



**Al-Khair**  
FOUNDATION  
BALANCE WITHOUT COMPROMISE

# ANNUAL REPORT

YEAR END 31 JULY  
2021

[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)

Elizabeth House

54-58 High Street, Edgware, HA8 7TT

## Legal Advisors:

Lee Bolton Monier Williams

1 The Sanctuary

Westminster

London SW1P 3JT

Over  
£200m  
has been  
spent to date  
on deserving  
beneficiaries.

Al-Khair Foundation is a UK Registered Charity and INGO which provides emergency/humanitarian relief and developmental support in some of the world's most impoverished and deprived areas. Established in 2003 by Imam Qasim Rashid Ahmad, Al-Khair Foundation began as a school for excluded pupils 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.

Over £200m has been spent to date on deserving beneficiaries.

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.
- Actively reduce risk of dependency on aid.

## VISION

- At Al-Khair Foundation, we believe in Balance without Compromise, namely that we will not compromise on our core values or indeed upon the delivery of our aid.
- We envisage a world where peace and equality prevail, where poverty has been overcome, and where every person has the opportunity to reach their fullest potential.

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





## VALUES

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

### ■ A Commitment to Excellence,

We are committed to excellence in everything we do, striving to be one of the best acute trusts in the country

### ■ Working Together

We are working together as one team devoted to meeting the needs of deserving beneficiaries

### ■ Securing a better future

We are continuously improving our performance and delivery and adapt our services to meet with the needs of our beneficiaries.

### ■ Securing Trust

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

### ■ Giving Respect

We extend the utmost respect to everyone we work with. 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, gender, creed or political affiliation, and without fear or favour – the only impetus being the need to serve.

### ■ Integrity at our core

As a leading UK Muslim charity, we are accountable to our staff, partners, donors and, most importantly, our beneficiaries. 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 fulfils or exceeds all sector based best practice.

### ■ Commitment and belief

With a skilled and dedicated workforce, supported by leading information technology systems, we are able to deliver efficient and effective and impacting projects on your behalf.

### ■ Quality in our work

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.



# FUTURE PLANS

## VISION

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 organisational controls and operations;
- Adapting work practices to be pandemic control compliant;
- 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;
- Enhancing the Charity's green credentials to align with climate change initiatives.

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.

## 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 – such work is reviewed by and reported back to the Trustees.

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 assets of the Charity and hence for taking all reasonable steps to ensure the prevention and detection of fraud and other irregularities. The Trustees have exercised due diligence and care in protecting the integrity of the Charity and have reviewed the financial accounts placed on the Charity's website in line with UK legislation governing the preparation and dissemination of financial statements. The Trustees confirm that:

- So far as each trustee is aware, there is no relevant audit information of which the charitable company's auditor is unaware;
- The Trustees have taken all the steps 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.

## 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 favourable 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.



## PRESS LITIGATION

During the year, the Charity had cause to submit a Serious Incident Report to the Charity Commission in relation to articles in The Times and MailOnline which alleged the Charity's complicity in migrant trafficking. The Trustees are very pleased to confirm that the matter was settled following litigation with both The Times and MailOnline publishing apologies and paying substantial damages and costs to the Charity.





# 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
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				

# EMERGENCY RESPONSE



When disaster strikes no matter where that may be, Al-Khair Foundation aims to be amongst the first on the ground. In responding to humanitarian emergencies, the aim of the Charity is to provide immediate relief, alongside evaluating the delivery of more long-term measures to aid the sustainable recovery of afflicted communities. Al-Khair Foundation's emergency response mechanisms have grown from strength to strength as we delivered urgent humanitarian assistance in the wake of floods, fires, earthquakes, volcanoes, droughts, and armed conflict globally, throughout 2020-21.

In addition to the above, we are living in times of especially great uncertainty. In the year under review, it is estimated that 1 in 35 people globally were in need of some aid assistance. Now in the second year of an unprecedented pandemic situations, this figure is a significant increase from 2020's 1 in 45 people who required aid – a figure that was already the highest the world had witnessed in decades.

COVID-19 continues to spread across different parts of the world. As the mass roll out and high rate of vaccination have

increasingly allowed several countries to successfully transition into the 'new normal', many countries and regions across the global south continue to be faced with a massive public health emergency, amplified by subsequent and repeated 'waves' escalating the rate of infection, socioeconomic collapse, existing vulnerabilities, and an overall lack of resources. In certain cases, the pandemic has increased the vulnerability among populations already reeling from pre-existing natural and manmade disasters. Whereas, in other regions, sudden effects of climate change or escalated armed conflict have put added pressure on communities reeling from the effects of COVID.

In 2021, Al-Khair Foundation amplified its prompt and efficient response mechanism to emergencies as they unfolded around the world, more than ever before. With unparalleled support from our generous donors, highly skilled and professional staff, and our relentless commitment to alleviating suffering, we have successfully delivered urgent humanitarian assistance and established aid mechanisms in communities across the world.

“  
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”





### Bangladesh

The low-lying delta of Bangladesh is prone to severe flooding each year during the monsoons. Nearly 18% of the country gets flooded with northern districts like Sylhet, Jamalpur, Kurigram and Gaibandha especially at risk. Despite the logistical challenges and health risks incited by the pandemic, our experienced Al-Khair Bangladesh staff delivered emergency food packs to over 6,000 flood affected families across the districts of Jamalpur, Kurigram, Gaibandha, Satkhira, Sylhet, Habiganj and Sunamganj. Apart from food packs and dry foods, in the immediate aftermath of the floods, families were also supplied with cooked meals as well as hygiene and utility kits.

Nearly 900,000 Rohingya refugees have been residing in camps and settlements in Bangladesh since the mass exodus of 2017, when Rohingyas fled to escape the violence in Myanmar. In March 2021, a massive fire broke out in the largest camp within Bangladesh – the Kutupalong Balukhali Rohingya Refugee Camp, destroying over 12,000 shelters, several health centres, and a hospital. Amid increased food insecurity, we delivered emergency food supplies to over 1,000 families. Each food pack consisted of rice, lentils, flour, sugar, salt, oil, soyabean and puffed rice sufficient for a household.

Over 6,000  
flood affected  
families  
« benefitted from  
emergency food  
programmes »



#### Testimonials:

(by tearful Abdul Shakur (55) –

Kutupalong Camp – Cox's Bazar – Bangladesh)

"We immigrated to Bangladesh in 2017 to protect ourselves from the violence. We lived in very small huts in Kutupalong camp – Cox's Bazar, where the possibilities were almost non-existent and did not meet our most basic needs. Then the fire broke out that destroyed everything, leaving us without food, housing, and clothing. This fire made our lives more difficult. During that difficult period of our lives, Al-Khair Foundation provided food aid. Praise be to God. This aid helped us to start life again, to eat food and feed our family and children. Thank you very much."

## EMERGENCY RESPONSE

### India

In 2021, India became the country with the second-highest number of confirmed COVID cases in the world, ranking third for fatalities with over half a million deaths. The devastating second-wave had caused severe shortages in medical supplies, vaccines, hospital beds, oxygen cylinders, etc. across the country. The economic impact of consistent lockdowns on households has been severe. Throughout this critical period, Al-Khair India has addressed food insecurity among low and even some middle-income households. Food packs have been provided to nearly 10,000 households across the worst affected states due to the pandemic.

### Indonesia

Like other countries in the third world, Indonesia has been hit harder by the pandemic in 2021 as opposed to last year. While all 34 provinces of Indonesia continue to face the effects of COVID-19, the country-prone to severe natural disasters has also had to additionally deal with devastating flooding and earthquakes this year.

A magnitude 6.2 earthquake in the Indonesian province of West Sulawesi affected over 40,000 people- damaging more than 6,000 houses, schools, health facilities, mosques, and other public buildings, displacing thousands and killing over 100 people. Al-Khair Indonesia swiftly responded to the catastrophe delivering food packs, blankets and COVID safety items to over 1,000 affected families.

Flooding across nine villages in East Nusa Tenggara impacted over 500 families. Nearly 100 houses and five bridges were destroyed, leaving 200 people displaced. Al-Khair distributed over 10,000 kilograms of rice, hygiene kits and drinking water among those affected.

In addressing COVID induced food insecurity, we have also delivered food parcels to nearly 1,000 families each month, over a period of five months.

“Al-Khair Indonesia swiftly responded to the catastrophe delivering food packs, blankets and COVID safety items to over 1,000 affected families.”





## Myanmar

COVID has been especially hard on the Rohingyas who continue to reside in Rakhine, Myanmar. During the worst affected month this year, Al-Khair Foundation distributed food packs among affected Rohingya families.



## Palestine and Gaza

In terms of the pandemic, Gaza has especially struggled. COVID struck a territory that is socioeconomically poor and one with a severely lacking healthcare system with immensely scarce human, financial and material resources as a result of prolonged occupation, fragmentation, and blockade, unlike anywhere else in the world. This resource-constrained environment has created inevitable challenges for the Palestinian healthcare workforce, which in turn has impacted their mental health and job performance. This year's focus for AKF Gaza has therefore centred on the provision of essential medicines and disposables to Gaza's hospitals to treat COVID-19 patients with severe breathing difficulties, in addition to the provision of hygiene kits to families and PPE kits to healthcare workers.

May was a month of crisis in Palestine. Escalated armed conflict in Gaza and the displacement of families in the neighborhood of Sheikh Jarrah in the West Bank, left thousands of Palestinians injured, resulted in 250 deaths and destroyed property worth over \$300 million, affecting thousands of Palestinians. Just as in past conflicts and the two intifadas the Al-Khair Gaza team was ever ready to respond to the urgent needs of the most vulnerable. During the heightened crisis we provided 7,500 families with nutritious food packs, 5,000 children with clothes, distributed 20,000 hot meals, 1,500 hygiene kits and 500 first aid kits across Jerusalem and the Gaza Strip.

Al-Khair Foundation also worked to support the health sector during the aggression on Gaza, providing four hospitals with medical supplies, 32,000 litres of fuel to the hospitals' generators, and four ambulances.

## Case study

Three weeks since Suzy Eshkuntana was pulled from the rubble of her house, destroyed by an Israeli air strike that killed 42 people, including 10 children, the six-year-old girl has barely spoken except to ask for her mother and four siblings who were killed that day. Her life turned upside down. Suzy and her father are now living with her uncle.

"She asks a lot about her mother, and we tell her mama is in heaven," said Suzy's uncle Ramzi, who said she previously was full of energy. "She doesn't play, and she screams when someone comes near her." "She was taken from her family's lap, from her mother's lap ... she survived death with a miracle," said Ahmed Elraai AKF Director in Gaza, who oversees Suzy's case.

Around half of Gaza's two million population are under 18. Many carry the trauma of three previous wars. Al-Khair Foundation in Gaza provided emergency relief for Suzy and her father and provided them with a home and furnishings to rebuild their shattered lives.



## Sudan


Circumstances in Sudan have been dire this year, with flash floods and mud slides taking the lives of hundreds, leaving many more homeless- without food, clean water, and basic supplies. Food packs weighing 100 kg per household and consisting of maize flour, sugar, lentils, and cooking oil were delivered to 100 families in Tokar, via an implementing partner.

## Democratic Republic Congo

The volcanic eruption of Mount Nyiragongo in the Democratic Republic of the Congo burned down several villages along the lava stream that flowed towards Goma, displacing thousands already vulnerable from the dire economic situation due to the pandemic. Al-Khair foundation delivered relief packs consisting of food, blankets, and plastic sheeting to nearly 250 families in the immediate aftermath of the eruption.

## Tanzania

Flash floods brought the Tanzanian capital of Dar es Salaam to a standstill, disrupting transport services, businesses and resulting in severe casualties. Through our office in East Africa, we have distributed 100 food packs consisting of rice, sugar, beans, flour and cooking oil, as well as mattresses. Each family was provided with two mattresses and food packs weighing 30 kgs each.



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”



## Kenya

Prolonged drought from the failure of sequential rainy seasons rendered 90% of water sources in Kenya nearly empty. Nomadic communities in the northernmost part of Kenya are among the most remote and marginalized and are heavily dependent on livestock for their income and food. With the average distance travelled to access water for livestock increasing to 25 kilometers per household, their situation was grim. The Al-Khair Foundation Kenya Office conducted an emergency needs assessment and successfully delivered 50 kgs of animal feed each to 100 livestock-dependent families with over 3,000 animals, to relieve them through the critical drought phase.

## Lebanon

On 04 August 2020, a large amount of ammonium nitrate stored at the Port of Beirut in the capital city of Lebanon exploded, resulting in more than 200 fatalities, wounding thousands, and devastating swathes of Beirut. Al-Khair Foundation's founder and Exec. Chairman, Imam Qasim Rashid Ahmad, and team flew out to Beirut on the earliest possible flight to deliver aid, forge partnerships and work alongside the local civil society to effectively aid the urgent crisis. Establishing its presence early on the ground, Al-Khair Foundation provided food packs to over 2,500 affected families and commenced rehabilitation of the damaged Dar Al Fatwa Building, the Al-Khudhur Masjid as well as the Aliman School.

Al-Khair Foundation provided food packs to over 2,500 affected families in Lebanon



“Al-Khair Foundation provided food packs to over 2,500 affected families in Lebanon”

# UK Programmes

At Al-Khair Foundation it is of equal importance to us that we address the needs of those at home, within our communities, as much as we do of those overseas. 2020 and 2021 have presented unprecedented challenges for the UK in the face of a pandemic that has had an immense economic and social impact on individuals and families throughout the country. We take great pride in the fact that over the years our UK branches, have developed a deep connection and extensive community networks with the institutions and communities within their respective regions. This proved to be especially useful as we continued to operate throughout the second consecutive year of COVID-19. The UK branches continue to play an essential role in city wide responses to helping families and individuals suffering largely due to the pandemic.

## Food aid

During the toughest weeks, all UK branches ran foodbanks from their premises, providing essential items to sustain thousands of needy families and individuals. Through our own teams and our sponsorship of partner organisations, we provided cooked meals directly from the branches. Al-Khair Glasgow continues to provide this service, feeding hundreds of individuals each month. Our collaboration with local donors, families and local businesses has not only boosted our commitment to supporting local but has truly exemplified successful community coordination and delivery at a time when harmony and unity have been more necessary than ever before.

## Visits and community bonding

In our commitment to serve our donors and the local community, our offices have remained open throughout the pandemic whilst fully complying with government advice and regulations. All offices have strictly adhered to social distancing guidelines and undertaken regular sanitization and deep cleansing. With these guidelines in place, we have welcomed elderly donors often for a "hot cup of tea" as our staff kept them company. We saw the difference this was making to individuals' wellbeing and mental health, especially in cases where people did not have an extensive support bubble and were suffering from loneliness. Staff would often visit donors with small gifts, and we successfully created goodwill and a warm bond within the community as our staff often shopped and delivered groceries for donors and their families. Moreover, our work on building strong relationships with local schools and organisations reflects our community-based approach and has earned acknowledgement and much praise from local government leaders.

**The UK branches continue to play an essential role in city wide responses to helping families and individuals suffering largely due to the pandemic.**





## Branch-specific activities

Our Bolton branch has provided household items to needy families, including fully furnishing the house of many, as well as donating essential household appliances (donated to the Charity) such as microwave ovens. Bolton's strong existing partnerships with major mosques in the northwest has proved successful. The branch has been able to reach a significant number of vulnerable families and continues to provide food parcels every week.

Al-Khair Birmingham and Leicester successfully partnered with British Red Cross and online retailer Pretty Little Thing, providing essential warm clothing throughout the winter to needy families in their respective regions. The two branches also delivered laptops to schools in the region, ensuring children from needy families were not deprived and could continue to thrive and learn online. In addition, Leicester's partnership with Morrisons allowed the branch to successfully deliver aid to the needy in the region, while Birmingham delivered winter coats to victims of domestic violence living in shelters.

Al-Khair Bradford focused on working with the youth in their region and provided essential mentoring services to vulnerable teenagers. As Bradford houses IQRA TV's studios at the branch, they were able to produce programmes that discussed issues affecting the youth today. Their services have been immensely

successful allowing many youngsters to turn their lives around and keep away from criminal activities.

The UK Branch teams have been a great source of pride for Al-Khair Foundation nationally. Through their coordinated efforts, our committed and dedicated staff have delivered over 10,000 cooked meals to the vulnerable, over 15,000 food parcels were donated to families in need across the UK, partnerships were forged with local schools, coats and winter aid was donated to children throughout the country, and our UK branches also continued to serve hundreds of destitute, migrant families who had limited recourse to public funds. Their perseverance and enthusiasm throughout the pandemic have been excellent.



**Our committed and dedicated staff have delivered over 10,000 cooked meals to the vulnerable, over 15,000 food parcels were donated to families in need across the UK,**



# WATER



Water is life. While access to clean drinking water and sanitation facilities and their affordability is a fundamental, universal human right, the lack of these vital resources across different regions remains a major public health concern. For many millions around the world clean water is an immensely scarce resource. At Al-Khair Foundation addressing this scarcity is a key commitment and hence 'Water' is one of our most extensive programme. In our pledge to using our resources effectively to make Sustainable Development Goal 6 successful, we extensively work in partnership with local communities around the world to provide safe and affordable drinking water and sanitation facilities, improve water quality, treat wastewater, and increase efficiency in water usage.

## Kenya

Prolonged droughts force many Kenyans to travel long distances to access water that is often unsafe for human use. Remote and marginalized communities also lack adequate sanitation facilities leading to disease and premature death. In 2021, Al-Khair Foundation's Kenya needs' assessments identified communities crucially lacking in water and sanitation resources. The installation of 7 shallow wells in villages across Kwale and Busia County

ensured consistent and reliable access to clean water for 5,000 individuals. Construction of pit latrines in Bumanya village benefitted 200 people. Small measure can have a big impact - our team also identified a public water pan in Harakoba built several years ago that was in disrepair from poor construction design and lack of management. Having surveyed the site with the assistance of experts, we reconstructed the pan measuring 125 x 80 x 2.5 metres to harvest and store rainwater for both agricultural and domestic use. In addition to water for drinking, cooking and cleaning, the pan has successfully kickstarted an agricultural irrigation project with a total of nearly 1,000 households and their livestock now able to benefit from the pan in diverse ways.

“The installation of 7 shallow wells in villages across Kwale and Busia County ensured consistent and reliable access to clean water for 5000 individuals.”





## Somaliland

Somaliland's capital Hargeisa is a water deficient city of 1.8 million, where only 30% of the population have access to clean piped water. Our water trucking project established in 2016 brings clean water to hundreds of displaced, poor communities in three IDP Camps in the Hargeisa suburbs, a special needs center and the Edna Hospital. This year, the project ensured delivery of 3 million litres of clean, portable water.

## Gaza

The Gaza strip is subject to a major water crisis. Gazans have been suffering with inadequate, unsafe, and expensive water for decades. In partnership with others, Al-Khair Foundation undertook installation of 11 water filtration plants and 11 wells across the poorest parts of the strip – this has ensured safe and clean water for 55,000 people.

## Yemen

With only a third of Yemenis connected to a piped water network, nearly 18 million people are in urgent need of safe and clean drinking water. The country's humanitarian crisis has left young children especially vulnerable to widespread outbreaks of cholera and diphtheria. The establishment of new water wells this year will bring clean water for drinking, hygiene, cleaning and cooking purposes to 2,500 disenfranchised Yemenis.

## Pakistan

Our extensive Water Programme in Pakistan has achieved seven crucial objectives this year. The installation of a combination of over 3,000 water pumps, wells, filtration plants and solar water wells across the remote and drier provinces of Khyber Pakhtunkhwa and Punjab have benefitted a total of 56,000 previously water deprived Pakistanis.

Villagers previously reliant on open dug wells are no longer forced to undertake manual labour where they had to pull up a bucket of water up to the surface. With the twist of a knob our eco-friendly solar wells retrieve water efficiently for the community. Solar wells last 25 years as water is brought up from much deeper and are covered making them contamination free, unlike open dug wells where debris and livestock often fall making the water unsafe.

Moreover, our sustainable water sources have improved health and hygiene in the community, reducing water-borne diseases. They have increased the opportunity of women and children previously occupied in water-gathering to access education, improve their social life and contribute to other household as well as livelihood prospects. Many women have been able to start home-run businesses showcasing how water safety and availability have bolstered productivity and reduced poverty levels. Finally, the provision of clean drinking water straight from taps has contributed to our goal of reducing plastic waste and bottled water consumption, thus reducing landfill pollution and harm caused to our ecosystem.





## Afghanistan

With infrastructural damage from many decades of conflict and neglect and a lack of public welfare systems, the landlocked nation of Afghanistan is plagued by clean water scarcity. Through the construction of 20 water wells and 200 hand pumps, Al-Khair Foundation has brought life-saving clean water to over 6,000 individuals living in the villages and remote valleys of Afghanistan.

## Bangladesh

Despite being a riverine country, open sources of water and arsenic contamination make sources of water dangerous for many of the poorest in Bangladesh. This year Al-Khair Foundation's Bangladesh operations successfully installed 9 deep tube wells in the district of Mymensingh and 37 shallow wells across Madaripur reducing health risks and granting free access to nearly 1,000 families. Our water projects in the refugee camps continued to benefit over 6,000 Rohingya refugees.

## Indonesia

With the help of our long-term implementing partner One Nation UK, we gave the gift of abundant, clean, and free water to 400 Indonesian families through the installation of accessible hand pumps in their local communities.

## Myanmar

The remaining Rohingyas in Rakhine (Myanmar) are not only the most disadvantaged groups in the world but also suffer from being stripped off their basic and human right to clean and safe water. Through the installation of artesian and surface wells, we were able to dignify over 600 Rohingya families this year.



“400 Indonesian families benefitted through the installation of accessible hand pumps in their local communities”



## Case Study

*"Ever since Al-Khair Foundation started giving us clean water diarrhea in our babies has gone down. We no longer make the endless trips to hospital for our babies. We ask Allah to bless your work"*

- Hamda, Statehouse IDP Camp, Somaliland.

Being the representative voice from Village Parri, Sultan praised the efforts of the entire Al-Khair Foundation team and its partners for reaching out and constructing the water well. Out of gratitude Sultan paid a token of "Shukrya" (thanks) on behalf of all to Al-Khair Foundation and its team members and wished for "Bakhsish" (reward), "Izzat" (honour) and financial abundance ahead.

*"I feel greatly indebted to the philanthropic service of making this water well available in our vicinity. It was a real blessing for the women, young girls and children who had no easy access to clean water."*

- Sultan Muhammad, Parri, Attock, Pakistan

Yusuf lives with his parents and eight brothers and sisters in a small house in Jabalia Refugee Camp. His father is severely ill with kidney failure and cannot work – leaving the entire family in deep poverty, struggling to afford his medication. They rely on Yusuf's eldest brother, who sells tea and coffee to earn a living – but he barely makes enough to provide for all ten family members.

The water received through their house's pipes is salty and undrinkable, so the already impoverished family was forced to buy clean water from suppliers. Sometimes they were late, and Yusuf would go many days without clean water, even when it was available. Carrying the heavy containers home was difficult and tiring. In 2021 Yusuf's family became among the many thousands to benefit from Al-Khair Foundation's water filtration plants

*"On behalf of my family members, I would like to thank Al-Khair foundation" says Yusuf. "Their great effort has made our life easier. Now we can get clean and fresh water easily!"*

“

*"We are very happy and thank Al-Khair Foundation for this blessed work, which alleviated part of the daily suffering for us and the camp residents."*

Muhammad Omar Farooq (50) –  
Cox's Bazar refugee camps,  
Bangladesh

”



“Give a man a fish and you feed him for a day; teach a man to fish and you feed him for a lifetime”.

The effects of the COVID-19 pandemic indicate that an estimated 730 million people will be pushed into extreme poverty. At Al-Khair Foundation our livelihood programme places the individual needs and circumstances of our beneficiaries at the centre of our work. We believe in empowering the marginalized and giving people the tools and skills to break free from the poverty cycle, helping generations of a family to lead a life of dignity. With rising poverty figures our ability to deliver in 2021 in the middle of a pandemic became even more imperative.

Crucially, any livelihood project has a multiplier effect which means that through one persons' or family's benefit, whole families and communities benefit.

## Somaliland

With at least six children on average per household and high illiteracy, women-headed displaced families in the IDP camps in and around Hargeisa suffer from extreme poverty. In partnership with the Women Rehabilitation and Development Association (WORDA), Al-Khair Foundation Somaliland continues to provide skills and vocational training in the IDP camps of Digaale and Mohamed Moge.

Through our initiatives, students were able to complete training in basic electrical engineering and electronics, equipping them with the essential knowledge and skills required to complete in domestic electrical skills as demanded. Additionally, female students graduated from a henna, hair, makeup, and beautification training programme and 30 women, girls and boys graduated from a tailoring and dressmaking programme. Students also completed a computer training and application course, whereas 50 students benefitted from the completion of a cookery course where they were trained to make local, marketable street food. In our commitment to empowering those with innate skills, we also sponsored 50 individuals who graduated from a business entrepreneurship training course.

## Kenya

Al-Khair Foundation Kenya office extended its livelihoods programme to support the Kiserem Epilepsy Foundation who cater to 200 individuals living with Epilepsy and other mental health conditions in the Nairobi and Kiambu Counties. Computers and computer accessories were purchased and delivered to facilitate ICT classes. Assorted hair-dressing equipment and supplies were also procured and delivered to facilitate training in cosmetology and hairdressing. The resources and training have allowed individuals suffering from epilepsy and various mental health conditions to become self-sufficient, empowered, afford vital but expensive anti-epileptic drugs, and set up their own businesses for the long run. The not-for-profit Kiserem Foundation too has benefitted in being able to attract external members from the surrounding communities to attend the vocational classes for a fee.

At the end of the cosmetology training programme, the graduating students were gifted with hampers that included hairdressing machines e.g. dryers and heat tools, and a manicure UV light set to kickstart their own businesses.

“  
We also sponsored  
50 individuals  
who graduated  
from a business  
entrepreneurship  
training course.  
”





## Bangladesh

18 individuals from 12 families lost their lives in a tragic boat sinking accident in the Netrokona Haor region of Bangladesh. With the significant loss of their primary breadwinners, all 12 families found themselves in dire circumstances. Al-Khair Foundation Bangladesh interviewed the respective families to make an effective needs assessment. The families were provided with livestock and sewing machines for them to sustain themselves. In addition, the orphaned children have been provided with food packs, clothing, and educational resources for a period of one year as we seek to secure their futures.

## India

While there has been considerable progress in achieving gender equality in India, the situation of women in small towns and villages continues to be concerning. From gender-based violence to lack of agency, many women suffer abuse and/or are forbidden from accessing an education and participating in the workforce. The SR Institute of Development has been working successfully towards promoting gender equality and the empowerment of women and girls. From establishing family counselling centres to projects that encourage skilled wage employment opportunities, micro-savings, entrepreneurship and information technology-related vocational training, SRID conducts ground-breaking grassroots work for women and girls. Having been partners for many years, this year too, Al-Khair Foundation sponsored the delivery of livelihoods support to households via SRID across India.



“

*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, Al-Khair Foundation.*

– Fardus, Hargeisa, Somaliland

”



# HEALTH

Al-Khair Foundation's health programme implemented around the world reflects Al-Khair Foundation's commitment to bringing accessible and affordable healthcare to the deprived and in turn promotes global wellbeing which is essential to achieving the Sustainable Development Goals.

**Our faith teaches us that “... if anyone saved a life, it would be as if he saved the life of the whole of mankind.”**  
- Al Quran [05:32].



Gaza, Palestine



A sharp decline in quality healthcare has meant Gazans suffer from prolonged, untreated physiological and psychological conditions, with access to healthcare non-existent for many. It was to address this vital need that we built Al-Khair Hospital in the Gaza strip years ago which serves 600,000 patients in the cities of Khan Younis and Rafah. Al-Khair Hospital provides much needed, quality maternal and child healthcare to those most in need.

The psychological, physical, and economic impact of three wars and violence have left children and adults alike traumatized and entire lives devastated. Al-Khair Hospital provided lifesaving treatment to the critically wounded. Free medical care and surgical procedures were able to save many lives. In addition, our team selected 200 of the poorest patients who had no means to pay towards procedures they urgently required. Al-Khair Hospital partially or totally covered the medical expenses of these patients in line with their economic circumstances.



## Somaliland

The Balimatan IDP Camp south of Hargeisa is a high-density settlement of nearly 18,000 displaced Somalis. Since 2018, Al-Khair Foundation has provided vital medical support in a variety of ways to address the enormous health challenges at Balimatan. Our support towards the Camp's health centre focuses on community awareness raising, prevention related education and capacity building of medical staff in addition to the provision of medical supplies and patient consultations, with an overarching aim to reduce mortality and boost wellbeing.

Ever since the pandemic began, every month Al-Khair Foundation Somaliland has hosted awareness campaigns focused on coronavirus preventive measures, self-isolation practices, the treatment of infected patients, and maintenance of hygiene and social distancing practices, etc. In collaboration with the Ministry of Health. We continue to provide vital care to combat malnutrition and dehydration among children and introduced antenatal and postnatal care for women. On average, the Balimatan Health Centre serves nearly 1,000 patients each month.

## Kenya

Our maternal health facilities in Garissa County and the Kibera Slum in Kenya continued to provide free, lifesaving healthcare to pregnant women, new mothers, and children. In 2021, nearly 40,000 underprivileged patients benefitted from labour and delivery services, post- and antenatal care, as well as family planning, outpatient, deworming, immunization, and growth monitoring services at the two facilities.

This year we also set up the Al Amin Medical Camp in Nairobi, in partnership with local civil society organisations. Over a period of two days, 1,000 patients were provided with free eye, ENT, pediatric, dental and gynecology consultations. Through the Camp we also provided HIV Counselling, Tuberculosis screening, surgery consultations, referrals, and lab services. Free pharmaceutical drugs were provided to patients in urgent need.



“  
40,000  
underprivileged  
patients benefitted from  
Our maternal health  
facilities in Garissa  
County and the Kibera  
Slum in Kenya  
”



## Bangladesh

Nearly 1 million destitute Bangladeshis suffer from blindness, yet 80% of them can be cured. The majority of such patients suffer from cataracts – removal of which involves a relatively simple surgery which unfortunately the poor cannot afford. This year our Bangladesh office successfully arranged free cataract surgeries and set up an Eye Treatment Camp for the marginalized. Over 6,000 individuals were treated, with their sight restored or enhanced across the districts of Kishoreganj, Moulvibazar, Patuakhali, Khagrachari, Brahmanbaria and Tangail.

## Pakistan

Al-Khair Foundation's Mobile Health Unit provides free healthcare to children, the elderly, men, and women in some of the most marginalized and deprived communities of Pakistan. Often, in the interiors many Pakistanis are unable to physically access healthcare facilities, with most in the villages also unable to afford medicines and doctor's fees. This has resulted in premature deaths from preventable diseases and generally lowered standard of living and quality of life for many.

Our Mobile Health Unit is equipped with all the standard and essential medical equipment which is administered by fully trained and qualified medical staff. We also pay special consideration to local norms and customs and therefore arrange for female doctors to serve the women in these communities. The Unit continues to be a success in transforming healthcare provision in the villages of Pakistan.

Over 6,000 individuals were treated, with their sight restored or enhanced across the country.



Our Mobile Health Unit is equipped with all the standard and essential medical equipment which is administered by fully trained and qualified medical staff.





# EDUCATION

Having itself begun as a school, Al-Khair Foundation will always value the power of knowledge and education. It is our belief that education is the key to breaking the cycle of poverty. It not only builds a skilled workforce but reduces gender inequality and provides the knowledge needed to achieve a more peaceful and prosperous future. Although school enrolment rates have steadily increased around the world, non-proficiency rates remain disturbingly high, with an estimated over 600 million children and adolescents lacking minimum proficiency in reading and mathematics.

We remain committed to ensuring the fundamental and equal right of all children to an education. Through our established schools in different countries around the world, we have continued to successfully provide students with free, quality education and educational resources. Besides delivering quality British and Islamic integrated education through our OFSTED regulated schools in the UK, we continue to expand our global educational programmes. In doing so, we are constantly looking to form partnerships with local civil society to address educational needs and inequalities among children and the youth.

We have continued to successfully provide students with free, quality education and educational resources.



“We continue to expand our global educational programmes.”



“

AKF Back to School project assisted in providing a brighter future for 3000 children.

”



## Gaza

This year, Al-Khair Foundation continued its Back-to-School project in Gaza. Among the many issues that have risen from prolonged conflict in the territory is that academic facilities have been destroyed and education of children and the youth has been severely disrupted. This year the AKF Back to School project assisted in providing a brighter future for 3,000 children. Additionally, we partnered with Women Givers – Jordan and sponsored university education for 20 students.

## Somaliland

With over 2,500 boys and girls enrolled across the primary and secondary sections, Al-Khair School, Somaliland has continued to grow from strength to strength. Despite the school having been closed for three months between April and July due to the government-imposed lockdown to contain infection rates, upon reopening, 140 students from our graduating class were able to sit for the annual 12th grade examinations. All 140 students have since graduated with flying colours.

In the coming year, Al-Khair Foundation Somaliland aims to relocate the school from the current rental premises to an owned campus to enhance the learning environment for all students.



## Kenya

Al Tawoon Education centre in the Korogocho slum of Nairobi caters to 300 students. Besides providing education to children from pre-school through to the Grade-8, the centre also works to enhance learning environment in the community through livelihood and women empowerment projects. Despite its efforts, the centre had been lacking a sound structure and the risky environment had started to take a toll on students' morale leading in underperformance in some students' studies. In response, Al-Khair Foundation Kenya has built permanent classrooms, kitchens, repaired the sanitation facilities and built a perimeter wall around the centre to fortify and protect its environment and the students. Additionally, textbooks and other related materials were provided to the centre to facilitate its learning resources.

There is no better way to teach students at school about loving our planet and respecting its resources than to do so in an experiential manner. The Young Muslims Primary School and Orphanage – a charity school struggling financially were looking to reduce overhead costs arising from energy usage to cook meals for the children. Al-Khair Foundation took the initiative and constructed a T-Rex T100 biogas plant at the school which ensured provision of a clean energy source for cooking. The plant has since reduced the amount of waste produced by using waste from the kitchen, school, nearby market, and restaurant, as well as animal waste as feeding stock to power the biogas plant. Resultant waste from the plant in turn is being used as fertilizer for the school farm. With 2,500 litres of bio-fertiliser produced each day, the surplus fertilizer is being sold to generate additional income for the institution creating an all in all win-win situation for the school and giving students first-hand experience and knowledge of renewable energy usage in practice.

## Pakistan

Al-Khair Foundation Pakistan continues to support over 1,000 students and staff members across five schools in the Southern Punjab region. In 2021 we have remained committed to upgrading the schools and providing basic school supplies e.g. furniture, uniforms, stationery, and books. We have hosted teacher training programmes to enhance teachers' classroom skills and overall professional development. In addition, we have alleviated monetary pressure on teachers and staff through providing financial assistance since most staff live in the village and found commuting immensely challenging.



# RELIGIOUS & SEASONAL



Stemming from the values of our faith, each year Al-Khair Foundation organises programmes around Muslim religious festivals, easing the hardships of the underprivileged around the world and enabling them to celebrate as equal parts of the global Muslim community. Moreover, many communities around the world lack the basic necessities to survive the harsh winters. We address their critical needs through our seasonal winterization programme.

## Ramadan

During the holy month of Ramadan each year, Muslims around the world fast from dawn to dusk for a period of one lunar month. However, with little to no food, Ramadan is especially challenging for the poorest. Furthermore, food insecurity rates have seen a tremendous rise because of COVID-19. Through our extensive Ramadan campaign, we provide families with nutritious food packs to last them the entire month. Food packs differ by country depending on local tastes and cuisine, but generally contain the basics e.g. dates, cooking oil, sugar, salt, rice, flour, lentils, etc.

As part of our Asia Ramadan Campaign, nearly 10,000 food packs were distributed across the four provinces and territories in Pakistan and the most impoverished communities within India, Bangladesh, and Afghanistan, feeding well over 60,000 disadvantaged people throughout the holy month. In partnership with organisations such as One Nation UK, Life USA, and others, we successfully delivered food packs to over 5,000 families throughout Myanmar, Indonesia, Cambodia, Malaysia, Thailand, and the Philippines.

Through our Middle East offices, food packs were provided to over 20,000 beneficiaries living in the affected areas.

With nearly 100 million Africans faced with the danger of acute food insecurity due to the pandemic and political instability, Al-Khair Foundations' Africa offices took on a Feed Five million challenge. Food packs were delivered to 750 households in the IDP camps of Somaliland. Over 5,000 households across Kenya, Uganda, Tanzania, Mozambique, DR Congo, Burundi, Zambia, Sierra Leone, The Gambia, Rwanda, Malawi, Ethiopia, and Zimbabwe benefitted from the delivery of our food packs to last them at least a month.

The pandemic rendered thousands of the poorest homeless. Throughout the holy month, we provided 70,000 hot meals to feed the less privileged in Kenya, Somaliland, Bangladesh, Malaysia, Indonesia, Myanmar and West Bank, Palestine during iftar and suhoor. Our staff in Malaysia also arranged additional assistance for the most destitute families.

Food packs were delivered to 750 households in the IDP camps of Somaliland.





## The Gift of Giving

At the end of Ramadan lies the joyous occasion of Eid ul Fitr – among the biggest festivals for Muslims across the world. It remains Al-Khair Foundation's aim to make families, especially children smile and share in the joy of Eid regardless of their circumstances.

This year our gift packs containing new clothes, shoes, toys, and other goodies brought smiles upon the faces of 5,000 children in slums and orphanages throughout Somaliland, Yemen, Gaza, Malaysia, Indonesia, Myanmar, Kenya and Jordan.



“5,000 children in slums and orphanages got Eid ul Fitr Gift Boxes containing clothes, shoes, toys, and other goodies.”







## Qurbani

Eid al-Adha is the second of the two biggest festivals in Islam. On this joyous occasion, eligible Muslims commemorate Prophet Abraham's sacrifice through making a qurbani i.e. sacrificing an animal, in accordance with ethical and religious guidelines. Qurbani requires meat to be distributed among the poorest and most needy. Al-Khair Foundation is proud to have the foremost Qurbani programmes in the UK. Our teams around the world select beneficiaries with special consideration to children and women-headed households, refugees, orphans, widows, the disabled, displaced, homeless and the aged, and we aim to target families in the most marginalized and impoverished communities. With increasing food scarcity due to the pandemic, for many families the meat they received is the only meat they will eat all year. Special care is taken to ensure the hygienic and equitable packing of fresh meat that lasts a family several days, at the least.

For Qurbani 2021, Al-Khair Foundation distributed meat to nearly one million people across Pakistan, India, Bangladesh, Afghanistan, Myanmar, Indonesia, Kenya, Somaliland, Uganda, Tanzania, Rwanda, DR Congo, The Gambia, Mali, Guinea Bissau, Senegal, Zimbabwe, Malawi, Sierra Leone, Mozambique, Lebanon, Yemen, Palestine, Turkey, and several other countries.



## Mosques

The building of masajid or mosques is a form of Sadaqah Jariyah – a charity that never dies, continuing to reward the giver long after they have passed. As Muslims, mosques are not just our place of worship. Mosques are at the heart of our communities - they bond us, function as centres of education, advice, guidance, and counselling, and allow us to gather and celebrate as brothers and sisters united by our beautiful faith. Yet many Muslims around the world are deprived of this opportunity. With the encouragement and generosity of its donors, Al-Khair Foundation constructs mosques in diverse communities around the world. This year over 40 mosques were built in communities within Bangladesh, Pakistan, Indonesia, Ethiopia, Somaliland, Kenya, and Mozambique.

Years of conflict and destruction have left electricity unpredictable and irregular in many parts of the world. In the bid to make places of worship sustainable and provide the local mosques with consistent power we also installed solar energy in various mosques benefitting over 10,000 worshippers.

In the year  
2020-21, AKF  
constructed/  
rehabilitated 198  
masjids mainly  
in Pakistan and  
Africa.



## Winterization

Pitiful infrastructure, poverty, and harsh climates, compounded by lockdowns from COVID waves that had infection rates and death tolls rising at an alarming rate, left the poorest in communities across the world in a desperate, deeply vulnerable state last winter. As part of its winterization programme, Al-Khair Foundation distributed winterization kits containing a variety of items, including warm clothing, quilts, blankets, shawls, bedding, and so on. Over 20,000 individuals including young children, benefitted from our winter aid distributions in the Middle East and Subcontinent.

To curb acute food insecurity during the winter, we also provided nearly 15,000 families in the Middle East with food vouchers.



*"I don't have enough words to express what the food distribution means to me and my family. We are thankful to AKF for distributing the food packs in this Holy month of Ramadan"*

– Muhammad Aslam, farmer, Mansehra, Pakistan

“  
Over 20,000 individuals including young children, benefitted from our winter aid distributions in the Middle East and Subcontinent.  
”



Before the COVID-19 outbreak in Gaza, Abdel Qadir worked in the canteen of a nearby school. To stop the virus from spreading, authorities closed schools for months, leaving him unable to feed his children or provide healthcare for his six-year-old son who suffers from a chronic condition. During this difficult time, Qadir bought items on credit from supermarkets and pharmacies, leaving him indebted without any means to repay his debts.

“

*We witnessed very hard times. For days and nights we ate only lentils and some bread from my neighbors. After receiving the voucher, I could provide items that I couldn't before. After long months of suffering, my family can now enjoy a decent meal. I also bought hygiene materials to protect my children when they go back to school, such as face masks and hand sanitizer. You can't imagine how happy we were when we received the message from Al-Khair Foundation. My children started jumping. They were very happy and are asking me every day when we will go to the supermarket to buy food.*

- Abdel Qadir (51), Khan Younis, Gaza, Occupied Palestinian Territories



“

*“As Somalis our traditional food was meat and milk from our livestock, but now we rarely see meat or milk since we lost rearing animals to the droughts. I am happy today, and thank Allah and those who provide this, we thank Al-Khair for this delivery [of qurbani meat] and pray Allah rewards them with better Jazaa”*

- Fadumo Ali, a displaced woman residing in the Mohamed Moge IDP Camp, Somaliland



*“Asalam aleikum, on behalf of the Muslims of Siwongo village, I would like to appreciate our sister Lubna Saeed for donating the mosque in this village of Siwongo. We have received a mosque, an imam's house, two shops and a shallow well. We have been suffering before in terms of getting clean water for use but now we are happy that water will be at our convenience, we used to walk for about 8kms to the nearest mosque but now that is sorted. May Allah shower His blessing to our sister Lubna saeed together with Al-Khair Foundation and its partners, may He bless their families and wealth.”*

- Halim Rashid, Siwongo Village, Busia County, Kenya



# SHELTER



Alongside food and water, the right to safe shelter is the most fundamental and basic of human needs. Yet, 150 million people around the world are homeless and a staggering 1.6 billion people live in inadequate or unsafe shelters. At Al-Khair Foundation we strive to dignify those without a home through the provision of shelter. In our efforts to shelter the most vulnerable, we specifically target the evidently homeless, orphans and widows.

## Bangladesh

A large section of the population within Moulvibazar and Kishoreganj districts of Bangladesh suffer from illiteracy and qualify as living under absolute poverty as per global economic standards. Al-Khair Foundation Bangladesh staff identified families living in destitute conditions in villages within the two districts. They had no land or adequate housing of their own, and the structures they were staying in were dangerous, on the brink of collapsing. Homes were built for the families consisting of two bedrooms, one bathroom and a kitchen to protect them, dignify them and improve their standard of living.

## Pakistan

Having lost their husbands, many widowed women struggle continuously to lead a dignified life with their children across different parts of Pakistan. With inadequate homes and without the protection of a man in a conservative society, they are exposed to poverty, infrastructural dangers, health risks, crime, and other social evils. In 2021, Al-Khair Foundation gave the gift of a permanent, safe home to such women and their family members through the construction of 132 houses in the districts of Chakwal and Muzaffargarh.

## Middle East

The conflict and violence have left many homeless. With no place to stay, grief, poverty and trauma took over the lives of innocent civilians, leaving them exposed and vulnerable. Through its team and partners in Gaza, Al-Khair Foundation donated special hardship shelters to the victims and restored and repaired the houses of 50 families.

In support of refugees and the destitute in Lebanon, Al-Khair Foundation rehabilitated the houses of refugee families.

For refugee families in the south of Turkey the pandemic led to increased poverty and economic insecurity – such families were supported by Al-Khair Foundation in a return to some normality.

“Al-Khair Foundation donated special hardship shelters to the victims and restored and repaired the houses of 50 families.”







“

Al-Khair Foundation gave the gift of a permanent, constructed 132 houses in the districts of Chakwal and Muzaffargarh.

”



### Case Study

Manzooran Bibi approached our Pakistan offices with a plea to build a shelter for her 4 orphaned children. In response, our team built a 2-bedroom house for the family. When the keys were handed over to her, she and her children were overjoyed with tears of happiness in their eyes.

*“I don't have words to explain how relieved and happy I am feeling seeing this very own house of mine. Now I don't have any fears of becoming homeless like before.”*

- Manzooran Bibi (55), widowed - Kokal, Abbottabad, Pakistan



# VULNERABLE PEOPLE



At the heart of all our programmes lies our commitment to the development and wellbeing of our beneficiaries. Our teams around the world are trained to select and target individuals and families from the most marginalized communities. Despite this ethos being at the centre of all our programmes, we have a dedicated programme specifically for the most vulnerable individuals. Everyday families are tragically torn apart due to war, poverty or a natural disaster. Many individuals lose the ability to carry out normal daily functions having sustained injuries. Losing a parent, a husband, or becoming disabled should never be the reason for them to fall through the cracks of society or not have an equal chance at succeeding in life. These are the values underpinning our programmes for the vulnerable around the world.

Through our dedicated orphanages and Orphan Sponsorship Programmes across the Subcontinent and Middle East, over 4,000 children received food, education, clothing, shelter, and other basic necessities in 2021.



“

Orphan Sponsorship Programmes over 4,000 children received food, education, clothing, shelter, and other basic necessities in 2021.

”





## Case Study

“ Fatima (35), fled to Kabul with her young children and ailing, disabled husband after the war tore apart their life and home. Fatima suffers from depression, having no means to support herself and her family.

“ Shakila, a widow with four young children worked as a housemaid when her husband- a daily wage passed away tragically. With young children and no child support, she had to give up her job, lost her home and started begging on the streets of Kabul to survive.

“ Zarmina, a widow with five young children has no source of income and struggles to pay rent.

These are the tragic realities of three women out of the millions of Afghan women suffering every day.

Through our Widow Support Programme, Al-Khair Foundation has provided relief packages and food packs to these three families among many others, to give them some respite from their suffering.

“

Over 200 in Gaza are benefitting from Al-Khair Foundation's home rebuilding programme

”



# FINANCIAL REVIEW

for the year ended 31 July 2021

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 49-58 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 2021 was £26.0m (2020: £20.6m), of which £20.5m (2020: £15.5m) was restricted income. Despite the COVID-19 pandemic, our income has increased by 26% compared to the previous year's income. We are thankful to our donors and supporters for their generous donations and support for our charity. We carried forward £4.8m of restricted funds for multiple projects in the next financial year.

The net surplus for the year £622k (2020: £1.9m) made up as follows:

- Unrestricted net operating surplus £1.6m (2020: £2.8m)
- Net outgoings of £983k (2020: net outgoings of £837k) on the restricted programme covered from the brought forward funds from the previous year.
- No transfer from unrestricted funds to the restricted funds in the financial year (2020: £0)

Total reserves, therefore, increased to £20.8m (2020: £20.2m), made up as follows:

- The unrestricted general fund of £12.3m (2020: £9.7m), which include £6.6m (2020: £8.3m) of unrestricted designated fund for fixed assets, leaving a free reserve balance of £5.7m (2020: £1.4m); which is within our reserve policy limits.
- Unrestricted programme funds of £3.7m (2020: £4.7m) received from individual donors and held at the year end to be spent on ongoing programmes in subsequent years.
- Restricted funds of £4.8m (2020: £5.8m), reduced by £983k due to programmes carried out using the previous year's unspent fund. The funds remaining at the end of the year to be spent on new and ongoing programmes in future years.

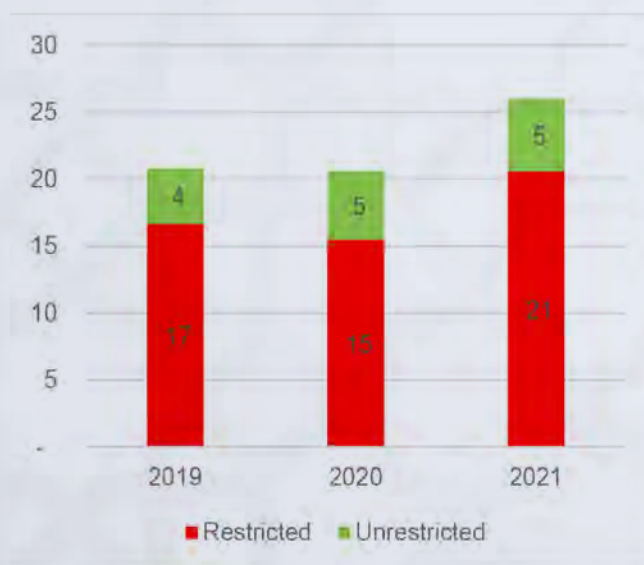
## INCOME

The Trustees are pleased to confirm that the Charity's income increased by 26% to £26m (2020: £20.6m) compared to the previous year. Regular giving, campaigns, appeal income and income from Al Khair Foundation's partners which together constitute voluntary donations increased significantly by 15% to £21.3m (2020: £18.5m). Trustees extend their gratitude to the generous community of our donors. We successfully secured over £2m of institutional grants during the year.

These 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 funds for the Charity. During the financial year the Charity raised £5.4m of unrestricted income (2020: £5.1m), a small increase compared to the previous year's income.

## THREE YEARS INCOME TREND (£m)



## EXPENDITURE

Total expenditure for the year ended 31 July 2021 was £25.4m (2020: £18.6m).

The expenditure on charitable objectives was £24.7m including primary and secondary school expenditure (2020: £17.9m) which was £6.7m more compared to the previous year. The expenditure for the year matched with the additional income compared to the previous financial year.

The breakdown of charitable expenditure is shown in Note (5). The split between our Humanitarian and Development programme deliveries was 52:48 respectively (2020: 68:32).

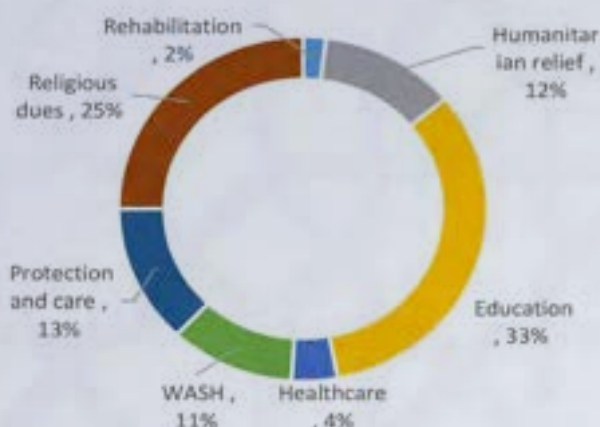
The Charity recovered £1.6m (2020: £1.6m) of fundraising and support costs from gift-aid tax reclaim from HMRC.



# FINANCIAL REVIEW

for the year ended 31 July 2021

## THEMATIC EXPENDITURE



## NET ASSETS

The Charity's balance sheet shows net assets of £20.8m, compared to £20.2m 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 to provide reasonable assurance that:

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

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

## RESERVES POLICY

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

A reserves' policy aims to ensure that a charity's ongoing and future activities are reasonably protected from unexpected financial risk(s). These 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 £3.5m, to provide against key risk items:

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

Currently, Charity's total reserves stand at £20.8m, and net free reserves (defined as total unrestricted reserves less designated/tangible fixed assets) stand at £5.7m (2020: £1.4m), and the unrestricted programme fund stands at £3.7m (2020: £4.7m).

On 31 July 2021, Charity's restricted reserve funds were £4.8m (2020: £5.8m). These are committed funds that will be spent on earmarked programmes in subsequent years. The Charity's programme/projects' delivery 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 Charity's forecasts and 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 carry out trading activities for the Charity. These activities provided no profit in the current financial year (2020: nil). A profit 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 January 2022 and signed on its behalf on 24 January 2022 by:

**Imam Qasim Rashid AHMAD**

Trustee

# REPORT OF THE INDEPENDENT AUDITORS

for the year ended 31 July 2021

## Opinion

We have audited the Consolidated Financial Statements of Al-Khair Foundation for the year ended 31 July 2021 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 2021 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



# REPORT OF THE INDEPENDENT AUDITORS

for the year ended 31 July 2021

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

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

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

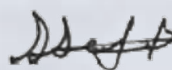
As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The

risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the directors.
- Conclude on the appropriateness of the directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

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



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

For and on behalf of Elliot Woolfe & Rose  
Chartered Accountants  
Statutory Auditor  
Elizabeth House  
54-58 High Street  
Edgware, HA8 7TT

Date: 25 January 2022

# CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES

(incorporating an income and expenditure account)

for the year ended 31 July 2021

	Notes	2021 Unrestricted Funds £	2021 Restricted Funds £	2021 Total £	2020 Unrestricted Funds £	2020 Restricted Funds £	2020 Total £
<b>INCOME FROM</b>							
Donations and legacies	2	4,957,901	16,324,227	<b>21,282,128</b>	4,968,099	13,551,196	18,519,295
Primary and Secondary school	3	-	1,852,325	<b>1,852,325</b>	-	1,783,677	1,783,677
Institutional Grants		-	2,376,741	<b>2,376,741</b>	-	132,166	132,166
<i>Other activities:</i>							
Fundraising activities		-	-	-	41,861	-	41,861
Investment and other income	4	479,569	-	<b>479,569</b>	102,378	-	102,378
<b>Total income</b>		<b>5,437,470</b>	<b>20,553,293</b>	<b>25,990,763</b>	5,112,338	15,467,039	20,579,377
<b>EXPENDITURE ON</b>							
Raising funds		505,694	194,995	<b>700,689</b>	364,471	333,411	697,882
Primary and Secondary school		123,596	1,835,777	<b>1,959,373</b>	148,922	1,904,442	2,053,364
Charitable activities		3,203,079	19,505,140	<b>22,708,219</b>	1,823,872	14,066,355	15,890,227
<b>Total expenditure</b>	5	<b>3,832,369</b>	<b>21,535,912</b>	<b>25,368,281</b>	2,337,265	16,304,208	18,641,473
<b>Net income / (expenditure) and net movement in the funds for the year</b>		1,605,101	(982,619)	<b>622,482</b>	2,775,073	(837,169)	1,937,904
<b>Net movement in funds</b>		<b>1,605,101</b>	<b>(982,619)</b>	<b>622,482</b>	2,775,073	(837,169)	1,937,904
<b>Reconciliation of funds</b>							
Funds balances brought forward		14,411,274	5,758,003	<b>20,169,277</b>	11,636,201	6,595,172	18,231,373
<b>Funds balances carried forward</b>		<b>16,016,375</b>	<b>4,775,384</b>	<b>20,791,759</b>	14,411,274	5,758,003	20,169,277

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 2021

	Notes	Charity 2021 £	Group 2021 £	Charity 2020 £	Group 2020 £
<b>Fixed assets</b>					
Tangible assets	10	6,362,898	6,636,453	8,015,529	8,278,291
Investment in subsidiaries	11	251,001	-	251,001	-
		<b>6,613,899</b>	<b>6,636,453</b>	<b>8,266,530</b>	<b>8,278,291</b>
<b>Current assets</b>					
Stocks	12	-	-	88,583	88,583
Debtors	13	3,892,506	3,550,440	3,256,612	3,152,966
Cash at bank and in hand		11,144,056	11,601,711	9,222,893	9,460,398
		<b>15,036,562</b>	<b>15,152,151</b>	<b>12,568,088</b>	<b>12,701,947</b>
<b>Creditors: falling due within one year</b>	14	<b>(948,754)</b>	<b>(996,845)</b>	<b>(713,830)</b>	<b>(810,961)</b>
<b>Net current assets</b>		<b>14,087,808</b>	<b>14,155,306</b>	<b>11,854,258</b>	<b>11,890,986</b>
<b>Total assets less current liabilities</b>		<b>20,701,707</b>	<b>20,791,759</b>	<b>20,120,788</b>	<b>20,169,277</b>
<b>Creditors: falling due after more than 1 year</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Net assets</b>		<b>20,701,707</b>	<b>20,791,759</b>	<b>20,120,788</b>	<b>20,169,277</b>
<b>The funds of the charity:</b>					
Unrestricted income funds					
- Programme funds		3,624,423	3,696,703	4,609,876	4,693,969
- General funds		5,875,239	5,683,219	1,620,241	1,439,014
- Designated funds		6,613,899	6,636,453	8,266,530	8,278,291
Restricted income funds		4,588,146	4,775,384	5,624,141	5,758,003
<b>Total charity funds</b>	15	<b>20,701,707</b>	<b>20,791,759</b>	<b>20,120,788</b>	<b>20,169,277</b>

The accompanying notes on pages 41 to 60 form an integral part of these Financial Statements.

Approved by the Board on 24 January 2022 and signed on its behalf on 24 January 2022



Imam Qasim Rashid AHMAD

Trustee

# CONSOLIDATED STATEMENT OF CASH FLOWS

for the year ended 31 July 2021

	Group 2021 £	Group 2020 £	
<b>Cash flow statement</b>			
Net cash inflow from operating activities	897,540	(234,511)	
Payments to acquire tangible fixed assets	(133,923)	(2,180,267)	
Disposal of tangible fixed assets	1,377,696	-	
<b>Increase in cash in the year</b>	<b>2,141,313</b>	<b>(2,414,778)</b>	
<b>Note to the cash flow statement</b>			
<b>Reconciliation of changes in movement in net funds to net cash inflow from operating activities</b>			
Movement in net funds	622,482	1,937,904	
Add: Depreciation	398,065	442,839	
Decrease / (Increase) in inventories	88,583	(11,010)	
Decrease / (Increase) in debtors	(397,474)	(353,118)	
Increase / (Decrease) in creditors	185,884	(2,251,126)	
<b>Net cash inflow / (outflow) from operating activities</b>	<b>897,540</b>	<b>(234,511)</b>	
<b>Analysis of change in net funds</b>	<b>Opening balance 01 August 2020 £</b>	<b>Cash flow movement £</b>	<b>Closing balance 31 July 2021 £</b>
Cash at bank and in hand	9,460,398	2,141,313	11,601,711

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.



# NOTES TO THE ACCOUNTS

for the year ended 31 July 2021

## 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 advice and charitable activities.

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

# NOTES TO THE ACCOUNTS

for the year ended 31 July 2021

## 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 contributes 3% of the salary to match the contribution paid by eligible employees.



# NOTES TO THE ACCOUNTS

for the year ended 31 July 2021

## 2 Donations and legacies

	2021 Unrestricted £	2021 Restricted £	2021 Total £	2020 Unrestricted £	2020 Restricted £	2020 Total £
Received in UK	4,441,475	9,923,282	<b>14,364,757</b>	4,406,101	8,831,679	13,237,780
Received in Overseas	10,732	1,898,802	<b>1,909,534</b>	3,305	795,979	799,284
	<b>4,452,207</b>	<b>11,822,084</b>	<b>16,274,291</b>	<b>4,409,406</b>	<b>9,627,658</b>	<b>14,037,064</b>
Gift Aid - tax claim	505,694	1,114,653	<b>1,620,347</b>	558,693	1,000,523	1,559,216
Gift in Kind received in UK	-	433,453	<b>433,453</b>	-	382,129	382,129
Gift in Kind received in overseas	-	2,954,037	<b>2,954,037</b>	-	2,540,886	2,540,886
	<b>4,957,901</b>	<b>16,324,227</b>	<b>21,282,128</b>	<b>4,968,099</b>	<b>13,551,196</b>	<b>18,519,295</b>

## 3 Primary and secondary school

	2021 Unrestricted £	2021 Restricted £	2021 Total £	2020 Unrestricted £	2020 Restricted £	2020 Total £
Fees income	-	2,106,654	<b>2,106,654</b>	-	2,124,093	2,124,093
Less: Discount	-	(260,892)	<b>(260,892)</b>	-	(364,337)	(364,337)
	-	1,845,762	<b>1,845,762</b>	-	1,759,756	1,759,756
Miscellaneous income	-	6,563	<b>6,563</b>	-	23,921	23,921
	-	1,852,325	<b>1,852,325</b>	-	1,783,677	1,783,677

## 4 Investment and other income

	2021 Unrestricted £	2021 Restricted £	2021 Total £	2020 Unrestricted £	2020 Restricted £	2020 Total £
Bank deposit profit	1,497	-	<b>1,497</b>	2,973	-	2,973
Service fee received	106,906	-	<b>106,906</b>	98,376	-	98,376
Profit from sale of assets	285,954	-	<b>285,954</b>	-	-	-
Exchange Rate Gain	49	-	<b>49</b>	1,029	-	1,029
Furlough Grant Income	85,163	-	<b>85,163</b>	-	-	-
	<b>479,569</b>	-	<b>479,569</b>	<b>102,378</b>	-	<b>102,378</b>

## 5 Expenditure on

	Direct costs £	Human resources £	Support costs £	Total 2021 costs £	Total 2020 costs £
Raising funds	288,060	393,084	19,545	<b>700,689</b>	697,882
Operation of primary and secondary school	1,821,485	14,292	123,596	<b>1,959,373</b>	2,053,364
<b>Charitable activities</b>					
Rehabilitation	433,562	36,755	29,419	<b>499,736</b>	207,437
Economic empowerment	10,981	997	745	<b>12,723</b>	35,884
Humanitarian relief	2,607,600	84,699	176,938	<b>2,869,237</b>	1,228,001
Education	5,639,520	294,439	382,668	<b>6,316,627</b>	6,469,663
Healthcare	940,971	83,553	63,849	<b>1,088,373</b>	111,493
WASH	2,382,871	187,778	161,689	<b>2,732,338</b>	2,386,048
Protection and care	2,701,807	246,036	183,330	<b>3,131,173</b>	355,140
Religious dues	5,301,662	396,608	359,742	<b>6,058,012</b>	5,096,561
<b>Total Charitable activities</b>	<b>20,018,974</b>	<b>1,330,865</b>	<b>1,358,380</b>	<b>22,708,219</b>	<b>15,890,227</b>
<b>Total resources expended</b>	<b>22,128,519</b>	<b>1,738,241</b>	<b>1,501,521</b>	<b>25,368,281</b>	<b>18,641,473</b>

# NOTES TO THE ACCOUNTS

for the year ended 31 July 2021

## 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 22 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 2021 £	Total 2020 £
Raising funds	14,145	4,971	429	19,545	17,425
Operation of primary and secondary school	89,446	31,434	2,716	123,596	148,922
<b>Charitable activities</b>					
Rehabilitation	21,291	7,482	646	29,419	13,896
Economic empowerment	539	190	16	745	2,626
Humanitarian relief	128,049	45,001	3,888	176,938	84,662
Education	276,935	97,325	8,408	382,668	444,948
Healthcare	46,207	16,239	1,403	63,849	7,548
WASH	117,013	41,123	3,553	161,689	157,414
Protection and care	132,675	46,627	4,028	183,330	23,381
Religious dues	260,345	91,493	7,904	359,742	338,897
<b>Total Support costs</b>	<b>1,086,645</b>	<b>381,885</b>	<b>32,991</b>	<b>1,501,521</b>	<b>1,239,719</b>

## 7 Governance Costs

	2021 £	2020 £
External Audit fee	21,000	21,000
Trustees travel	3,206	2,674
Legal and other costs	8,785	13,742
	<b>32,991</b>	<b>37,416</b>

## 8 Staff cost and number of employees

	2021 £	2020 £
The average monthly numbers of employees in the UK during the year were:		
Permanent	43	57
Part time	35	31
Supply	22	19

## 9 Employment costs

	2021 £	2020 £
Gross Pay	1,526,183	1,465,788
Employer's national insurance	113,090	103,906
Pension costs	22,483	21,201
	<b>1,661,756</b>	<b>1,590,895</b>
School teacher's remuneration are direct expenses and paid from school income (note 3 & 5)	1,325,825	1,201,265



# NOTES TO THE ACCOUNTS

for the year ended 31 July 2021

Included in total staff costs above are the wages and other staff costs relating to six staff employed by Al Khair Foundation UK who are related to the Charity's trustees. The costs relating to these staff are £114,383 (2020: £145,561) which includes the organisation's national insurance and pension contribution.

In addition to full-time permanent staff, AKF employed temporary call centre staff at a cost of £628,758 (2020: £473,311), 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:

	2021	2020
	Number	Number
£60,001-£70,000	0	0

The highest paid individual in the organisation is the Donor Relationship Manager was paid £56,223 (2020: Head of International Programme £59,092). 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. The short term employee benefits (as defined in FRS102 28.4: wages, pension and social security contributions) for the Senior Management Team for 2021 was £184,312 (2020: £185,996).

One member of the Board of Trustees received remuneration amounting to £29,382 (2020: £35,134) 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 £3,206 for 2 members (2020: £2,674 for 2 members). The Charity paid £2,608 (2020: £2,043) for Trustees' Indemnity Insurance cover.

# NOTES TO THE ACCOUNTS

for the year ended 31 July 2021

## 10 Tangible fixed assets

Charity	Freehold Property	Leasehold Property & Improvement	Plant and Machinery	Fixtures Fittings and Equipment	Motor Vehicles	Total
<b>Cost</b>	£	£	£	£	£	£
At 01 August 2020	7,811,599	1,262,128	234,775	1,032,727	90,988	10,432,217
Additions	-	-	-	16,307	-	16,307
Disposals	(1,435,100)	-	-	-	-	(1,435,100)
As at 31 July 2021	<b>6,376,499</b>	<b>1,262,128</b>	<b>234,775</b>	<b>1,049,034</b>	<b>90,988</b>	<b>9,013,424</b>
<b>Depreciation</b>						
At 01 August 2020	773,046	536,067	234,775	784,854	87,946	2,416,688
Charge for the year	157,583	45,415	-	85,202	3,042	291,242
Disposals	(57,404)	-	-	-	-	(57,404)
As at 31 July 2021	<b>873,225</b>	<b>581,482</b>	<b>234,775</b>	<b>870,056</b>	<b>90,988</b>	<b>2,650,526</b>
<b>Net book values</b>						
As at 31 July 2021	<b>5,503,274</b>	<b>680,646</b>	<b>-</b>	<b>178,978</b>	<b>-</b>	<b>6,362,898</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>

Group	Freehold Property	Leasehold Property & Improvement	Plant and Machinery	Fixtures Fittings and Equipment	Motor Vehicles	Total
<b>Cost</b>	£	£	£	£	£	£
At 01 August 2020	7,811,599	1,507,758	1,065,808	1,330,444	145,504	11,861,113
Additions	-	-	74,949	58,974	-	133,923
Disposals	(1,435,100)	-	-	-	-	(1,435,100)
As at 31 July 2021	<b>6,376,499</b>	<b>1,507,758</b>	<b>1,140,757</b>	<b>1,389,418</b>	<b>145,504</b>	<b>10,559,936</b>
<b>Depreciation</b>						
At 01 August 2020	773,046	654,781	991,127	1,023,906	139,962	3,582,822
Charge for the year	157,583	69,979	48,184	116,777	5,542	398,065
Disposals	(57,404)	-	-	-	-	(57,404)
As at 31 July 2021	<b>873,225</b>	<b>724,760</b>	<b>1,039,311</b>	<b>1,140,683</b>	<b>145,504</b>	<b>3,923,483</b>
<b>Net book values</b>						
As at 31 July 2021	<b>5,503,274</b>	<b>782,998</b>	<b>101,446</b>	<b>248,735</b>	<b>-</b>	<b>6,636,453</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>

## 11 Investment - in Subsidiaries

	Channel I (UK) Limited £	International Television Channel Ltd £	Runners TV Ltd £	Total 2021 £	Total 2020 £
Ordinary shares of £1 each	250,000	1,000	1	251,001	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 2021

## 12 Stock

Jewellery

Charity 2021 £	Group 2021 £	Charity 2020 £	Group 2020 £
-	-	88,583	88,583

## 13 Debtors and Prepayments

Trade Debtors  
Gift Aid Receivable  
Other Debtors  
Amount Due from Subsidiary Undertaking  
Prepayments

Charity 2021 £	Group 2021 £	Charity 2020 £	Group 2020 £
1,156,872	1,156,872	536,478	599,033
1,620,344	1,620,344	1,559,215	1,559,215
445,063	729,100	723,786	899,496
626,103	-	341,911	-
44,124	44,124	95,222	95,222
<b>3,892,506</b>	<b>3,550,440</b>	<b>3,256,612</b>	<b>3,152,966</b>

## 14 Creditors: amounts falling due within one year

Trade Creditors  
Other Taxation and Social Security  
Other Creditors and Accruals

Charity 2021 £	Group 2021 £	Charity 2020 £	Group 2020 £
514,919	542,116	326,029	384,507
50,280	58,424	14,925	32,758
383,555	396,305	372,876	393,696
<b>948,754</b>	<b>996,845</b>	<b>713,830</b>	<b>810,961</b>

# NOTES TO THE ACCOUNTS

for the year ended 31 July 2021

## 15 Restricted funds and Unrestricted funds

	As at 01 August 2020 £	Incoming Resources £	Resources Expended £	Transfers £	As at 31 July 2021 £
<b>Restricted funds</b>					
Rehabilitation	-	457,447	(474,587)	17,140	-
Economic empowerment	191,014	258,789	(4,605)	-	445,198
Humanitarian relief	4,393,163	5,138,177	(2,191,296)	(3,561,959)	3,778,085
Education	-	2,835,860	(5,465,285)	2,629,425	-
Education at UK	-	1,852,325	(1,852,518)	193	-
Healthcare	330,976	541,189	(931,070)	58,905	-
WASH	-	1,686,025	(2,542,321)	856,296	-
Protection and care	-	859,474	(2,974,595)	2,115,121	-
Religious dues	618,007	4,547,266	(5,099,635)	-	65,638
Institutional grants	224,843	2,376,741	-	(2,115,121)	486,463
<b>Total Restricted funds</b>	<b>5,758,003</b>	<b>20,553,293</b>	<b>(21,535,912)</b>	<b>-</b>	<b>4,775,384</b>
<b>Unrestricted funds</b>					
Programme funds	4,693,969	892,975	(3,832,369)	1,942,128	3,696,703
General fund	1,439,014	4,544,495	-	(300,290)	5,683,219
Designated funds (fixed assets)	8,278,291	-	-	(1,641,838)	6,636,453
<b>Total Unrestricted funds</b>	<b>14,411,274</b>	<b>5,437,470</b>	<b>(3,832,369)</b>	<b>-</b>	<b>16,016,375</b>
<b>Total funds</b>	<b>20,169,277</b>	<b>25,990,763</b>	<b>(25,368,281)</b>	<b>-</b>	<b>20,791,759</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.

## 16 Net assets by funds

	Unrestricted £	Restricted £	Total £
Tangible fixed assets	6,636,453	-	6,636,453
Net current assets	9,379,922	4,775,384	14,155,306
	<b>16,016,375</b>	<b>4,775,384</b>	<b>20,791,759</b>

## 17 Analysis of change in net funds

	Opening balance 1 August 2020 £	Cash flow movement £	Closing balance 31 July 2021 £
Cash at bank and in hand	11,297,167	1,612,158	12,909,325



# NOTES TO THE ACCOUNTS

for the year ended 31 July 2021

## 18 Commitments

	Group and Charity 2021 £	Group and Charity 2020 £
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	1,088,000	1,105,000

## 19 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.

	2021 £	2020 £
Total trading income	2,220,477	2,135,896
Cost of sales	(1,929,430)	(1,871,638)
<b>Gross profit</b>	<b>291,047</b>	<b>264,258</b>
Administrative expenses	(291,047)	(264,258)
<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>

## 20 Contingent liabilities

There are no contingent liabilities at 31 July 2021 (2020: none)

## 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 (2020: £21k) and at the end of July 2021, there were 44 members in the scheme (2020: 45).

# NOTES TO THE ACCOUNTS

for the year ended 31 July 2021

## 23 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 July 2021, the following Related Party Transactions were affected at the Charity,

The Charity did not make any donations during the year (2020: £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 (9), a salary of £29,382 is paid to Imam Qasim for duties as the Executive Chairman of the Charity.



“

Distributed well over 60,000 disadvantaged people throughout the holy month.

”



10,000 food packs were distributed across the four provinces and territories in Pakistan and the most impoverished communities within India, Bangladesh, and Afghanistan,





**Al-Khair**  
FOUNDATION

BALANCE WITHOUT COMPROMISE

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