



**MUSLIM  
CHARITY**

# **ANNUAL REPORT AND FINANCIAL STATEMENTS OF MUSLIM CHARITY HELPING THE NEEDY**

**FOR THE YEAR ENDED 31 OCTOBER 2022**

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## A MESSAGE FROM OUR

# VICE CHAIRMAN

Dear Friends,  
Assalamu Alaykum,

I am so moved by your commitment and dedication to helping those most in need throughout the past year, despite all the challenges and difficulties we have faced.

With your commitment and trust in us, we have been able to help over 1.2 million vulnerable people in need during the past year, Alhamdulillah. None of this would have been possible without you.

This annual report highlights some of our recent achievements and activities and also documents our financial statements for the year ended 31 October 2022. I hope you enjoy browsing through this brochure, learning more about the impact you've made around the world. Please continue to support Muslim Charity.

Ma'as Salaam,

Bakhtyar H. Pirzada,  
Vice Chairman



# REFERENCE AND ADMINISTRATIVE DETAILS

The trustees, who are also directors for the purposes of company law, present their report and the financial statements of the charity for the year ended 31 October 2021.

**Charity Number:** 1078488

**Company Number:** 03867865

**Registered Office:** Muslim Charity, Eaton Hall, Retford,  
Nottinghamshire DN22 0PR (UK)

**Trustees:** Mr Muhammad Imdad Hussain Pirzada  
Mr Bakhtyar Haider Pirzada  
Mrs Ghulam Fatima  
Mrs Aneesa Hussain (Resigned 21 July 2022)  
Mr Ali Qudar Raja  
Mr Mohammed Yousaf  
Mrs Anisah Iqbal (Appointed 21 July 2022)

**Legal Advisors:** Lee Bolton Monier-Williams LLP  
1 The Sanctuary, Westminster, London SW1P 3JT (UK)

**Auditor:** KBM UK Limited, 1 Concord Business Centre  
Concord Road, London W3 0TJ (UK)

**Bankers:** TSB Bank  
PO Box 373, Leeds, LS14 9GQ (UK)  
HSBC  
31 Carolgate, Retford, DN22 6DA (UK)

# STRUCTURE, GOVERNANCE AND MANAGEMENT

## **Board of Trustees**

The Board of Trustees sets our future aims and priorities, focusing on strategic planning and governance and also evaluates our performance and progress in our work to alleviate poverty and suffering.

The Board of Trustees appraises the Senior Management Team and can make appointments to it as well as dismissals. The Board of Trustees also makes sure that we satisfy the regulatory requirements on us as a charity, and works with key stakeholders.

## **Recruiting and Appointing Trustees**

All of our trustees are volunteers, chosen because they have the diverse range of skills, knowledge and experience that we need to respond to the challenges of today. Stakeholders and partners may nominate trustees and sometimes we will make a personal approach to potential candidates.

## **Key Personnel**

The UK Director is accountable to the Board of Trustees and – along with other senior staff – is responsible for our day-to-day management. The UK Director chairs the Senior Management Team, which is made up of the Programmes, Fundraising and Finance Departments and all the policies are implemented through our staff and volunteers.

## **Governing Document**

Muslim Charity Helping The Needy refers to the charity incorporated as a company limited by Guarantee in England and Wales, with a governing document known as the Memorandum and Articles of Association originally incorporated on 25 October 1999 and amended by Written Resolutions passed by the Company Members on 29 November 1999 and 15 January 2019 respectively.

## **Responsibilities of Directors and Trustees**

The Annual Report and Financial Statements are prepared according to the relevant law and regulations and approved by the Company Directors.

The directors keep adequate accounting records and these show and explain our transactions. The records also disclose our financial position with reasonable accuracy at any time, and enable directors to ensure that the financial statements comply with the Companies Act 2006 and the Charity Commission Statement of Recommended Practice (SORP) 2015.

## **Grant Making Policies**

We provide grants to projects if the request meets our charitable objectives and criteria. Project grant making is managed according to a designated process which is documented in our "Operational Risk-Management Framework". We aim to treat all grant applications professionally, equally and fairly. We make the final decision as to eligibility to receive a grant, at our discretion.

## **Public benefit**

We develop strategic plans to make certain that we provide maximum public benefit and achieve our strategic

objectives, which fall under purposes defined by the Charities Act 2006.

## **Employees**

We support and develop the skills of our employees. We encourage all of our colleagues to engage with the strategy and objectives, and to give their suggestions and views on performance and strategy. We are an equal opportunities employer and are proud to recruit and promote our staff based on their aptitude and ability, without discrimination. The majority of staff benefit from policies focusing on training and career development as well as regular supervision and appraisals.

## **Where We Work**

Muslim Charity responds to humanitarian emergencies as declared by lead International humanitarian agencies and governments along with its developmental projects in countries such as Kenya, Somalia, Uganda, Occupied Palestinian Territories, Lebanon, Nepal, Bangladesh, Pakistan and India. Muslim Charity is striving to reach out to vulnerable communities in many other countries of the world as well.

# OBJECTIVES AND STRATEGIC ACTIVITIES FOR THE PUBLIC BENEFIT

## The objects of the charity are set out below:

1. To relieve poverty, distress and suffering amongst people in any part of the world [including starvation, sickness, or any physical disability or affliction] primarily, but not exclusively, when arising from any public calamity [including famine, earthquake, pestilence, war or civil disturbance].
2. To advance education in the United Kingdom, in particular [but not exclusively] the teaching of Islamic studies, for the benefit of the people of the Islamic faith.

Our **Vision 2023** strategic plan outlines the specific areas where we, as Muslim Charity, are focusing on to contribute to our global mission. It's a bold ambition and there is much work being done. We are working alongside the families, communities, volunteers, supporters and in partnership with others who share our ambitions, to create significant, meaningful and much-needed change.

**Vision 2023** is an ambitious but realistic strategic plan which identifies five Operational Goals, defines specific objectives and outlines a set of workstreams we are undertaking with our staff, supporters and partners. We want to harness the passion, commitment and talent of our trustees, staff, networks, beneficiaries and volunteers to create and define an effective way of encouraging philanthropy to support people in need within the UK and around the world.



# THE YEAR AT A GLANCE



YOU HELPED **1,204,244**  
PEOPLE ACROSS 10  
COUNTRIES



HELPED **211,612** PEOPLE  
AFFECTED BY DISASTERS  
AND EMERGENCIES



PROVIDED WATER TO  
**222,090** PEOPLE



INSPIRED AND  
SUPPORTED **13,532**  
VULNERABLE CHILDREN



DISTRIBUTED QURBANI  
MEAT TO **681,975** PEOPLE  
ACROSS 12 COUNTRIES



KEPT **9,800** PEOPLE  
WARM IN WINTER







**£50**

Food Pack



**£150**

Home Survival Pack



**£750**

Build a home for a flood affected family



(or £375 half a share)

## PAKISTAN FLOODS

Thanks to your generous support, we helped 151,940 people affected by the worst flooding Pakistan has ever witnessed, where 33 million people lost their homes and thousands died. Together we provided cooked meals, food packs and clean drinking water. We are rebuilding homes for flood-affected families, of which 217 are complete, and 142 are under construction.



**£50**

Food Pack



**£150**

Medical Aid



**£250**

Home Repair  
Fund



## BANGLADESH FLOODS

7.2 million people were devastated by some of the worst monsoon flooding Bangladesh has ever witnessed. Your generous donations helped us support approximately 19,000 people by providing cooked meals, emergency food packs, clean water and life-saving medical care. We also supported 100 families to rebuild their homes, and will be reconstructing schools that were affected by the flooding.

The crisis in Yemen is worsening, where 20 million people are desperately hungry and in urgent need. Thanks to you, in 2022, we helped 11,980 Yemenis by providing food to 7,200 people, assisting 1,300 children through our child nutritional programme, provided clean water to 340 families each day and distributed freshly baked bread to 200 families daily.

**£25**

Nutritional kit for  
malnourished  
children



**£50**

Food Pack



**£100**

Feed 100 families  
with 1,500 loaves  
of bread





**£50**

Emergency Food Pack



**£200**

Medical Aid



**£300**

Family survival packs for 3 families



Gaza is one of the most impoverished and vulnerable places on Earth after decades of conflict and blockade. To tackle poverty and save lives, your donations helped us to support 2,500 people by providing insulin to vulnerable children, rehabilitating damaged homes, distributing household items and food.

**£50**

Food Pack



**£250**

Support a child-friendly space



**£450**

Shelter for a refugee family



## ROHINGYA

### EMERGENCY

Over 1 million Rohingya refugees are living in overcrowded, unsanitary, temporary camps in Bangladesh, without adequate food, clean water or quality healthcare. In 2022, your donations helped 12,412 people by providing clean water through our water supply project, building 52 shelters, and supporting 100 children in our child-friendly spaces.





**£50**

Food Pack



**£100**

Food, hygiene  
and survival kit



**£1,000**

Shelter for  
a refugee  
Family



## LEBANON

### EMERGENCY

Lebanon, which is also plagued by economic crisis, is hosting 2.1 million Syrian refugees, and also 300,000 Palestinian refugees. 88% of refugees live in poverty, struggling to cope. In 2022, we provided food to 3,000 Syrian refugees in Lebanon, helped keep 1,800 people warm in winter, and built 17 shelters. We helped six Palestinian families to start a businesses, provided 50 families with cash grants, and repaired 2 water supply systems supporting more than 300 Palestinian families. We also supported vulnerable Lebanese families with aid.

# WINTER

## EMERGENCY

Every year, millions of people living in poverty, fleeing war or dealing with disaster struggle to survive in winter. Your donations helped us support 9,800 people across 5 countries with nutritious food, warm clothing, blankets, heating and fuel. We provided winter aid to thousands of people in Bangladesh, Pakistan, Lebanon, Gaza and right here at home in the UK.

**£10**

Winter Blanket



**£30**

30 hot meals for  
UK homeless

**£50**

Food Pack



Provision of meals can increase school enrolment, help grow and develop bright sparks.



**FEED A  
CHILD**

73 million children go to school hungry every day, and millions more don't even go to school.

In 2022, we provided 350 school children in Pakistan and in Uganda, with hot meals every single day, helping to tackle hunger and keep more children in education. In 2023, we'll be feeding meals to 2,000 school children in the slums of Nairobi, Kenya.





**£30**

Provides 60  
school meals



**£60**

Provides 120  
school meals



**£500**

Provides 1,000  
school meals



**Hungry for a life**

**£50**Rescue a  
child from  
the streets**£300**Rescue a  
child every  
month

(or £25 per month)

**£1,000**Helps run  
our shelter

## RESCUE A CHILD

There are 150 million children living on the streets worldwide, and they face unimaginable dangers each day. In 2022, we rescued 269 children, including children born in brothels, providing safe, home environments. We also provided informal education to 150 children in Bangladesh, and 600 in Pakistan.



# OPRHAN & HAFIZ SPONSORSHIP

Your donations are helping to care for some of the world's most vulnerable children through our Orphan sponsorship programme, Hafiz sponsorship project and our work for children with special needs. In 2022, we sponsored 555 children across Bangladesh, Burma, Nepal, Pakistan, Palestine, Somalia and Lebanon. 17 children we supported this year have special needs, and are benefiting from our dedicated programmes.

**£360**

Sponsor an  
orphan or  
Hafiz



(or £30 per month)

**£25**

School bags  
and books



**£180**

Educate a  
child for one  
year



(or £15 per month)

**£10,000**

Adopt a  
school



(or £840 per month)

## ADOPT A SCHOOL

258 million children do not go to school, and many schools are poorly built or unsafe. Your donations are helping to renovate and rebuild public schools and madrassahs in impoverished communities, helping children access quality education. In 2022, we rehabilitated four schools in Pakistan, one school in Kenya and built seven Islamic schools (madrassahs) in Kenya, Uganda and Pakistan.



**£2,000**

Construction of one home

(or £1,000 half share)



## HOMES FOR ZAKAT ELIGIBLE

Your Zakat donations are truly changing lives around the world. Our Homes for the Zakat Eligible project is ensuring that people everywhere have a safe place to call home, providing shelter, security and warmth. In 2022, we built 21 homes for Zakat eligible families in Pakistan and Bangladesh.



# BUSINESS START - UP MOBILE GROCERY SHOP

TAMILNADU, INDIA

DONATE

MISS RAISA



**£250**

Zakat for  
business  
startup



**£500**

Zakat for  
business  
startup



**£1,000**

Zakat for  
business  
startup



## ZAKAT FOR BUSINESS STARTUPS

Your Zakat donations are helping vulnerable families in Pakistan, Bangladesh, India, Yemen, Uganda, and Kenya to establish their own successful businesses. This means vulnerable families can develop a long-term source of income, breaking cycles of poverty. In 2022, we helped 559 people establish businesses, helping thousands of people to thrive.

## ZAKAT CALCULATOR

It's very important that you calculate how much Zakat you need to pay each year. Our Zakat Calculator has made things super easy - just enter your information, and our clever calculator works out exactly how much you need to pay, and shows you what great things your Zakat can achieve.



Use our online Zakat calculator: [www.muslimcharity.org.uk/zakat](http://www.muslimcharity.org.uk/zakat)



DONATE | [www.muslimcharity.org.uk](http://www.muslimcharity.org.uk)

or call us on 03000 111 786





**£150**

Water Hand Pump



**£150**

Safe delivery of a newborn



**£2,000**

Community Solar Well



(or £166 per month)

**£10,000**

Build a Masjid in Africa



**£15,000**

Large Solar Well (Asia or Africa)



(or £1,250 per month)

**SADAQAH JARIYAH**

YOUR LEGACY

Your Sadaqah Jariyah donations bring ongoing reward as we create long-term change in impoverished communities, tackling poverty. We provide clean drinking water through wells and help save lives. We build mosques to enrich their deep love for Islam, and help children flourish by renovating schools. You're making the world of difference.

## SAFE DELIVERIES

Every day, over 7,000 babies are born still-born, and 800 women die from pregnancy-related issues, mainly due to a lack of medical expertise and sanitation. Your donations are saving lives with safe deliveries and medical care for expectant mothers and babies. We supported 15,000 patients across two hospitals in Pakistan in 2022.

**£150**

Safe delivery  
of a newborn



**£600**

Safe delivery  
of 4 newborn  
babies



**£500**

Share towards  
an incubator



**£2,500**

Full cost of  
one incubator



(or £210 per month)



## INFANT INCUBATORS

Every year, 15 million babies are born premature, and over 1 million sadly do not survive. Incubators could help save lives, offering vital care to premature babies. In 2022, your donations helped to provide 14 incubators in vulnerable communities, helping to save thousands of precious lives.



# AMBULANCES

Ambulances can truly save lives during emergencies. However in many remote and impoverished locations, ambulances are rare, and people reach hospitals too late. In 2022, we sent 3 ambulances to Uganda to support local hospitals and to serve those in remote locations, one ambulance in India and one in Pakistan.



**£500**

Share towards  
an ambulance



**£12,000**

Cost of one  
fully-equipped  
ambulance



(or £1,000 per month)



SAFE WATER



£150

Water Hand Pump



## WATER HAND PUMPS

A hand pump is a small but efficient mechanism which gives a family clean drinking water in their homes. Clean water saves lives, uplifts entire communities and empowers women and children. In 2022, we installed 6,314 handpumps. From all handpumps installed by Muslim Charity to date, we are helping 688,475 people every single year.





**£750**

Water well in  
Pakistan or  
Bangladesh



(or £65 per month)

**£3,000**

Water well  
in Africa



(or £250 per month)

## WATER WELLS

Water wells extract water from a depth of over 100 feet below the ground, and allow large volumes to be collected easily. We are able to provide water in dry climates supporting remote and isolated communities. Your donations in 2022 helped build 177 water wells, and we are supporting 357,120 people every year through all water wells we have installed to date.



**£550**

One Small  
Solar Water  
Well



**£2,000**

Community  
Solar Well



(or £166 per month)

**£15,000**

Large Solar  
Well (Asia or  
Africa)



(or £1,250 per month)

## SOLAR WATER WELLS

In areas facing drought and extreme water scarcity, environmentally-friendly and sustainable Solar Water Wells are a great way to provide communities with clean and safe drinking water for years to come. In 2022, we installed 20 large solar wells and 80 small solar wells in Pakistan, 8 solar water wells in Kenya and Uganda. Approximately 38,520 people are benefiting from solar water wells we have installed to date.



A Masjid (mosque) is the heart of any Muslim community, bringing people to gather for prayer and come together in celebration, worship, mourning and to learn. In deprived communities, masjids are often non-existent or are frail structures. In 2022, we built 7 masjids in Pakistan, 14 masjids in Uganda and 6 masjids in Kenya.

If you want to fundraise for and then inaugurate a Masjid with your own hands, get in touch with us: [info@muslimcharity.org.uk](mailto:info@muslimcharity.org.uk)

In Ramadan, Brother Jahedul Islam fundraised **£10,000** towards building a Masjid in Africa and last year he got to visit and inaugurate the newly built Masjid Ar Rahman in Kigayaza Village, Rakai District, Uganda

**£100**

One prayer area (Masalla) for a Masjid

**£8,500**

Small Masjid in Asia

(or £710 per month)



**£10,000**

Small Masjid in Africa

(or £840 per month)





**£30**

30 hot  
meals for UK  
homeless

**£60**

Two winter kits

## UK HOMELESS COMMUNITY

Approximately 219,000 people are homeless in the UK, and this figure rises each year. In the winter, homeless people are at huge risk, likely to fall ill and experience devastating hunger. In 2022, we supported 335 homeless people in Manchester city with hot food and essential winter supplies. Since 2018 we have helped over 1,500 vulnerable homeless people.



# GIFTS

Give an uplifting and inspiring gift to a family in need, in your name or that of a loved one. Each gift helps a vulnerable person or family the opportunity to break out of poverty and live a better life, and can be a great way for you to honour someone you care about. You can gift somebody in need a wheelchair, or give someone a sewing machine or eggs so they can build a livelihood.

Order your gift today: [www.muslimcharity.org.uk/gifts](http://www.muslimcharity.org.uk/gifts)



**£80**

Egg laying  
chicken set  
for a family

**£150**

Sewing Machine

**£200**

Goat for a family



## HAVE YOU MADE YOUR ISLAMIC WILL?

Prophet Muhammad (ﷺ) said,

**"It is not permissible for any Muslim who has something to will to stay for two nights without having his last will and testament written and kept ready with him."**

BUKHARI

Get your FREE Islamic Will: [wills.muslimcharity.org.uk](https://wills.muslimcharity.org.uk)

## AJWA & MEDJOUL DATES



Order today: [www.muslimcharity.org.uk/shop](https://www.muslimcharity.org.uk/shop)



## QURBANI

Annually, Muslims celebrate Eid-ul-Adha by carrying out Qurbani, commemorating the sacred sacrifice of Prophet Ibrahim. Muslim Charity facilitates your Qurbani each year, delivering fresh meat to impoverished communities, where many people haven't eaten meat all year. Last year your Qurbani supported approximately 681,975 vulnerable people in 12 countries.





**£60**

Animal sacrifice  
(goat in Africa)

**£135**

Animal sacrifice  
(goat in Pakistan)

## ANIMAL SACRIFICE & AQIQAH

We support donors to offer their animal sacrifices, whether that is in the form Aqiqah (sacrifice in gratitude on the birth of a child) or Sadaqah to seek blessings from Allah Almighty. We distribute the meat amongst poor and vulnerable communities, and they cook nutritional meals for their families. In 2022, we facilitated 366 animal sacrifices in Pakistan, Somalia and Uganda benefiting an estimated 9,150 people.



# FIDYAH & KAFFARAH

## FIDYAH

If you are unable to fast during Ramadan for reasons such as illness or pregnancy, you must compensate by paying Fidyah, and providing two meals to a poor person for each day of fasting missed.

## KAFFARAH

If any fasts are intentionally missed or broken without a valid reason then Kaffarah must be paid. The person must either fast for 60 days or, if they are unable to do so, they should feed 60 poor people with two meals for one day.

**£5**

Fidyah per day  
of Ramadan

**£150**

Fidyah for full  
month of Ramadan  
(30 days)

**£300**

Kaffarah per fast  
that is intentionally  
missed or broken



## OTHER NEWS

### Muslim Charity partners with UNRWA to support Palestine Refugees with Insulin Donation

Muslim Charity has partnered with the United Nations Relief and Works Agency for Palestine Refugees in the Near East (UNRWA) by contributing \$75,000 to provide 630 Palestine refugee patients in Gaza with a two-month supply of insulin for the treatment of Type 1 diabetes. An estimated 52,000 Palestine refugees rely on the UNRWA health programme for the treatment of diabetes each year. Without this life-saving treatment, these patients are at risk of developing a wide range of debilitating or even life-threatening complications.



UNRWA offers primary healthcare to Palestine refugees at its 22 health centres with about four million consultations a year, covering maternal healthcare, child healthcare, non-communicable diseases, and disease surveillance.

The Gaza Strip has been marred by repeated rounds of hostilities, a sky-rocketing unemployment rate, electricity supply blackouts and a fifteen-year blockade, restricting the movement of goods and people. This has caused a large-scale dependency on UNRWA services, including health services.

"Palestine refugees have enough suffering; they face many challenges which burden their lives and prevent them from leading a healthy life. It is our role, with the support of donors, to enable them to access health care and take off some of these burdens. Thanks to Muslim Charity for supporting UNRWA with insulin analogues that will provide a two-month supply to 630 Palestine refugees, most of whom are children. This support is expected to enhance the disease control level of these children and gives hope to these children and their families," said Thomas White, Director of UNRWA Affairs in Gaza.

Vice-Chairman of Muslim Charity, Bakhtyar Pirzada, said: "Type 1 diabetes is a serious and lifelong condition for which there is no known cure. Managing type 1 diabetes is very challenging as it impacts every aspect of a person's life, and if the condition is not managed well, it leads to serious complications and threatens life. This becomes even more difficult and challenging when it is a child who suffers from the condition, and the trauma and burden upon refugees in this situation is unimaginable. The work of UNRWA in this context is very significant and we are delighted to be a partner in this project of providing insulin analogues for 630 patients."

In confronting the challenging circumstances in Gaza, this project will take a huge burden off their shoulders and help Palestine refugees access healthcare and lead a long and healthy life.







## Platinum Jubilee Benches unveiled for local communities of Bassetlaw, Nottinghamshire



Muslim Charity, which is based in Retford, organised an unveiling ceremony for 6 x Queen's Platinum Jubilee Commemorative Benches which will be going to the local communities of Tuxford, Ranksill, Ranby, Mattersey, Rampton and Woodbeck and Headon cum Upton in Nottinghamshire.

The ceremony was held at Muslim Charity's headquarters at Eaton Hall, Retford, and was attended by Rt Hon Robert Jenrick MP (Newark), Brendan Clarke-Smith MP (Bassetlaw), Councillor Ant Coultate (Rampton), Councillor Gerald Bowers (Ranskill and Mattersey), Councillor John Ogle (Tuxford and East Markham), Councillor Mike Introna (Retford East), Victoria Ramsey (Archdeacon of Newark) and many other members of the local community including parish councillors and Church leaders.





Earlier on in the year, Muslim Charity provided life-saving defibrillators to two Bassetlaw villages and as part of its continuing efforts to support local communities, with assistance from the offices of Rt Hon Robert Jenrick MP (Newark) and Brendan Clarke-Smith MP (Bassetlaw), the provision of benches that can cater for local villages was a need that was highlighted. As a result, Muslim Charity procured six benches which were manufactured by GD Steel in Belfast and shipped over from Northern Ireland ahead of the unveiling ceremony. The design of the benches commemorates the lifelong service of the Queen coinciding with the Platinum Jubilee this year and it also depicts the national flowers of England (rose), Wales (daffodil), Scotland (thistle) and Northern Ireland (shamrock) on the benches, a wonderful way of bringing people together from across the nation.

Commenting on the occasion, Bakhtyar Pirezada (Vice Chairman of Muslim Charity), said:

"In rural landscapes, villages and across walking routes, benches – which sometimes go unnoticed – play a crucial role in providing ease and comfort during that moment of rest and reflection. The jubilee benches which are unique in their design, additionally marking the Platinum Jubilee of Her Majesty, the Queen, will hopefully be a memorable addition to the local villages and a support for the residents and visitors of these villages. We are grateful to the parish councils and local representatives for their support in bringing this project to fruition in a beneficial and meaningful way."



## The Grapple Hub Glory at BJJ 24/7

The Grapple Hub is a new project of Muslim Charity aiming to promote the sport of Brazilian Jiu Jitsu and grappling in the heart of the East End, Tower Hamlets, London. It is a safe space for people to enjoy themselves and have fun, and at the same time learn useful life skills and thereby help reduce the rates of delinquency and violent crime in the area.

Since opening its doors it has gone from strength to strength in relation to participants, community cohesion and of course competitions. Nine members from The Grapple Hub took part in the BJJ 24/7 competition at the UEL Sport Dock in Becton on 28th August 2022. Many of the club's white belts were making their debuts while some of the other experienced competitors were dusting off their cobwebs in contrary to others looking to set the mark.



To kick start the 'comp mode' Riaz made a brilliant start to the day by winning the first match for TGH in the under 64kg (Light Feather Division). He fought bravely for his next two matches to secure himself 4th place in his first competition. Salah Uddin was knocked out in the first round of the same weight category but promises to be back in action with hard work and dedication. Power house Pearse also continued the pace winning his debut match with a staggering 25 points victory. Pearse lost his second match to a tough competitor but redeemed himself with an epic 'Arm bar' submission finish in his 3rd match to secure bronze (3rd place) for the TGH. A lot of learning has also been made for Musaddik who also debuted at the 70kg (Feather weight) category, he walked away having fought bravely with injuries and less mat time. Kamran finished with a 'white belt whitewash' securing double gold in both GI / No GI in the Ultra Heavyweight division (100.5kg +) with a total of 4 wins.



Staying true to the club's motto "we don't give up" Abdul Hannan was off to a bad start in the Blue Belt under 64kg category. He successfully defended 4 submission threats at the same time putting on a display for the audience. Having a bye in the bronze medal match secured, Abdul Hannan made a 3rd place finish. Shah Minhaj also fought bravely having signed up for the Ultra-Heavyweight GI, No GI and absolute. The former absolute champ walked away with silver with bye straight to the finals.

Azharul Khan held the fort in the Blue Belt division winning Gold in the GI under 76kg (Lightweight Division). He lost his first match in the No GI in close contest with the opponent securing a 3-1 finish in the final seconds. Still in high spirits Azharul fought back against a vicious leg locker through pressure and control securing a place in the final with his first opponent. It was a moment of revenge or retreat, Azharul fought bravely, with crowds cheering for both participants, the chants became louder and louder as the minutes ticked off. His opponent won in a close contest securing Azharul with Silver in the No GI after the total of 5 matches combined.





In June 2022, a group of 28 cyclists took part in the Tour De Pakistan cycling challenge from Gilgit to Khunjerab Pass in aid of our Children of the World campaign

**TEAMMC** is our family of volunteers – the backbone of our organisation.

Our volunteers arrange exhilarating events from skydiving to cycling challenges, and from running marathons to driving rickshaws. They organise fundraising and awareness-creating activities amongst friends, families and communities and are a voice for those in need.





A group of sisters from the TEAMMC Cycling Club cycled from London to Brighton in March 2022 in aid of our “Honouring Our Mothers” campaign.



A group of brothers from London fundraised for various projects in Bangladesh and visited them in February 2023 to see the impact of their efforts.

Join the incredible TEAMMC today and help raise funds to support those most in need around the world.

[www.muslimcharity.org.uk/TeamMC](http://www.muslimcharity.org.uk/TeamMC)



## PLANS FOR THE FUTURE

In the years ahead, we aim to continue the organisation's growth and impact by focusing on the key operational goals that are outlined in our Vision 2023 strategic plan:



### **Operational Goal 1:** **Investing in People**

We depend on our trustees, staff and volunteers and we must value, understand and inspire them. For people to be able to deliver the **Vision 2023** strategic plan, Muslim Charity will be an agile, flexible organisation with skilled and motivated trustees, staff and volunteers.

### **Operational Goal 2:** **Strengthening Accountability**

Muslim Charity's **Vision 2023** will best be realised by being more accountable in the ways we govern ourselves and treat each other. Accountability, both to the communities living in poverty and to our supporters, donors and other external stakeholders, is an ethical and effective basis for our relationships and will contribute significantly to greater organisational impact and trust.

### **Operational Goal 3:** **Income Strategy**

There is huge potential for fundraising success in the short and long terms if we build on the success of our brand identity and remain honest and true to our values. This will require continuing and building on the successes we have achieved so far as well as entry to new markets, increased

networking and innovation with affiliates and encouraging and empowering our volunteer groups in order to create a bigger impact to the lives of the needy that we serve. This will secure more and larger revenues from institutional donors and greater net income from individual supporters; and will strengthen individual affiliates and provide the right balance of flexible resources required to achieve our organisational objectives.

### **Operational Goal 4:** **Improved Governance and Development of Operational Structure**

The implementation of **Vision 2023** requires provision of adequate resources, vertical and horizontal approaches to coordinate and bridge the departments along with building alliances with external stakeholders.

### **Operational Goal 5:** **Improved Process and Systems**

Through our **Vision 2023** strategic plan we aim to build strong financial, administration, risk management and IT systems in order to bring about positive change and make a greater impact to the people and communities we serve around the world.

# FINANCIAL REVIEW

**The financial statements are prepared in accordance with accounting policies as set out in the financial statements.**

**No material uncertainties that may cast a doubt on the ability of the charity to continue as a going concern have been identified by the trustees.**

## Income

The total income for the year was £7.54 million. This is an increase of £1.89 million from the previous year's income of £5.65 million, which was an increase of £1.53 million from the year preceding that. The increased donations from our supporters reflects our unshakeable commitment to supporting vulnerable and needy communities around the world and the trust placed in us by our supporters and donors.

In terms of our annual fundraising calendar, we received increased activity and donations during the periods of Ramadan (April/May 2022) and Qurbani / Eid-ul-Adha (June/July 2022). The increased resources enabled us to make a positive difference to the lives of needy families and communities around the world.

We have observed a continuation of changing trends in donor behaviour particularly in relation to mediums of donating, such as the gradual reduction over the years of donations being received by traditional forms such as cheque and telephone donations to an increase in donations received through our website and online mediums.

The trust we have established with our donors and the feedback we provide to them (both customised individual feedback for specific tangible projects such as our Safe Water programme and collective general feedback) has meant that we have seen repeat donations and new donors come forward to support our interventions for the needy.



## Expenditure

Muslim Charity has undertaken a number of measures to improve the productivity of its charitable activities over the years. The most significant shift in this regard was implementing charitable projects through establishing partnerships with bona fide partner organisations. This transition in our project implementation approach has drastically improved the productivity of our charitable activities and at the same time has helped us to bring our overhead costs down. The process we adopt in identifying and working with partner organisations is established in detail in our "Operational Risk-Management Framework".

The charitable activities undertaken during the year were £5.52 million, which was significantly more than the previous year

figure of £4.14 million, revealing our firm and unshakeable commitment of ensuring the end users and beneficiaries benefit from our work thereby causing a greater positive impact in their lives.

## Reserve Policy

The Trustees recognise the need to hold sufficient reserves to allow protection of core activities in the event of any income shortfalls. The policy aims to have sufficient free reserves to enable Muslim Charity to withstand any unexpected drop in donations and hold at least the equivalent of six months headquarters and other fixed operating costs. The Trustees are pleased they have met their reserve policy and will review it again during 2023.



# TRUSTEES' RESPONSIBILITIES STATEMENT

The trustees, who are also directors for the purposes of company law, are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and the incoming resources and application of resources, including the income and expenditure, for that period.

## **In preparing these financial statements, the trustees are required to:**

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**Each of the persons who is a trustee at the date of approval of this report confirms that:**

- so far as they are aware, there is no relevant audit information of which the charity's auditor is unaware; and
- they have taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

The auditor is deemed to have been re-appointed in accordance with section 487 of the Companies Act 2006.

The trustees' annual report and the strategic report were approved on 30th July 2023 and signed on behalf of the board of trustees by:

Registered office:

**Muslim Charity**

Eaton Hall,  
Retford  
Nottinghamshire  
DN22 0PR (United Kingdom)

Signed on behalf of the trustees:



**Mr M. I. H. Pirzada**

Chairman & Trustee

# INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF MUSLIM CHARITY

## Opinion

We have audited the financial statements of MUSLIM CHARITY: HELPING THE NEEDY (the 'charity') for the year ended 31 October 2022 which comprise the statement of financial activities (including income and expenditure account), statement of financial position, statement of cash flows and the related notes, 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 financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 October 2022 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Companies Act 2006.

### Basis for opinion

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

### Conclusions relating to going concern

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

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

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



## Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

## Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report has been prepared in accordance with applicable legal requirements.

## Matters on which we are required to report by exception

In the 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 trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 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 financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

## Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

## Auditor's responsibilities for the audit of the financial statements

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

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our

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

- The engagement partner ensured that they engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- We identified the laws and regulations applicable to the charitable company through discussion with Trustees and other management and review of appropriate industry knowledge.
- We assessed the extent of compliance with laws and regulations identified above through making enquiries of management and reviewing all relevant correspondence.

### To address the risk of fraud through management bias and override of controls, we:

- Performed analytical procedures as a risk assessment tool to identify any unusual or unexpected relationships;
- Tested journal entries to identify unusual transactions;
- Assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias;

### 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 trustees.
- Conclude on the appropriateness of the trustees' 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 charity'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 charity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying

transactions and events in a manner that achieves fair presentation.

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

## Use of our report

This report is made solely to the charity's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charity's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.



**Mr. Mohammed Afzaal Bhatti**  
(Senior Statutory Auditor)

For and on behalf of:

KBM UK Limited  
1 Concord Business Centre  
Chartered Certified Accountants  
& Statutory Auditor  
Concord Road  
London, W3 0TJ (UK)



# STATEMENT OF FINANCIAL ACTIVITIES

(including income and expenditure account)

			2022		2021
		Unrestricted funds	Restricted funds	Total funds	Total funds
Note	£	£	£	£	£
<b>Income and endowments</b>					
Donations and legacies	5	1,706,681	5,812,288	<b>7,518,969</b>	5,632,149
Investment income	6	13	–	<b>13</b>	34
Other income	7	19,800	–	<b>19,800</b>	19,800
<b>Total income</b>		1,726,494	5,812,288	<b>7,538,782</b>	5,651,983
<b>Expenditure</b>					
Expenditure on raising funds:					
Costs of other fundraising activities	8	317,753	–	<b>317,753</b>	286,087
Expenditure on charitable activities	9, 10	–	5,521,817	<b>5,521,817</b>	4,135,675
Governance cost	11	178,320	–	<b>178,320</b>	139,020
<b>Total expenditure</b>		496,073	5,521,817	<b>6,017,890</b>	4,560,781
<b>Net income</b>		1,230,421	290,471	<b>1,520,892</b>	1,091,202
Transfers between funds		(135,071)	135,071	–	–
<b>Net movement in funds</b>		1,095,350	425,451	<b>1,520,892</b>	1,091,202
<b>Reconciliation of funds</b>					
Total funds brought forward		458,456	1,589,245	<b>2,047,701</b>	956,499
<b>Total funds carried forward</b>		1,553,806	2,014,786	<b>3,568,592</b>	2,047,701

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

# STATEMENT OF FINANCIAL POSITION

	Note	2022 £	2021 £
<b>Fixed assets</b>			
Tangible fixed assets	16	8,438	7,261
<b>Current assets</b>			
Debtors	17	54,657	27,801
Cash at bank and in hand		3,540,766	2,168,432
		<b>3,595,423</b>	<b>2,196,233</b>
<b>Creditors: amounts falling due within one year</b>	18	<b>35,269</b>	<b>155,793</b>
<b>Net current assets</b>		<b>3,560,154</b>	<b>2,040,440</b>
<b>Total assets less current liabilities</b>		<b>3,568,592</b>	<b>2,047,701</b>
<b>Net assets</b>		<b>3,568,592</b>	<b>2,047,701</b>
<b>Funds of the charity</b>			
Restricted funds		<b>2,014,786</b>	1,589,245
Unrestricted funds		<b>1,553,806</b>	458,456
<b>Total charity funds</b>	19/20	<b>3,568,592</b>	<b>2,047,701</b>

These financial statements were approved by the board of trustees and authorised for issue on 30th July 2023, and are signed on behalf of the board by:



**Mr M. I. H. Pirzada**  
Chairman & Trustee

# STATEMENT OF CASH FLOWS

	2022 £	2021 £
<b>Cash flows from operating activities</b>		
Net income	1,520,892	1,091,202
<b>Adjustments for:</b>		
Depreciation of tangible fixed assets	3,653	2,940
Investment income	(13)	(34)
Website & donation processing fees	34,238	55,577
Accrued (income)/expenses	(174)	2
<b>Changes in:</b>		
Trade and other debtors	(26,856)	2,056
Trade and other creditors	(120,350)	(305,035)
Cash generated from operations	1,411,390	846,708
Website & donation processing fees	(34,238)	(55,577)
Investment income	13	34
Net cash from operating activities	1,377,165	791,165
<b>Cash flows from investing activities</b>		
Purchase of tangible assets	(4,831)	(521)
	(4,831)	(521)
Net cash used in investing activities		
<b>Net increase in cash and cash equivalents</b>	<b>1,372,334</b>	<b>790,644</b>
<b>Cash and cash equivalents at beginning of year</b>	<b>2,168,432</b>	<b>1,377,788</b>
<b>Cash and cash equivalents at end of year</b>	<b>3,540,766</b>	<b>2,168,432</b>



# NOTES TO THE FINANCIAL STATEMENTS

## 1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is Eaton Hall, Retford, Nottinghamshire, DN22 0PR.

## 2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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 (FRS 102)) and the Companies Act 2006.

## 3. Accounting policies

### Basis of preparation

#### Incoming resources

Voluntary income is derived by way of donations and gifts and is included in full in the Statement of Financial Activities when Muslim Charity: Helping The Needy is entitled to the receipt and the amount can be measured with reasonable certainty. Gifts in Kind which Muslim Charity: Helping The Needy accepts full responsibility for distribution are included in income at their market value when it is distributed and under Charitable Activities at the same value and time. The value of services provided by volunteers has not been included.

#### Resources expended

Resources expended are recognised in the year in which they are incurred.

Fundraising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities.

Governance costs are those costs incurred directly in support of expenditure on the objects of the charity and include project management.

#### Going concern

There are no material uncertainties about the charity's ability to continue.

#### Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

#### Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

## Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

## Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- Expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- Expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- Other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

## Operating leases

Lease payments are recognised as an expense over the lease term on a straight-line basis. The aggregate benefit of lease incentives is recognised as a reduction to expense over the lease term, on a straight-line basis.

## Tangible assets

All fixed assets are initially recorded at cost.

## Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Fixtures and Fittings	- 20% reducing balance
Motor Vehicles	- 25% reducing balance
Equipment	- 33% reducing balance

## Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

## Financial instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Where investments in shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

Other financial instruments, including derivatives, are initially recognised at fair value, unless payment for an asset is deferred beyond normal business terms or financed at a rate of interest that is not a market rate, in which case the asset is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Other financial instruments are subsequently measured at fair value, with any changes recognised in the statement of financial activities, with the exception of hedging instruments in a designated hedging relationship.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

For all equity instruments regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.



#### 4. Limited by guarantee

The charity is a company limited by guarantee. The members of the company are the trustees named on page 1. In the event of the charity being wound up the liability in respect of the guarantee is limited to £10 per member of the charity.



## 5. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
<b>Donations</b>			
Donations	1,041,037	5,812,288	<b>6,853,325</b>
<b>Gifts</b>			
Gift Aid	665,644	–	<b>665,644</b>
	<b>1,706,681</b>	<b>5,812,288</b>	<b>7,518,969</b>
	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
<b>Donations</b>			
Donations	750,017	4,400,062	5,150,079
<b>Gifts</b>			
Gift Aid	482,070	–	482,070
	<b>1,232,087</b>	<b>4,400,062</b>	<b>5,632,149</b>

## 6. Investment income

	Unrestricted Funds £	Total Funds 2022 £	Restricted Funds £	Total Funds 2021 £
Investment income - saving	13	<b>13</b>	34	34

## 7. Other income

	Unrestricted Funds £	Total Funds 2022 £	Unrestricted Funds £	Total Funds 2021 £
Rental Income	19,800	<b>19,800</b>	19,800	19,800

## 8. Costs of other fundraising activities

	Unrestricted Funds £	<b>Total Funds 2022 £</b>	Unrestricted Funds 2021 £	Total Funds 2021 £
Printing and Stationery	2,483	<b>2,483</b>	1,842	1,842
Advertising	8,200	<b>8,200</b>	5,875	5,875
Motor and Travel	3,202	<b>3,202</b>	5,514	5,514
Consultancy Fees	32,733	<b>32,733</b>	28,974	28,974
Other office costs	20,113	<b>20,113</b>	21,650	21,650
Support Costs (note 10)	251,022	<b>251,022</b>	222,230	222,230
	<b>317,753</b>	<b>317,753</b>	<b>286,087</b>	<b>286,087</b>

## 9. Expenditure on charitable activities by fund type

	Restricted Funds £	Support Cost 2022 (note 10) £	<b>Total Funds 2022 £</b>	Total Funds 2021 £
Qurbani	906,148	28,651	<b>934,799</b>	534,083
Orphans	841,296	26,600	<b>867,897</b>	548,387
Masjid	462,429	14,621	<b>477,050</b>	680,415
Water	1,192,822	37,715	<b>1,230,537</b>	946,344
Iftar/Food	325,250	10,284	<b>335,534</b>	160,587
Emergency	926,410	29,291	<b>955,701</b>	739,720
Health	194,647	6,155	<b>200,801</b>	76,232
Education	292,341	9,243	<b>301,585</b>	284,211
Livelihood	211,236	6,679	<b>217,914</b>	165,696
	<b>5,352,578</b>	<b>169,239</b>	<b>5,521,817</b>	<b>4,135,675</b>



## 10. Analysis of support costs

	Fundraising Activity £	Charitable Activity £	Governance Activity £	<b>Total Support Cost 2022 £</b>	Total Support Cost 2021 £
Salaries and wages	124,310	62,155	62,155	<b>248,620</b>	234,252
Postage & stationery	1,998	171	114	<b>2,284</b>	3,404
Telephone	11,617	8,132	3,485	<b>23,235</b>	13,905
Repairs and renewals	17,292	5,764	5,764	<b>28,821</b>	2,345
Operating lease – P&M	763	109	218	<b>1,090</b>	1,143
IT & computer expenses	17,119	10,271	6,848	<b>34,238</b>	55,577
Light and heat	5,172	3,103	2,068	<b>10,344</b>	2,436
Website & donation processing fees	65,011	78,620	7,555	<b>151,186</b>	136,076
Depreciation	2,557	913	183	<b>3,652</b>	2,938
Food & entertainment	-	-	-	<b>-</b>	827
Subscription	4,014	-	7,792	<b>11,807</b>	7,619
Sundry expenses	1,168	-	2,255	<b>3,423</b>	766
	<b>251,022</b>	<b>169,239</b>	<b>98,438</b>	<b>518,698</b>	<b>461,289</b>

## 11. Governance Cost

	Unrestricted Funds £	<b>Total Funds 2022 £</b>	Total Funds 2021 £
Legal & professional fee	27,441	<b>27,441</b>	6,663
Insurance	10,002	<b>10,002</b>	6,747
Accountancy fee	39,191	<b>39,191</b>	36,690
Audit fee	4,320	<b>4,320</b>	4,320
Foreign exchange loss	(1,072)	<b>(1,072)</b>	(1,290)
Support Cost (note 10)	98,438	<b>98,438</b>	85,889
	<b>178,320</b>	<b>178,320</b>	<b>139,020</b>

## 12. Net income/(expenditure)

Net income is stated after charging/(crediting):

	2022 £	2021 £
Depreciation of tangible fixed assets	3,653	2,940
Operating lease rentals	1,090	1,143

## 13. Auditors remuneration

	2022 £	2021 £
Fees payable for the audit of the financial statements	4,320	4,320

## 14. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2022 £	2021 £
Wages and salaries	357,174	316,346

The average head count of employees during the year was 14 (2021: 13). The average number of full-time equivalent employees during the year is analysed as follows:

	2022 No.	2021 No.
Number of staff	14	13

## 15. Trustee remuneration and expenses

The Trustees received no remuneration or expenses for acting as trustees. During the year the total of expense reimbursed to the trustees, incurred in the course of acting as members of the charity, amounted to £Nil.

## 16. Tangible fixed assets

	Fixtures and fittings £	Motor vehicles £	Equipment £	Total £
<b>Cost</b>				
At 1 <sup>st</sup> November 2021	19,077	6,250	83,016	<b>108,343</b>
Additions	—	—	4,831	<b>4,831</b>
<b>At 31<sup>st</sup> October 2022</b>	<b>19,077</b>	<b>6,250</b>	<b>87,847</b>	<b>113,174</b>
<b>Depreciation</b>				
At 1 <sup>st</sup> November 2021	17,424	4,767	78,891	<b>101,082</b>
Charge for the year	331	371	2,951	<b>3,653</b>
<b>At 31<sup>st</sup> October 2022</b>	<b>17,755</b>	<b>5,138</b>	<b>81,842</b>	<b>104,735</b>
<b>Carrying amount</b>				
<b>At 31<sup>st</sup> October 2022</b>	<b>1,322</b>	<b>1,112</b>	<b>6,005</b>	<b>8,438</b>
At 31 <sup>st</sup> October 2021	1,653	1,483	4,125	<b>7,261</b>

## 17. Debtors

	2022 £	2021 £
Prepayments and accrued income	<b>15,857</b>	8,001
Rent deposit	<b>16,800</b>	16,800
Other debtors	<b>22,000</b>	3,000
	<b>54,657</b>	27,801

## 18. Creditors: amounts falling due within one year

	2022 £	2021 £
Trade creditors	<b>27,300</b>	22,564
Accruals and deferred income	<b>6,700</b>	6,874
Social security and other taxes	<b>1,269</b>	1,355
Qard-e-Hasanah for the Eaton Girls School Project	—	125,000
	<b>35,269</b>	155,793

## 19. Analysis of charitable funds

### Restricted funds

	At 1 <sup>st</sup> Nov 2021 £	Incoming resources £	Transfer £	Outgoing resources £	At 31 <sup>st</sup> Oct 2022 £
Qurbani	998	1,132,820	-	934,799	<b>199,019</b>
Orphans	525,544	773,115	-	867,897	<b>430,763</b>
Mosques	-	431,355	45,695	477,050	-
Water	457,968	1,440,523	-	1,230,537	<b>667,954</b>
Food	99,744	499,813	-	335,534	<b>264,023</b>
Emergency	504,992	856,964	-	955,701	<b>406,255</b>
Health	-	223,537	15,386	200,801	<b>38,121</b>
Education	-	310,237	-	301,585	<b>8,651</b>
Livelihood	-	143,925	73,989	217,914	-
	<b>1,589,245</b>	<b>5,812,288</b>	<b>135,071</b>	<b>5,521,817</b>	<b>2,014,786</b>

- Restricted funds represent donation received and held in trust for a particular purpose and must be applied to object specified by the donor. Charity has designed and implemented necessary checks and control system to ensure that funds received for any particular purpose applied correctly and in line with terms of the trust. Charity has developed a robust monitoring mechanism to ensure effective and efficient implementation of various charitable projects to reduce poverty and suffering.
- Grant making procedures involve selecting reputable and well-known overseas charitable organisations to form a partnership with an aim to deliver effective and speedy relief work to those in need. Charity management continuously monitors the work of each partner organisations on various stages of project implementation and only release allocated funds where partner organisation demonstrates effective implementation of agreed charitable objectives.
- Donation received into emergency fund is mainly utilized to provide relief work in the events of natural calamity, war or famine. Any surplus donation after delivering the necessary relief work against the intended purpose is than applied to other charitable projects.

### Unrestricted funds

	At 1 <sup>st</sup> Nov 2021 £	Incoming resources £	Transfer £	Outgoing resources £	At 31 <sup>st</sup> Oct 2022 £
General donation	458,456	1,726,494	(135,071)	(496,073)	<b>1,553,806</b>



## 20. Analysis of changes in net debt

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Tangible fixed assets	8,439	–	<b>8,439</b>
Current assets	1,580,637	2,014,786	<b>3,595,423</b>
Creditors less than 1 year	(35,269)	–	<b>(35,269)</b>
<b>Net assets</b>	<b>1,553,806</b>	<b>2,014,786</b>	<b>3,568,593</b>
	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Tangible fixed assets	7,261	–	7,261
Current assets	606,988	1,589,245	2,196,233
Creditors less than 1 year	(155,793)	–	(155,793)
<b>Net assets</b>	<b>458,456</b>	<b>1,589,245</b>	<b>2,047,701</b>

## 21. Financial instruments

The carrying amount for each category of financial instrument is as follows:

	2022 £	2021 £
<b>Financial assets measured at fair value through income and expenditure</b>		
Financial assets measured at fair value through income and expenditure	<b>3,540,766</b>	2,168,432
<b>Financial assets that are debt instruments measured at amortised cost</b>		
Financial assets that are debt instruments measured at amortised cost	<b>38,800</b>	19,800
<b>Financial liabilities measured at fair value through income and expenditure</b>		
Financial liabilities measured at fair value through income and expenditure	<b>35,269</b>	155,793

## 22. Related parties

Muslim Charity: Helping The Needy has an established charitable trust under the name of Muslim Charity, registered in Pakistan, registration number RJSC/JG/280. The results of the charitable trust registered in Pakistan have been incorporated in these accounts.

The UK Director of Muslim Charity: Helping the Needy, Mr M. G. Pirzada, was paid a remuneration of £21,000 in the current year. Mr M. G. Pirzada is the son of Mr M. I. H. Pirzada who is a Trustee, and brother of Mr B. H. Pirzada who is also a Trustee. The appointment of Mr M. G. Pirzada has been taken with the written consent of the Charity Commission.

# DONATION FORM

## Your Details:

Name: Mr / Mrs / Ms .....

Address: .....

Postcode: .....

Phone: .....

Email: .....

We'd like to keep you updated about our projects and fundraising activities. Please advise whether you are happy to be contacted by ticking the relevant boxes:

☐

Email

☐

SMS

☐

Phone

## Single Donation:

Amount: £ .....

Towards Project:

☐

Where Most Needed

☐

Other: .....

☐ Zakat

☐

Sadaqah

☐

Lillah

☐

Fidya

☐

Fitrana

Payment Method:

☐

Credit/Debit Card

☐

Cheque (payable to Muslim Charity)

Card Number:

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Expiry Date:

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Security Code (last 3 digits on back of card):

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## Gidit Aid It:

☐

Yes

☐

No

Date:

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If you are a UK taxpayer we can increase your donation **by 25%** under the Gift Aid scheme at n extra cost to you. Simply tick the yes box.

I would like Muslim Charity to treat all donations I have made in the past, this donation and all my future donations until I notify otherwise as Gift Aid donations. I am a UK taxpayer and understand that if I pay less Income Tax and/or Capital Gains Tax than the amount of Gift Aid claimed on all my donations in that tax year it is my responsibility to pay any difference. Please inform Muslim Charity if you want to cancel the declaration, change your name or address or no longer pay sufficient tax.

## Regular Donation by Direct Debit

Amount: ☐ £10

☐

£30

☐

Other: £ .....

On the:

☐

1st of the month

☐

15th of the month

Name(s) of

Account Holder(s): .....

Account Number:

--	--	--	--	--	--	--	--

Sort Code:

--	--	--	--	--	--

Signature(s): .....

Date:

--	--	--	--	--	--

### Instruction to your Bank or Building Society

Please pay CAF re Muslim Charity Org UK Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with CAF re Muslim Charity Org UK and if so, details will be passed electronically to my Bank/Building Society.



2	7	4	2	4	1
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Service User Number

### The Direct Debit Guarantee:

This guarantee is offered by all Banks and Building Societies that accept instructions to pay Direct Debits. If there are any changes to the amount, date or frequency of your Direct Debit, CAF re Muslim Charity Org UK will notify you ten working days in advance of your account being debited or as otherwise agreed. If you request CAF re Muslim Charity Org UK to collect a payment, confirmation of the amount and date will be given to you at the time of the request. If an error is made in the payment of your Direct Debit, by CAF re Muslim Charity Org UK or your Bank or Building Society, you are entitled to a full and immediate refund of the amount paid from your Bank or Building Society - If you receive a refund you are not entitled to, you must pay it back when CAF re Muslim Charity Org UK asks you to. You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Written confirmation may be required. Please also send a copy of your letter to us.

**Bank Donations:** To donate via bank, please leave your Donor ID as reference, and pay into following account:  
Muslim Charity (HSBC), Sort Code: 40-38-11, Account Number: 41369989

## OTHER WAYS TO DONATE



**TELEPHONE:** To make a credit/debit card donation over the telephone please call us on **03000 111 786**



**WEBSITE:** You can donate online using our mobile-friendly website quickly and securely by visiting **[www.muslimcharity.org.uk](http://www.muslimcharity.org.uk)**



**TEXT MESSAGE:** Please text **RAMADAN** to **70480** to donate **£10**, or, if you wish to donate another amount, please include the number you wish to donate in your text e.g. text **RAMADAN 5** to **70480** to donate **£5** or **RAMADAN 15** to **70480** to donate **£15**. Any whole pound amount from £1 to £20 can be donated in this way.

Texts cost your chosen donation amount plus one standard network rate message.



**POST:** Complete the donation form on the previous page and send it to us: **Muslim Charity, Eaton Hall, Retford, Nottinghamshire, DN22 0PR (UK)**



**CHEQUE:** You can send us a cheque making it payable to "Muslim Charity" and sending to the above-mentioned address



**BANK TRANSFER:** You can send money directly into the Muslim Charity bank account:

Bank Name: HSBC

Account Name: Muslim Charity

Account Number: 41369989

Sort Code: 40-38-11

IBAN: GB68 HBUK 403811 41369989

SWIFT/BIC: HBUKGB4151E

If you make a bank transfer please remember to call us on **03000 111 786** and inform us so we can send you a receipt and allocate your donation to the correct project.



**HELPING  
THE NEEDY**  
**SINCE 1999**

**03000 111 786 | [info@muslimcharity.org.uk](mailto:info@muslimcharity.org.uk)**  
**[www.muslimcharity.org.uk](http://www.muslimcharity.org.uk)**

**Muslim Charity, Eaton Hall, Retford,  
Nottinghamshire, DN22 0PR (UK)**