people. The mosque will provide a safe space for the community and a religious education centre. Qardo Mosque is also built for a local IDP community which urgently needs more mosques due to the increasing population of the small town. Doolo Mosque aims to provide a religious space for the community as there is a lack of key religious and social service sectors in the area. Information received by AKF partner in the Doolo region stated that the town did not have a decent mosque to accommodate their prayer needs. Furthermore, the mosque will not only provide a religious space but also a public space for the community to gather.

Furthermore, AKF also provided food packages and iftar dinners to needy families and people during the Holy month of Ramadan. This year, from multiple IDP camps around Somaliland, a total of 500 households received food packs, 120 individuals were provided with iftar meals and 400 orphans were given Eid gifts including clothes, shoes, and toys.

On 31st July 2020 to the 2nd August 2020 AKF distributed qurbani meat to 10,000 poor family households in IDP camps around Hargeisa and Balimatan, Mental Health Hospitals, Orphanage Centers and Al-Khair School teachers who were severely affected by the Covid-19 lockdown.

## UGANDA

The population of Muslims in Uganda increases every year, with a majority of the Muslim population living in urban areas. However, there are still Muslim communities in Uganda that live in rural areas of the country. These rural areas are unlikely to have resources to fund their own mosques and so in order to support the slowly but surely growing Muslim population, AKF implemented 4 projects to build masjids across rural villages in Uganda. The areas chosen were Amimil Village in the eastern region of Uganda, Kasoli village in Tororo district of Uganda, Kachumbala located in East Uganda and lastly Nyarundier village in western Uganda. A total of 1,000 households were aided through these projects.



“ IDP camps in Somaliland, 500 households received food packs and 400 orphans were given Eid gifts including clothes, shoes, and toys. ”







Al-Khair Foundation distributed foods to 29 countries benefitting 200,000 individuals in the month of Ramadan.







## SHELTER

### GAZA

AKF rebuilt and restored houses for 16 families in Gaza and begun the construction of a special hardship shelter from the donations of a generous donor. In 2019 AKF renovated houses in Gaza and helped 160 beneficiaries.



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In 2019 AKF renovated houses in Gaza and helped 160 beneficiaries.

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The first goal of the UN's sustainable development goals (SDG's) is the end of poverty in all forms by 2030.

Al-Khair Foundation with the support of individual donors and corporate donors, are currently supporting 1,390 orphans in Gaza and Pakistan. During the reporting period, there were challenges in sharing the children school progress reports with the donors in a timely manner, due to the closure of schools in Gaza and Pakistan, because of the local lockdowns.

## GAZA

AKF has been working hard to provide 400 orphans with healthcare and education through its sponsorship program. Furthermore, AKF is able to sponsor 44 disadvantaged families.

## PAKISTAN

AKF provides aid for vulnerable families, protecting widows orphans and the homeless by supplying shelters. They aim to empower women and work to give children a brighter, happier future so they can always keep an innocent smile on their faces. AKF understands that it's difficult for widows who have children to feed their families as their main breadwinner is no longer there to support them.

**Case study:** Ayesha from Abbottabad is an impoverished widow living with three very young children in her village. She lost her husband to kidney failure years before, after selling her own field to pay for her husband's medical treatment. To support her family, she had to work in people's fields and houses and lived with constant strain, uncertainty, and fright. Currently she has been living with her brother in law in a shared house. But she owns a small piece of land where she wants her house to be built and therefore gave an application for her house to the AKF team. Her application was accepted on an established eligibility criterion. She prays for AKF and their donors to give her a place to live and shelter for her family.

**Case Study:** When AKF visited Toba Tek Singh for the water hand pumps project they met an old widow named Sabar Jan. Sabar Jan had four little children and had been living in a mud house with no source of income. She now has a well-structured two bed house built by AKF.

AKF provide 400 orphans with healthcare and education through its sponsorship program





# FINANCIAL REVIEW

for the year ended 31 July 2020

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 49-50 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 (FRS 102) [Charities SORP (FRS102)] and the Charities Act 2011 (or) Companies Act 2006.

## RESULTS IN OVERVIEW

The total income for 2020 was £20.6m (2019: £20.8m), of which £15.5m (2019: £16.7m) was restricted to international programmes. This reflects a small decrease of the programme portfolio compared to the previous year and the timing of receipt of donation at the end of the financial year of 2020. We carried forward £6.6m of restricted funds for multiple projects, which reduced to £5.7m by the end of 2020 as these funds were spent on specific programmes.

The net surplus for the year £1.9m (2019: £2.6m net outgoing) made up as follows:

- unrestricted net operating surplus £2.8m (2019: £615k)
- net outgoings of £837k (2019: net outgoings of £3.2m) on the restricted programme covered from the previous year's surplus.
- no transfer from unrestricted funds to the restricted funds in the financial year (2019: £0)

Total reserves, therefore, increased to £20.2m (2019: £18.2m), made up as follows:

- the unrestricted general fund of £9.7m (2019: £8.1m), which include £8.3m (2019: £6.5m) of fixed assets, leaving a free reserve balance of £1.4m (2019: £1.5m); which is within our reserve policy limits.
- unrestricted programme funds of £4.7m (2019: £3.6m) received from individual donors and held at the yearend to be spent on ongoing programmes in subsequent years.
- restricted funds of £5.8m (2019: £6.6m), reduced by £837k due to programme carried from previous years unspent fund and the remains held at yearend to be spent on current programmes in future years.

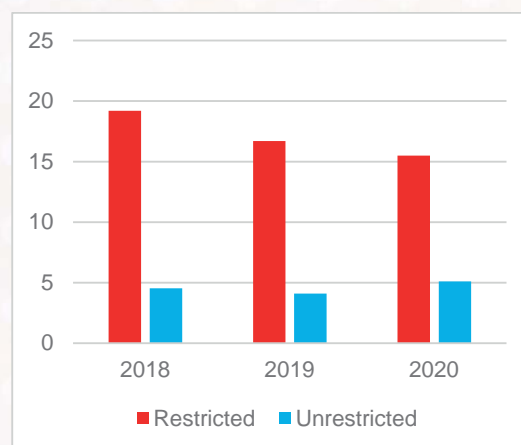
## INCOME

The Trustees are please to note that the Charity's income at £20.6m was roughly on a par with the previous financial year's at £20.8m, albeit that the headline parity is slightly misleading as the income contains £0.9m of coronavirus-emergency related donor income. A part of the deduction is also attributable to the adverse economic climate and significantly greater competition for within the sector.

The results, coupled with the Charity's aid-delivery model, continue to instil the required confidence to secure donor loyalty and support for the Charity's activities.

We continued to maintain a level of unrestricted fund for the Charity; at the end of the financial year we had raised £5.1m (up from £4.1m for 2019).

## THREE YEARS INCOME TREND



## EXPENDITURE

Total expenditure for the year ended 31 July 2020 was £18.6m (2019: £23.4m).

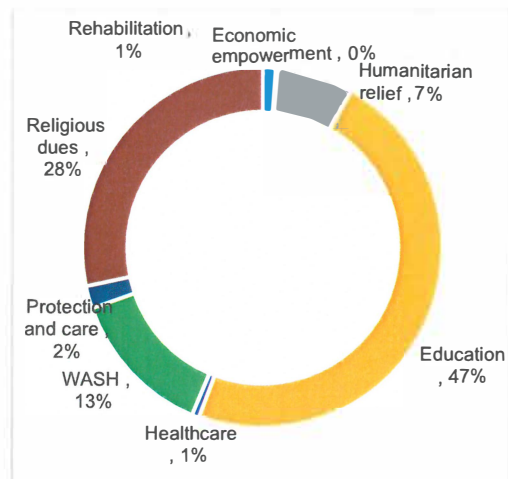
The expenditure on charitable objectives was £17.9m including primary and secondary school expenditure (2019: £22.7m) which was £4.8m less compared to the previous year. The surplus fund has been carried forward to the next financial year to support ongoing projects.

The breakdown of charitable expenditure is shown in Note (5). The split between our Humanitarian and Development deliveries was 68:32 respectively (2019: 55:45).

The Charity recovered £1.6m (2019: £1.3m) of fundraising and support costs from gift-aid tax reclaim from HMRC.



## THEMATIC EXPENDITURE



## NET ASSETS

The Charity's balance sheet shows net assets of £20.2m, compare to £18.2m in the previous year, representing an increase of operational working capital and reserves.

## 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 in order 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.

The aim of a reserves' policy is to ensure that a charity's ongoing and future activities are reasonably protected from unexpected financial risk(s). These includes:

- 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 £1.5m, 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 subsequently to the emergency),
- a minimum of six months' operational costs in the event of a donation income downturn.

Currently, the Charity's total reserves stand at £20.2m, and net free reserves (defined as total unrestricted reserves less designated/tangible fixed assets) stand at £1.4m (2019: £1.5m), and the unrestricted programme fund stands at £4.7m (2019: £3.5m).

At 31 July 2020 the Charity's restricted reserve funds were £5.8m (2019: £6.6m). These are committed funds which will be spent on earmarked programmes in subsequent years. The Charity's programme/projects' stable is such that funds are required to be held as cash and cash deposits. The Charity's unrestricted free reserve funds are also held in cash, and focus on the security of assets. As a result, these are not invested for long-term returns.

After reviewing the Charity's forecasts and future plans and its reserves, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operation for the foreseeable future. The Charity therefore continues to adopt the going concern basis in preparing its financial statements.

## TRADING SUBSIDIARIES

The Charity's wholly owned subsidiaries carries out trading activities for the Charity. These activities provided no profit in the current financial year (2019: nil), which usually transferred to the Charity through the HMRC gift aid scheme.

The Trustees' Report, including ongoing and proposed activities and strategies, was approved by the Board on 24 December 2020 and signed on its behalf on 24 December 2020 by:

Imam Qasim Rashid AHMAD  
Trustee



# REPORT OF THE INDEPENDENT AUDITORS

for the year ended 31 July 2020

## Opinion

We have audited the Consolidated Financial Statements of Al-Khair Foundation for the year ended 31 July 2020 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 2020 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 least twelve months from the date when the accounts are authorised for issue.

## 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
- certain disclosures of trustees' 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 or 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 accounts 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 accounts.

A further description of our responsibilities for the audit of the accounts is located on the Financial Reporting Council's website at: <http://www.frc.org.uk/auditorsresponsibilities>. The description forms part of our auditor's report.

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006 and in accordance with Section 44(ic) of the Charities and Trustee Investment (Scotland) Act 2005. Our audit work has been undertaken so that we might state to the charitable company's 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 law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.



**Stephen Seifert BA FCA (Senior Statutory Auditor)**

For and on behalf of Elliot Woolfe & Rose  
Chartered Accountants  
Statutory Auditor  
Equity House  
128-136 High Street  
Edgware  
HA8 7TT  
24 December 2020



# CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES

(incorporating an income and expenditure account)

for the year ended 31 July 2020

		2020 Unrestricted Funds £	2020 Restricted Funds £	2020 Total £	2019 Unrestricted Funds £	2019 Restricted Funds £	2019 Total £
Notes							
<b>INCOME FROM</b>							
Donations and legacies	2	4,968,099	13,551,196	<b>18,519,295</b>	3,998,494	14,318,067	18,316,561
Primary and Secondary school	3	-	1,783,677	<b>1,783,677</b>	-	1,801,303	1,801,303
Institutional Grants		-	132,166	<b>132,166</b>	-	565,595	565,595
<i>Other activities:</i>							
Fundraising activities		41,861	-	<b>41,861</b>	-	-	-
Investment and other income	4	102,378	-	<b>102,378</b>	122,689	-	122,689
<b>Total income</b>		<b>5,112,338</b>	<b>15,467,039</b>	<b>20,579,377</b>	4,121,183	16,684,965	20,806,148
<b>EXPENDITURE ON</b>							
Raising funds		364,471	333,411	<b>697,882</b>	427,063	292,089	719,152
Primary and Secondary school		148,922	1,904,442	<b>2,053,364</b>	135,201	1,954,161	2,089,362
Charitable activities		1,823,872	14,066,355	<b>15,890,227</b>	2,943,735	17,686,821	20,630,556
<b>Total expenditure</b>	5	<b>2,337,265</b>	<b>16,304,208</b>	<b>18,641,473</b>	3,505,999	19,933,071	23,439,070
<b>Net income / (expenditure) and net movement in the funds for the year</b>		<b>2,775,073</b>	<b>(837,169)</b>	<b>1,937,904</b>	615,184	(3,248,106)	(2,632,922)
<b>Net movement in funds</b>		<b>2,775,073</b>	<b>(837,169)</b>	<b>1,937,904</b>	615,184	(3,248,106)	(2,632,922)
<b>Reconciliation of funds</b>							
Funds balances brought forward		11,636,201	6,595,172	<b>18,231,373</b>	11,021,017	9,843,278	20,864,295
<b>Funds balances carried forward</b>		<b>14,411,274</b>	<b>5,758,003</b>	<b>20,169,277</b>	11,636,201	6,595,172	18,231,373

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 49 to 58 form an integral part of these financial statements.



# GROUP AND CHARITY BALANCE SHEET

for the year ended 31 July 2020

	Notes	Charity 2020 £	Group 2020 £	Charity 2019 £	Group 2019 £
<b>Fixed assets</b>					
Tangible assets	9	8,015,529	8,278,291	6,245,677	6,540,863
Investment in subsidiaries	10	251,001	-	251,001	-
		<b>8,266,530</b>	<b>8,278,291</b>	<b>6,496,678</b>	<b>6,540,863</b>
<b>Current assets</b>					
Stocks	11	88,583	88,583	77,573	77,573
Debtors	12	3,256,612	3,152,966	3,211,432	2,799,848
Cash at bank and in hand		9,222,893	9,460,398	11,163,342	11,875,176
		<b>12,568,088</b>	<b>12,701,947</b>	<b>14,452,347</b>	<b>14,752,597</b>
<b>Creditors: falling due within one year</b>	13	<b>(713,830)</b>	<b>(810,961)</b>	<b>(2,713,304)</b>	<b>(3,062,087)</b>
<b>Net current assets</b>		<b>11,854,258</b>	<b>11,890,986</b>	<b>11,739,043</b>	<b>11,690,510</b>
<b>Total assets less current liabilities</b>		<b>20,120,788</b>	<b>20,169,277</b>	<b>18,235,721</b>	<b>18,231,373</b>
<b>Creditors: falling due after more than 1 year</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Net assets</b>		<b>20,120,788</b>	<b>20,169,277</b>	<b>18,235,721</b>	<b>18,231,373</b>
<b>The funds of the charity:</b>					
Unrestricted income funds					
- Programme funds		4,609,876	4,693,969	3,443,315	3,561,705
- General funds		1,620,241	1,439,014	1,911,459	1,533,633
- Designated funds		8,266,530	8,278,291	6,496,678	6,540,863
Restricted income funds		5,624,141	5,758,003	6,384,269	6,595,172
<b>Total charity funds</b>	14	<b>20,120,788</b>	<b>20,169,277</b>	<b>18,235,721</b>	<b>18,231,373</b>

The accompanying notes on pages 49 to 58 form an integral part of these Financial Statements.

Approved by the Board on 24 December 2020 and signed on its behalf on 24 December 2020



Imam Qasim Rashid AHMAD  
Trustee



# CONSOLIDATED STATEMENT OF CASH FLOWS

for the year ended 31 July 2020

	Group 2020 £	Group 2019 £
<b>Cash flow statement</b>		
Net cash (outflow) / inflow from operating activities	(234,511)	739,436
Payments to acquire tangible fixed assets	<u>(2,180,267)</u>	<u>(1,773,585)</u>
<b>Increase in cash in the year</b>	<u><b>(2,414,778)</b></u>	<u><b>(1,034,149)</b></u>

## Note to the cash flow statement

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

Movement in net funds	1,937,904	(2,632,922)
Add: Depreciation	442,839	403,690
(Increase) / Decrease in inventories	(11,010)	(77,573)
(Increase) / Decrease in debtors	(353,118)	675,450
(Decrease) / Increase in creditors	<u>(2,251,126)</u>	<u>2,370,791</u>
<b>Net cash inflow / (outflow) from operating activities</b>	<u><b>(234,511)</b></u>	<u><b>739,436</b></u>

### Analysis of change in net funds

	Opening balance 01 August 2019 £	Cash flow movement £	Closing balance 31 July 2020 £
Cash at bank and in hand	11,875,176	(2,414,778)	9,460,398

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 49 to 58 form an integral part of these financial statements.

## 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.

Gifts in kind are included as income and expenditure at market value discounted for the most prudent realisable amount.

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 advices 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 2019

## 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:

Goodwill	over 5 years
Freehold Property	over 50 years
Leasehold Property	over the lease term
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

According to the SORP 2015 (10.23), as the useful life of the Goodwill cannot be estimated reliably the Charity decided to amortise it in five years.

## e) Stocks

Stocks are valued at the affected prevailing rates at the end of the year. It consists of jewellery received for distribution to the needy during the year and distributed after the year-end.

## f) Taxation

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

## g) 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.

## h) 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.

## i) Creditors

Creditors: amounts falling due after more than one year, represents unsecured and interest-free monies loaned to the Charity by members of the public with no fixed repayment terms.

## j) 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 pays a contribution of 3% of salary to match the contribution paid by eligible employees.

# NOTES TO THE ACCOUNTS

for the year ended 31 July 2020

## 2 Donations and legacies

	2020 Unrestricted £	2020 Restricted £	2020 Total £	2019 Unrestricted £	2019 Restricted £	2019 Total £
Received in UK	4,406,101	8,831,679	<b>13,237,780</b>	3,569,109	9,250,791	12,819,900
Received in Overseas	3,305	795,979	<b>799,284</b>	2,322	604,435	606,757
	<b>4,409,406</b>	<b>9,627,658</b>	<b>14,037,064</b>	<b>3,571,431</b>	<b>9,855,226</b>	<b>13,426,657</b>
Gift Aid - tax claim	558,693	1,000,523	<b>1,559,216</b>	427,063	851,177	1,278,240
Gift in Kind received in UK	-	382,129	<b>382,129</b>	-	209,391	209,391
Gift in Kind received overseas	-	2,540,886	<b>2,540,886</b>	-	3,402,273	3,402,273
	<b>4,968,099</b>	<b>13,551,196</b>	<b>18,519,295</b>	<b>3,998,494</b>	<b>14,318,067</b>	<b>18,316,561</b>

## 3 Primary and secondary school

	2020 Unrestricted £	2020 Restricted £	2020 Total £	2019 Unrestricted £	2019 Restricted £	2019 Total £
Fees income	-	2,124,093	<b>2,124,093</b>	-	2,021,007	2,021,007
Less: Discount	-	(364,337)	<b>(364,337)</b>	-	(241,000)	(241,000)
	-	1,759,756	<b>1,759,756</b>	-	1,780,007	1,780,007
Miscellaneous income	-	23,921	<b>23,921</b>	-	21,296	21,296
	-	1,783,677	<b>1,783,677</b>	-	1,801,303	1,801,303

## 4 Investment and other income

	2020 Unrestricted £	2020 Restricted £	2020 Total £	2019 Unrestricted £	2019 Restricted £	2019 Total £
Bank deposit profit	2,973	-	<b>2,973</b>	3,860	-	3,860
Service fee received	98,376	-	<b>98,376</b>	115,623	-	115,623
Exchange Rate Gain	1,029	-	<b>1,029</b>	3,206	-	3,206
	<b>102,378</b>	<b>-</b>	<b>102,378</b>	<b>122,689</b>	<b>-</b>	<b>122,689</b>

## 5 Expenditure on

	Direct costs £	Human resources £	Support costs £	Total 2020 costs £	Total 2019 costs £
Raising funds	220,698	459,759	17,425	<b>697,882</b>	719,152
Operation of primary and secondary school	1,886,149	18,293	148,922	<b>2,053,364</b>	2,089,362
<b>Charitable activities</b>					
Rehabilitation	176,002	17,539	13,896	<b>207,437</b>	207,869
Economic empowerment	33,258	-	2,626	<b>35,884</b>	499,120
Humanitarian relief	1,072,281	71,058	84,662	<b>1,228,001</b>	5,412,440
Education	5,635,426	389,289	444,948	<b>6,469,663</b>	7,440,911
Healthcare	95,600	8,345	7,548	<b>111,493</b>	917,513
WASH	1,993,710	234,924	157,414	<b>2,386,048</b>	2,902,660
Protection and care	296,116	35,643	23,381	<b>355,140</b>	90,107
Religious dues	4,292,241	465,423	338,897	<b>5,096,561</b>	3,159,936
<b>Total Charitable activities</b>	<b>13,594,634</b>	<b>1,222,221</b>	<b>1,073,372</b>	<b>15,890,227</b>	20,630,556
<b>Total resources expended</b>	<b>15,701,481</b>	<b>1,700,273</b>	<b>1,239,719</b>	<b>18,641,473</b>	23,439,070



# NOTES TO THE ACCOUNTS

for the year ended 31 July 2020

## 5a Expenditure of 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 25 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 2020 £	Total 2019 £
Raising funds	11,194	5,705	526	17,425	25,296
Operation of primary and secondary school	95,670	48,757	4,495	148,922	135,201
<b>Charitable activities</b>					
Rehabilitation	8,927	4,550	419	13,896	12,905
Economic empowerment	1,687	860	79	2,626	29,727
Humanitarian relief	54,389	27,718	2,555	84,662	325,164
Education	285,843	145,676	13,429	444,948	462,268
Healthcare	4,849	2,471	228	7,548	55,191
WASH	101,126	51,537	4,751	157,414	173,307
Protection and care	15,020	7,655	706	23,381	5,723
Religious dues	217,715	110,954	10,228	338,897	190,277
<b>Total Support costs</b>	<b>796,420</b>	<b>405,883</b>	<b>37,416</b>	<b>1,239,719</b>	<b>1,415,059</b>

## 7 Governance Costs

	2020 £	2019 £
External Audit fee	21,000	21,000
Trustees expenses	2,674	2,924
Legal and other costs	13,742	-
	<b>37,416</b>	<b>23,924</b>

## 8 Staff cost and number of employees

	2020 £	2019 £
The average monthly numbers of employees in the UK during the year were:		
Permanent	57	69
Part time	31	33
Supply	19	21

## Employment costs

	2020 £	2019 £
Gross Pay	1,465,788	1,551,003
Employer's national insurance	103,906	105,001
Pension costs	21,201	16,982
	<b>1,590,895</b>	<b>1,672,986</b>

School teacher's remuneration are direct expenses and paid from school income (note 3 & 5)

**1,201,265** 1,120,721

In addition to full-time permanent staff, AKF employed temporary call centre staff at a cost of £473,311 (2019: £376,704), 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:

	2020	2019
	Number	Number
£60,001-£70,000	0	0

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 Trustees.

The key management personnel of the Charity are the trustees and the Senior Management Team (as listed under Organisational Details in the Annual Report). The short term employee benefits (as defined in FRS102 28.4: wages, pension and social security contributions) for the Senior Management Team for 2020 was £156,614 (2019: £156,576), the increase is largely due to vacant positions in 2019.

One member of the Board of Trustees received remuneration amounting to £35,134 (2019: £35,254) 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 £2,674 for 2 members (2019: £2,923 for 2 members). The Charity paid £2,043 (2019: £1,676) for Trustees' Indemnity Insurance cover.



# NOTES TO THE ACCOUNTS

for the year ended 31 July 2020

Charity	Freehold Property	Leasehold Property & Improvement	Plant and Machinery	Fixtures Fittings and Equipment	Motor Vehicles	Total
<b>Cost</b>	£	£	£	£	£	£
At 01 August 2019	5,806,544	1,262,128	234,775	928,727	90,988	8,323,162
Additions	2,005,055	-	-	104,000	-	2,109,055
Disposals	-	-	-	-	-	-
As at 31 July 2020	<b>7,811,599</b>	<b>1,262,128</b>	<b>234,775</b>	<b>1,032,727</b>	<b>90,988</b>	<b>10,432,217</b>
<b>Depreciation</b>						
At 01 August 2019	586,761	490,652	234,775	682,983	82,314	2,077,485
Charge for the year	186,285	45,415	-	101,871	5,632	339,203
Disposals	-	-	-	-	-	-
As at 31 July 2020	<b>773,046</b>	<b>536,067</b>	<b>234,775</b>	<b>784,854</b>	<b>87,946</b>	<b>2,416,688</b>
<b>Net book values</b>						
As at 31 July 2020	<b>7,038,553</b>	<b>726,061</b>	<b>-</b>	<b>247,873</b>	<b>3,042</b>	<b>8,015,529</b>
As at 31 July 2019	<b>5,219,783</b>	<b>771,476</b>	<b>-</b>	<b>245,744</b>	<b>8,674</b>	<b>6,245,677</b>

Group	Freehold Property	Leasehold Property & Improvement	Plant and Machinery	Fixtures Fittings and Equipment	Motor Vehicles	Total
<b>Cost</b>	£	£	£	£	£	£
At 01 August 2019	5,806,544	1,507,758	1,024,330	1,196,710	145,504	9,680,846
Additions	2,005,055	-	41,478	133,734	-	2,180,267
Disposals	-	-	-	-	-	-
As at 31 July 2020	<b>7,811,599</b>	<b>1,507,758</b>	<b>1,065,808</b>	<b>1,330,444</b>	<b>145,504</b>	<b>11,861,113</b>
<b>Depreciation</b>						
At 01 August 2019	586,761	584,802	951,766	895,419	121,235	3,139,983
Charge for the year	186,285	69,979	39,361	128,487	18,727	442,839
Disposals	-	-	-	-	-	-
As at 31 July 2020	<b>773,046</b>	<b>654,781</b>	<b>991,127</b>	<b>1,023,906</b>	<b>139,962</b>	<b>3,582,822</b>
<b>Net book values</b>						
As at 31 July 2020	<b>7,038,553</b>	<b>852,977</b>	<b>74,681</b>	<b>306,538</b>	<b>5,542</b>	<b>8,278,291</b>
As at 31 July 2019	<b>5,219,783</b>	<b>922,956</b>	<b>72,564</b>	<b>301,291</b>	<b>24,269</b>	<b>6,540,863</b>

## 10 Investment - in Subsidiaries

	Channel I (UK) Limited	International Television Channel Ltd	Runners TV Ltd	Total 2020	Total 2019
	£	£	£	£	£
Ordinary shares of £1 each	<b>250,000</b>	<b>1,000</b>	<b>1</b>	<b>251,001</b>	251,001

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

# NOTES TO THE ACCOUNTS

for the year ended 31 July 2019

## 11 Stock

	Charity 2020 £	Group 2020 £	Charity 2019 £	Group 2019 £
Jewellery	88,583	88,583	77,573	77,573

## 12 Debtors and Prepayments

	Charity 2020 £	Group 2020 £	Charity 2019 £	Group 2019 £
Trade Debtors	536,478	599,033	121,913	146,913
Gift Aid Receivable	1,559,215	1,559,215	1,278,240	1,278,240
Other Debtors	723,786	899,496	1,007,792	1,164,464
Amount Due from Subsidiary Undertaking	341,911	-	593,256	-
Prepayments	95,222	95,222	210,231	210,231
	<b>3,256,612</b>	<b>3,152,966</b>	<b>3,211,432</b>	<b>2,799,848</b>

## 13 Creditors: amounts falling due within one year

	Charity 2020 £	Group 2020 £	Charity 2019 £	Group 2019 £
Trade Creditors	326,029	384,507	127,938	177,500
Programme Commitments	-	-	2,128,281	2,128,281
Other Taxation and Social Security	14,925	32,758	82,813	371,423
Other Creditors and Accruals	372,876	393,696	374,272	384,883
	<b>713,830</b>	<b>810,961</b>	<b>2,713,304</b>	<b>3,062,087</b>

Program Commitments are monies in respect of on-going substantial projects, authorised within the year, where payments were made following the Year End



# NOTES TO THE ACCOUNTS

for the year ended 31 July 2020

## 14 Restricted funds and Unrestricted funds

	As at 01 August 2019 £	Incoming Resources £	Resources Expended £	Transfers £	As at 31 July 2020 £
<b>Restricted funds</b>					
Rehabilitation	-	147,953	(182,898)	34,945	-
Economic empowerment	-	220,652	(29,638)	-	191,014
Humanitarian relief	1,904,071	3,389,543	(886,389)	(14,062)	4,393,163
Education	-	3,662,111	(6,149,655)	2,487,544	-
Education at UK	-	1,783,677	(1,944,261)	160,584	-
Healthcare	-	435,598	(104,622)	-	330,976
WASH	629,704	1,129,924	(2,189,697)	430,069	-
Protection and care	-	158,494	(31,882)	(126,612)	-
Religious dues	3,495,802	4,406,921	(4,785,166)	(2,499,550)	618,007
Institutional grants	565,595	132,166	-	(472,918)	224,843
<b>Total Restricted funds</b>	<b>6,595,172</b>	<b>15,467,039</b>	<b>(16,304,208)</b>	<b>-</b>	<b>5,758,003</b>
<b>Unrestricted funds</b>					
Programme funds	3,561,705	1,777,100	(2,337,265)	1,692,429	4,693,969
General fund	1,533,633	3,335,238	-	(3,429,857)	1,439,014
Designated funds (fixed assets)	6,540,863	-	-	1,737,428	8,278,291
<b>Total Unrestricted funds</b>	<b>11,636,201</b>	<b>5,112,338</b>	<b>(2,337,265)</b>	<b>-</b>	<b>14,411,274</b>
<b>Total funds</b>	<b>18,231,373</b>	<b>20,579,377</b>	<b>(18,641,473)</b>	<b>-</b>	<b>20,169,277</b>

- Restricted funds are held for application on affected programmes subsequent to receipt.
- 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.

# NOTES TO THE ACCOUNTS

for the year ended 31 July 2020

## 15 Net assets by funds

	Unrestricted £	Restricted £	Total £
Tangible fixed assets	8,278,291	-	8,278,291
Net current assets	6,132,983	5,758,003	11,890,986
	<b>14,411,274</b>	<b>5,758,003</b>	<b>20,169,277</b>

## 16 Analysis of change in net funds

	Opening balance 1 August 2019 £	Cash flow movement £	Closing balance 31 July 2020 £
Cash at bank and in hand	11,875,176	(2,414,778)	9,460,398

## 17 Commitments

	Group and Charity 2020 £	Group and Charity 2019 £
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	1,105,000	1,122,000

## 18 Subsidiary companies

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

These 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.

	2020 £	2019 £
Total trading income	2,135,896	2,223,391
Cost of sales	(1,871,638)	(1,039,045)
<b>Gross profit</b>	<b>264,258</b>	<b>1,184,346</b>
Administrative expenses	(264,258)	(1,184,346)
<b>Profit before charitable donations and taxation</b>	<b>-</b>	<b>-</b>
Interest receivable	-	-
<b>Profit before charitable donations and taxation</b>	<b>-</b>	<b>-</b>



# NOTES TO THE ACCOUNTS

for the year ended 31 July 2020

## 19 Contingent liabilities

There are no contingent liabilities at 31 July 2020 (2019: none)

## 20 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 to 31/07/2020, the following Related Party Transactions were affected at the Charity,

- The Charity made donations totalling of £4,500 to Croydon Mosque and Islamic Centre (Reg. Charity 285030) where Shuaib Yusaf is both a Trustee of Croydon Mosque and Islamic Centre and also the CEO of 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. Two of the PakAID trustees (Aisha Chaudhry and Almas Iqbal) are also employees of the Charity.
- As reported in Note (8), a salary of £35,134 is paid to Imam Qasim for duties as the Executive Chairman of the Charity.

## 21 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.

## 22 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 £22k (2019: £30k) and at the end of July 2020, there were 66 members in the scheme (2019: 91).







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