



# MUSLIM CHARITY



**Annual Report and  
Financial Statements**  
31 October 2018



# Contents

The following icons have been used in this brochure:



this means that Zakat can be donated towards such a project



this means that we will provide you with personalised feedback including photos, project locations and may even invite you to the inauguration of such infrastructure projects

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## Vice Chairman MESSAGE

Dear Friends,  
Assalamu Alaykum,

Looking back at the last year, there's no doubt that we have made giant strides in alleviating the suffering of the most pressing humanitarian crises in different parts of the world.

From the Rohingya in Bangladesh to Palestine, we have reached out to millions of vulnerable people with immediate relief and medium term rehabilitation. However, none of these would have been possible without the help of our generous donors and volunteers

This annual report highlights some of our recent achievements and activities and also documents our financial statements for the year ended 31 October 2018. As another year unfolds, we hope you can find inspiration in our mission so that together, we can continue bringing lasting change to deprived communities.

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 2018.

Charity Number:	1078488	Legal Advisors:	Johns & Saggar LLP 34-36 Grays Inn Road London WC1X 8HR (UK)	
Company Number:	03867865	Auditor:	KBM UK Limited 1 Concord Business Centre Concord Road London W3 0TJ (UK)	
Registered Office:	Muslim Charity Eaton Hall Retford Nottinghamshire DN22 0PR (UK)	Bankers:	TSB Bank 1 Carolgate Retford DN22 6BY (UK)	HSBC 31 Carolgate Retford DN22 6DA (UK)
Trustees:	Mr M. I. H. Pirzada Mr B. H. Pirzada Mrs G. Fatima Mr A. Q. Raja Mr M. Yousaf Mrs A. Hussain			

# 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 & 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 an annual appraisal.

## 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 Somalia, Kenya, Occupied Palestinian Territories, Lebanon, Myanmar, 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 Compassion and Transformation Strategy sets out how we are putting our faith into action to secure the greatest possible positive impact on the people we serve. We are guided by the timeless values and teachings of

Islam, with challenging aims designed to facilitate real social change. In addition, we are also fulfilling a set of core promises throughout our work:

### ● Strengthening Local Capacity:

We empower communities to manage their own affairs, and develop the capacity of civil society itself through partnerships.

### ● Education and Capacity Building:

We educate communities and build their capacities to minimize their dependency and help them in building their own society by planning access to their basic rights like water, health and other services.





# Indonesia TSUNAMI EARTHQUAKE

On 28 September 2018, a 7.5 magnitude earthquake left the small city of Palu, on the west coast of Sulawesi, devastated.

More than 4,000 people died and over 1,000 people were missing. There were hundreds of thousands of displaced families in the hard-hit areas of Sigi, Dongala and Palu.

Supported by local partners, Muslim Charity has been active on the ground distributing emergency tents, food, non-food items, water, baby food and hygiene kits to thousands of beneficiaries.



£50

£50 provides a food pack to sustain one vulnerable family for an entire month



£100

£100 provides a food, hygiene and survival kit for one vulnerable family



Donate Today  
Call: 03000 111 786 or 0207 100 4930  
or visit: [www.muslimcharity.org.uk](http://www.muslimcharity.org.uk)





# Syrian CRISIS

More than 5 million people have been forced to flee their homes in Syria to neighbouring countries like Lebanon and Greece.

Since 2013, Muslim Charity has been assisting Syrian war affected families in Syria and displaced refugees in Lebanon and Greece through various projects.

Over the past year, in Arsal and the Katermaya Refugee camp (Lebanon) we have provided Syrian refugees with 200 food packs, 400 blankets, children's clothing, equipping a computer lab for Syrian children and providing educational facilities and a medical mobile clinic.



£50

£50 provides a food pack to sustain one refugee family for an entire month



£100

£100 provides a food, hygiene and survival kit for one refugee family



# syria





# Yemen CRISIS

The war in Yemen has left over 22 million people with a desperate need for humanitarian aid including food, water and medicine.



In 2018, Muslim Charity in partnership with local teams distributed food packs, non-food items and clean drinking water to hundreds of families.

We established four medical camps for primary health care which benefited 2,000 beneficiaries with medical assistance and free medicines to combat the severe outbreaks of cholera and other communicable diseases.



£50

£50 provides a food pack to sustain one refugee family for an entire month



£100

£100 provides a food, hygiene and survival kit for one refugee family



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# LOVE ROHINGYA

Since the outbreak of violence in Rakhine State, Myanmar in August 2017, an estimated 886,778 Rohingya people have been forced out of the country into Cox's Bazar, Bangladesh.



We have provided humanitarian assistance in the form of food and other life-saving needs to this highly vulnerable Rohingya population.



We built 300 emergency shelters, toilets and shower blocks for these families and provided medical assistance to 20,000 beneficiaries through medical camps in the Thangkhali Camp, Cox's Bazar, Bangladesh.



£50

£50 provides a food pack to sustain one refugee family for an entire month



£100

£100 provides a food, hygiene and survival kit for one refugee family



£350

£350 provides a family shelter and household-items kit for a Rohingya family







**Children**  
of the **World**

Our objective is to rescue children from abuse and exploitation and to provide a better future for them.

We work in countries like Bangladesh, Pakistan and Lebanon to equip deprived children with the skills, knowledge and capacity to become active agents of change within their own communities.

## Bangladesh STREET CHILDREN

Over 1.5 million children live on the streets exposed daily to constant fear of abuse, trafficking and exploitation.

In 2018 we rescued 578 children from the streets of Dhaka, Bangladesh out of which 145 children were re-integrated with their families and 433 children were referred to permanent shelters.



**£25**

£25 enables us to rescue a child from the streets

**£360**

£30 per month or £360 per year sponsors a child with education, shelter, clothing and food

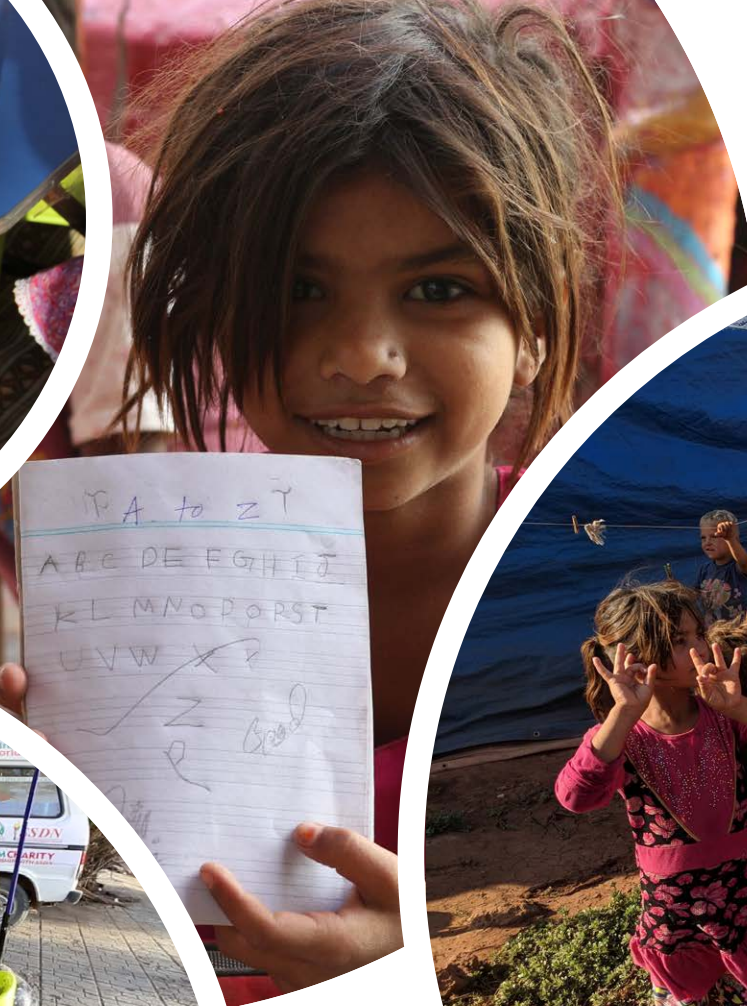




# Pakistan STREET CHILDREN

An estimated 1.3 million children are on the streets in Pakistan with no access to education, healthcare, shelter and are subjected to exploitation and sexual abuse.

In 2018, 100 children received informal education in our centres and out of these, 52 children have been enrolled into mainstream schooling and they are no more on the streets.



# War Affected CHILDREN

More than 8 million Syrian children face the horrors of war, death and destruction every year.

We provide the necessary psycho-social sessions to help these children lead normal lives and prevent the psychological effects of what they have witnessed and experienced from affecting their future.



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£500

£42 per month or £500 per year sponsors a war affected child with education, shelter, food and psycho-social support







£840 per month or £10,000 as a one-off payment provides the complete cost of our Adopt A School project to construct or renovate an entire school

**£10,000**

## Adopt A SCHOOL

The "Adopt A School" project fills the infrastructural gaps in the educational system of developing countries by providing missing facilities and constructing classrooms where necessary.

Over the last 4 years, Muslim Charity has constructed/renovated 49 government primary schools in Pakistan, Bangladesh and Nepal with an estimated 14,700 children enjoying these unique educational benefits.

## Sponsorship ORPHAN & HAFIZ-E-QUR'AN

Muslim Charity provides one to one orphan sponsorship and the Hafiz-e-Qur'an sponsorship programme in Pakistan, Syria, Somalia, Palestine, Burma, Bangladesh, India and Nepal to support vulnerable and needy children.

In 2018, through Orphan and Hafiz-e-Qur'an sponsorship projects, we have supported more than 500 young boys and girls who will now grow up with better opportunities.



**£360**

£30 per month or £360 per year sponsors a child with education, shelter, clothing and food





# Honouring Our Mothers

We believe the deaths of millions of mothers and their babies during childbirth can be prevented if only pregnant women have access to skilled health workers and maternal care facilities.

Since 2013, we have provided 93 incubators and 23 ambulances in countries like Pakistan, Bangladesh, India, Yemen, Lebanon, Somalia and Kenya. In Pakistan, we also support numerous maternity hospitals ensuring these hospitals are equipped with a medical lab, operation theatres as well as round the clock gynaecologist and GP services.



**£150**

£150 provides a safe delivery of a newborn in a hospital supported by Muslim Charity



**£2,500**

£210 per month or £2,500 as a one-off payment provides a neonatal incubator to a hospital to save the lives of premature babies



**£12,000**

£1,000 per month or £12,000 as a one-off payment provides a fully-equipped ambulance which caters for around 1,000 patients annually



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# Safe WATER

Every day, over 200 million hours are exhausted in search of water in impoverished communities.

Women and children often bear the brunt of finding water which is often collected from polluted water sources.

In 2018, Muslim Charity in partnership with our generous donors installed over 2,500 water facilities including water hand pumps and water wells which have benefited over 60,000 beneficiaries located primarily in poor and impoverished communities.

# water



**£150**

£150 provides a Water Hand Pump in Asia



**£750**

£65 per month or £750 as a one-off payment provides a Water Well in Asia



**£3,000**

£250 per month or £3,000 as a one-off payment provides a Water Well in Africa



**£20,000**

£1,700 per month or £20,000 as a one-off payment provides a Solar Water Well (in Africa or Asia)



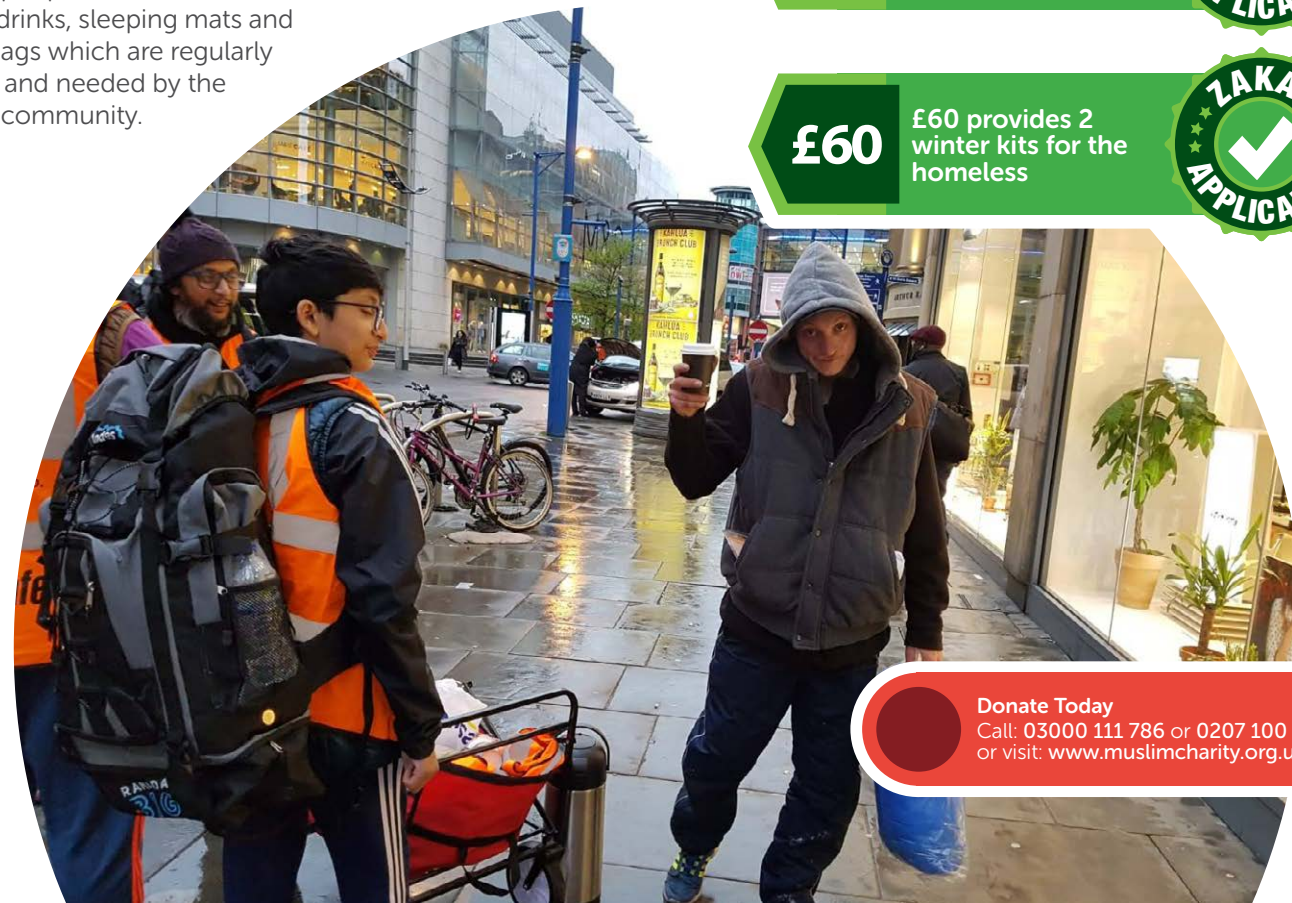




# UK PROJECTS

In England, an estimated 320,000 people were said to be homeless in 2018 with the West Midlands, Yorkshire and Humber and the Northwest having the highest number.

Muslim Charity's **#LoveHomeless** project was launched in early 2018 in Manchester city and since then more than 500 homeless people have received warm food, hot drinks, sleeping mats and sleeping bags which are regularly requested and needed by the homeless community.



£30

£30 provides 30 hot meals for the homeless



£60

£60 provides 2 winter kits for the homeless



**Donate Today**  
Call: 03000 111 786 or 0207 100 4930  
or visit: [www.muslimcharity.org.uk](http://www.muslimcharity.org.uk)





# Masjid CONSTRUCTION

In deprived communities, religious centres are often non-existent or built from a temporary structure with little protection from the scorching sun.

With the support of our inspiring donors, Muslim Charity has been supporting communities to build their own religious institutions in the heart of their societies. Over the last few years, we have helped construct 53 Masjids in countries such as Pakistan, Somalia, Kenya, Ethiopia and Malawi.



£100

£100 provides one prayer area (Masalla) for a Masjid

£8,500

£710 per month or £8,500 as a one-off payment helps build one Small Masjid in Asia (accommodates 150 worshippers at a time)



£10,000

£840 per month or £10,000 as a one-off payment helps build one Small Masjid in Africa (accommodates 100 worshippers at a time)



£15,000

£1,250 per month or £15,000 as a one-off payment helps build a Large Masjid in Asia or Africa (accommodates up to 400 worshippers at a time)





# Manta BOAT SCHOOL

The Manta community in Bangladesh have lived on their boats for over 100 years. Losing their homes to climate change and river erosion they had no choice but to make their small boats their homes.

Due to their circumstances and having no land the children have no choice but to work alongside their parents as fishing people.

Muslim Charity with your help wants to build a boat school for these wonderful children. This boat will follow their families to the open rivers and enable the parents to give their children a chance to learn and with time enable them to realise their dreams and aspirations.

# manta



£50

£50 provides a food pack to sustain one family for an entire month



£100

£100 contributes towards building a boat school for the children of the Manta community

Donate Today

Call: 03000 111 786 or 0207 100 4930  
or visit: [www.muslimcharity.org.uk](http://www.muslimcharity.org.uk)





# Qurbani

Every year, Muslims celebrate Eid-ul-Adha by sacrificing halal animals including sheep, goats, cows and camels during the Islamic month of Dhul Hijjah. This is in pursuit of the tradition of Prophet Ibrahim. Islam emphasises the inclusion of poor people and non-affording people in such celebrations.

In 2018, on behalf of our generous donors Muslim Charity implemented more than 11,000 Qurbanis in 19 countries around the world which brought smiles and fresh meat to needy families, many of whom otherwise would not have eaten meat throughout the year due to extreme poverty. We also launched, for the first time, our UK Qurbani project which provided meat to needy families and food banks in the UK.



# TEAMMC

Our volunteers and fundraisers – together known as **#TeamMC** – have been busy throughout the year undertaking breath-taking challenges all in aid of needy communities around the world.



# Nanga Parbat PAKISTAN

#TeamMC took on the challenge to climb Nanga Parbat in aid of street children. 20 volunteers scaled the heights of the mountain nicknamed "killer mountain".

The 7-day tour included visiting the sights and sounds of Lahore as well as a project visit to one of our schools for vulnerable children.

Donate Today  
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or visit: [www.muslimcharity.org.uk](http://www.muslimcharity.org.uk)



At Muslim Charity we feel strongly about openness and transparency. We encourage you not just to donate but to hold us to account by following up donations and asking us how and where the donations have impacted the lives of the needy.

We also encourage donors to travel with us on our #FromUKwithLove trips to experience the impact of your donations. These structured tours take place annually to countries like Bangladesh and Pakistan. Contact us if you are interested in travelling to see the impact of your donations.



# Overseas TOURS







# #TeamMC CYCLING CLUB

The TeamMC cycling club has gone from strength to strength. With 100s of members scattered over the British Isles we are truly a national cycling club.

This year along with the 1000s of miles clocked up by the team they completed **#London2Paris** and **#Cambridge2London** raising funds for Street Children and for an ambulance in Gaza.

With each peddle the club raises awareness for the various campaigns as well as keeping an active lifestyle. To join the activities in your local area or to start up your own chapter of TeamMC cycling club get in touch with us.



# #TeamMC RUNNING CLUB

Drawing from our success of the cycling club our running club reaches new heights. More and more volunteers are participating in running events and using the club to get fit and active while raising funds for campaigns that are close to their hearts.

The annual Marrakech Marathon draws more and more runners with a steady increase in families taking part. This year will be the first time we run in the Palestinian Marathon alongside 1000s of others from around the world.





# Plans for THE FUTURE

In the year ahead, we aim to reflect on and subsequently increase our efforts with the below aims in mind:

## **Aim One:** Protecting Life and Dignity

Since inception, Muslim Charity has provided a lifeline for communities impacted by disasters. In 2017 and 2018, major emergency programmes included delivering life-saving aid to needy families in Indonesia following the tragic earthquake/tsunami that hit the small city of Palu on the west coast of Sulawesi island, continuing efforts to support the Rohingya refugees in Cox's Bazar, Bangladesh, assisting Syrian refugees in Lebanon and supporting the internally displaced in Yemen.

In addition to this Muslim Charity played its part in responding to the needs of communities in the UK by supporting the homeless community in Manchester. Nearly 600 homeless people died last year in the UK and since January 2018, Muslim Charity has been galvanizing

support through its volunteers in the Greater Manchester area whereby on a monthly basis the #TeamMC volunteers have been going out to provide hot meals, warm food, sleeping bags and clothing to the needy people on the streets.

## **Aim Two:** Empowering Communities

As we increased our focus on integrated sustainable development this year, we improved the lives of some of the poorest people on the planet. Communities benefitted from enhanced access to essential services including healthcare, water, sanitation, and education. Since this has been an area that has been hugely successful in the preceding year, we aim to continue and expand these efforts in the next year.

## **Aim Three:** Strengthening the Muslim Charity partnership

The past year saw greater focus than ever before on improving the quality and efficiency of our work worldwide. We increased our commitment to accountability, transparency and quality. In the coming year, we seek to expand and strengthen our linkages with local and community based organisations.

# Trustees' Responsibilities STATEMENT

The trustees (who are also the directors of Muslim Charity: Helping the Needy for the purposes of company law) are responsible for preparing the Trustees Annual Report and the financial statements in accordance with applicable law and regulations.

Company law requires the trustees to prepare financial statements for each financial year. Under that law 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 company 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 and the income and expenditure of the charity for that period.

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make 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; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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.



## Auditor

KBM UK Ltd are deemed to be re-appointed under section 487(2) of the Companies Act 2006. Each of the persons who is a trustee at the date of approval of this report confirms that:

- so far as each trustee is aware, there is no relevant audit information of which the charity's auditor is unaware; and
- each trustee has 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.

Registered office:

### Muslim Charity

Eaton Hall  
Retford  
Nottinghamshire  
DN22 0PR  
(United Kingdom)

Signed on behalf of the trustees on 18 July 2019:



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

# 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 £2.89 million. This is relatively similar to the previous year's income of £2.94 million. In terms of our annual fundraising calendar, we received increased activity in the same months as the previous year, namely during the Islamic month of Ramadan and the period of Eid-ul-Adha when our donors generally tend to donate more.

In comparison to the year before, we have observed changing trends in donor behavior particularly in

relation to mediums of donating, such as the reduction 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.

Income for our Safe Water programme almost doubled from the preceding year following an increase in donations towards our life-changing and life-saving water projects such as the installation of water hand pumps, water wells and water resources. These interventions benefit needy and vulnerable families residing in rural areas of developing countries that do not have access to safe and clean drinking water.

The trust we have established with our donors and the feedback we provide to them (both customized 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. This has also meant we have been able to implement large-scale projects which are documented in the Trustees Report above.

We have also strengthened the resources in our Fundraising Department, which led to better planned and effective fundraising strategies to highlight the great work we are doing.

## Expenditure

Muslim Charity has undertaken a number of measures to improve the productivity of its charitable activity. 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 £2.4 million, similar to the preceding year, 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 2019.



# Independent AUDITOR'S REPORT

## to the Members of Muslim Charity: Helping The Needy

Year ended 31 October 2018

### Opinion ●

We have audited the financial statements of MUSLIM CHARITY: HELPING THE NEEDY (the 'charity') for the year ended 31 October 2018 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 2018 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 ●

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 financial statements is not appropriate; or
- the trustees have not disclosed in the financial statements 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 financial statements are authorised for issue.

### 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.

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)  
Dated 29 July 2019

For and on behalf of: KBM UK Limited  
1 Concord Business Centre  
Chartered Certified Accountants & Statutory Auditor  
Concord Road  
London  
W3 0TJ



# Statement of FINANCIAL ACTIVITIES

(including income and expenditure account)

	Notes	Unrestricted Funds (£)	2018 Restricted Funds (£)	Total Funds (£)	2017 Total Funds (£)
<b>Incoming Resources</b>					
Donations and legacies	5	647,075	2,237,425	2,884,501	2,919,956
Investment income	6	60	–	60	7
Other income	7	9,000	–	9,000	21,600
<b>Total Income</b>		<b>656,135</b>	<b>2,237,425</b>	<b>2,893,561</b>	<b>2,941,563</b>
<b>Resources Expended</b>					
Expenditure on raising funds					
Costs of other fundraising activities	8	197,056	–	197,056	199,126
Expenditure on charitable activities	9,10	–	2,399,886	2,399,886	2,395,906
Governance cost	11	132,436	–	132,436	87,286
<b>Total Expenditure</b>		<b>329,492</b>	<b>2,399,886</b>	<b>2,729,378</b>	<b>2,682,318</b>
<b>Net Income</b>		<b>326,643</b>	<b>(162,461)</b>	<b>164,183</b>	<b>259,245</b>
Transfers between funds		(363,167)	363,167	–	–
<b>Net movement in funds</b>		<b>(36,524)</b>	<b>200,706</b>	<b>164,183</b>	<b>259,245</b>
<b>Reconciliation of funds</b>					
Total funds brought forward		904,244	109,472	1,013,716	754,471
<b>Total funds carried forward</b>		<b>867,720</b>	<b>310,179</b>	<b>1,177,899</b>	<b>1,013,716</b>

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

	Notes	(£)	2018 (£)	2017 (£)
<b>Fixed assets</b>				
Intangible assets	16		–	807
Tangible fixed assets	17		285,503	288,646
			<b>285,503</b>	<b>289,453</b>
<b>Current assets</b>				
Debtors	18	261,118		95,138
Cash at bank and in hand		689,645		649,247
		<b>950,763</b>		<b>744,384</b>
Creditors: amounts falling due within one year	19	58,367		20,121
Net current assets			892,396	724,263
Total assets less current liabilities			1,177,899	1,013,716
<b>Net assets</b>			<b>1,177,899</b>	<b>1,013,716</b>
<b>Funds of the charity</b>				
Restricted funds			310,179	109,472
Unrestricted funds			867,720	904,244
<b>Total funds carried forward</b>	<b>20</b>		<b>1,177,899</b>	<b>1,013,716</b>

These financial statements were approved by the board of trustees and authorised for issue on 18 July 2019, and are signed on behalf of the board by:



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



# Statement of CASH FLOWS

	2018 (£)	2017 (£)
<b>Cash flows from operating activities</b>		
Net income	180,765	259,245
<b>Adjustments for:</b>		
Depreciation of tangible fixed assets	7,440	7,564
Amortisation of intangible assets	807	808
Other interest receivable and similar income	(60)	(7)
Interest payable and similar charges	3,306	5,513
Accrued income	(6)	(374)
<b>Changes in:</b>		
Trade and other debtors	(165,980)	13,381
Trade and other creditors	38,252	(5,619)
<b>Cash generated from operations</b>	<b>64,524</b>	<b>280,511</b>
Interest paid	(3,306)	(5,513)
Interest received	60	7
Net cash from operating activities	61,278	275,005
<b>Cash flows from investing activities</b>		
Purchase of tangible assets	(4,297)	(7,167)
Proceeds from sale of tangible assets	—	36,753
Net cash (used in)/from investing activities	(4,297)	29,586
<b>Net increase in cash and cash equivalents</b>	<b>56,981</b>	<b>304,593</b>
<b>Cash and cash equivalents at beginning of year</b>	<b>649,246</b>	<b>344,654</b>
<b>Cash and cash equivalents at end of year</b>	<b>706,227</b>	<b>649,246</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.

## ● Amortisation

Amortisation is calculated so as to write off the cost of an asset, less its estimated residual value, over the useful life of that asset as follows:

Computer Software - Amortised over 10 years

If there is an indication that there has been a significant change in amortisation rate, useful life or residual value of an intangible asset, the amortisation is revised prospectively to reflect the new estimates.

## ● 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:

Freehold Property	-	1% straight line
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.

## 4. Limited by guarantee

The charity is a company limited by guarantee. The members of the company are the trustees named on page 4. 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 2018 (£)
<b>Donations</b>			
Donations	374,055	2,237,425	<b>2,611,481</b>
<b>Gifts</b>			
Gift Aid	273,020	—	<b>273,020</b>
	<b>647,075</b>	<b>2,237,425</b>	<b>2,884,501</b>

	Unrestricted Funds (£)	Restricted Funds (£)	Total Funds 2017 (£)
<b>Donations</b>			
Donations	325,186	2,213,561	2,538,747
<b>Gifts</b>			
Gift Aid	381,209	—	381,209
	<b>706,395</b>	<b>2,213,561</b>	<b>2,919,956</b>

## 6. Investment income

	Unrestricted Funds (£)	Total Funds 2018 (£)	Unrestricted Funds (£)	Total Funds 2017 (£)
<b>Saving Income</b>	60	60	7	7

## 7. Other income

	Unrestricted Funds (£)	Total Funds 2018 (£)	Unrestricted Funds (£)	Total Funds 2017 (£)
<b>Rental Income</b>	9,000	9,000	21,600	21,600



## 8. Fundraising Costs

	Unrestricted Funds (£)	Total Funds 2018 (£)	Unrestricted Funds (£)	Total Funds 2017 (£)
Printing and Stationery	363	363	2,671	2,671
Advertising	8,833	8,833	8,474	8,474
Motor and Travel	6,897	6,897	4,918	4,918
Consultancy Fees	23,485	23,485	33,029	33,029
Other office costs	10,829	10,829	10,232	10,232
Postage costs	916	916	1,286	1,286
Support costs (note 10)	145,733	145,733	138,515	138,515
	197,056	197,056	199,126	199,126

## 9. Expenditure on charitable activities by fund type

	Restricted Funds (£)	Support Cost 2018 (£)	Total Funds 2018 (£)	Total Funds 2017 (£)
Qurbani	341,671	11,134	352,805	391,580
Orphans	398,309	12,979	411,288	615,291
Masjid	52,718	1,718	54,436	130,593
Water	440,545	14,356	454,901	248,739
Iftar/Food	65,420	2,132	67,551	81,823
Emergency	669,850	21,828	691,677	308,946
Health	224,569	7,318	231,887	506,180
Education	99,077	3,229	102,306	96,040
Advocacy	31,899	1,039	32,938	-
Livelihood	94	3	97	16,714
	2,324,151	75,735	2,399,886	2,395,906

## 10. Expenditure on Support Cost

	Fundraising Activity (£)	Charitable Activity (£)	Governance Activity (£)	Total Support Cost 2018 (£)	Total Support Cost 2017 (£)
Salaries and wages	82,109	41,055	41,055	164,219	128,650
Postage & stationery	1,133	97	65	1,295	2,525
Telephone	2,989	2,092	897	5,978	10,004
Repairs and renewals	24,245	8,082	8,082	40,408	185
Operating lease – P&M	2,561	366	731	3,659	5,558
IT & computer expenses	1,653	992	662	3,306	5,513
Light and heat	314	189	126	629	126
Rates	1,409	-	353	1,762	663
Bank & Online Charges	17,367	21,003	2,018	40,388	46,907
Depreciation	5,208	1,860	372	7,440	7,563
Amortisation	807	-	-	807	807
Food & entertainment	1,256	-	677	1,933	1,239
Subscription	3,992	-	7,749	11,741	6,834
Sundry expenses	689	-	1,329	2,018	961
	145,733	75,735	64,115	285,583	217,537



## 11. Governance cost

	Unrestricted Funds (£)	Total Funds 2018 (£)	Total Funds 2017 (£)
Legal & professional fee	11,092	11,092	1,454
Insurance	4,287	4,287	3,781
Accountancy fee	32,040	32,040	33,232
Audit fee	4,320	4,320	4,320
Foreign exchange loss	16,582	16,582	
Support Cost (note 10)	64,115	64,115	44,499
	132,436	132,436	87,286

## 12. Net income

Net income is stated after charging/(crediting):

	2018 (£)	2017 (£)
Amortisation of intangible assets	807	808
Depreciation of tangible fixed assets	7,440	7,564
Operating lease rentals	3,659	5,558

## 13. Auditors remuneration

	2018 (£)	2017 (£)
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:

	2018 (£)	2017 (£)
Wages and salaries	164,219	128,650

The average head count of employees during the year was 9 (2017: 6). The average number of full-time equivalent employees during the year is analysed as follows:

	2018 (£)	2017 (£)
Number of staff	9	6

No employee received employee benefits of more than £60,000 during the year (2017: Nil).

## 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. Intangible assets

	Intangible assets (£)
<b>Cost</b>	
At 1 November 2017 and 31 October 2018	8,074
<b>Amortisation</b>	
At 1 November 2017	7,267
Charge for the year	807
At 31 October 2018	8,074
<b>Carrying amount</b>	
At 31 October 2018	–
<b>At 31 October 2017</b>	<b>807</b>

17. Tangible fixed assets

	Land and buildings (£)	Fixtures and fittings (£)	Motor vehicles (£)	Equipment (£)	Total (£)
<b>Cost</b>					
At 1 November 2017	296,176	18,567	6,250	72,549	393,542
Additions	–	510	–	3,787	4,297
<b>At 31 October 2018</b>	<b>296,176</b>	<b>19,077</b>	<b>6,250</b>	<b>76,336</b>	<b>397,839</b>
<b>Depreciation</b>					
At 1 November 2017	21,325	15,042	1,563	66,966	104,896
Charge for the year	2,369	807	1,171	3,093	7,440
<b>At 31 October 2018</b>	<b>23,694</b>	<b>15,849</b>	<b>2,734</b>	<b>70,059</b>	<b>112,336</b>
<b>Carrying amount</b>					
At 31 October 2018	272,482	3,228	3,516	6,277	285,503
<b>At 31 October 2017</b>	<b>274,851</b>	<b>3,525</b>	<b>4,687</b>	<b>5,583</b>	<b>288,646</b>

18. Debtors

	2018 (£)	2017 (£)
Trade debtors	79,180	23,404
Prepayments and accrued income	7,811	9,902
Gift Aid Claim	141,127	–
Other debtors	33,000	61,832
<b>2018 (£)</b>	<b>261,118</b>	<b>95,138</b>

19. Creditors: amounts falling due within one year

	2018 (£)	2017 (£)
Trade creditors	50,462	12,674
Accruals and deferred income	6,890	6,896
Social security and other taxes	1,015	551
<b>2018 (£)</b>	<b>58,367</b>	<b>20,121</b>

20. Analysis of charitable funds

	At 1 Nov 2017 (£)	Incoming resources (£)	Transfer (£)	Outgoing resources (£)	At 31 Oct 2018 (£)
<b>Restricted funds</b>					
Qurbani	–	308,507	44,298	(352,805)	–
Orphans	100,716	520,452	–	(411,288)	209,881
Masjid & Religious	–	58,074	–	(55,476)	2,599
Iftar/food	–	59,144	8,407	(67,551)	–
Water	–	552,305	–	(454,901)	97,404
Emergency	8,757	608,759	74,161	(691,677)	–
Health	–	118,830	113,057	(231,887)	–
Education	–	10,961	123,244	(134,205)	–
Livelihood	–	392	–	(97)	295
<b>2017 (£)</b>	<b>109,472</b>	<b>2,237,425</b>	<b>363,167</b>	<b>2,399,887</b>	<b>310,179</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 Nov 2017 (£)	Incoming resources (£)	Transfer (£)	Outgoing resources (£)	At 31 Oct 2018 (£)
General donation	904,244	656,135	(363,167)	(329,492)	867,720

## 21. Analysis of net assets between funds

	Unrestricted Funds (£)	Restricted Funds (£)	Total Funds 2018 (£)	Total Funds 2017 (£)
Tangible fixed assets	285,503	–	285,503	289,453
Current assets	657,166	310,179	967,345	744,384
Creditors less than 1 year	(58,367)	–	(58,367)	(20,121)
<b>Net assets</b>	<b>884,302</b>	<b>310,179</b>	<b>1,194,481</b>	<b>1,013,716</b>

## 22. Financial instruments

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

	2018 (£)	2017 (£)
<b>Financial assets measured at fair value through income and expenditure</b>		
Financial assets measured at fair value through income and expenditure	689,645	672,650
<b>Financial assets that are debt instruments measured at amortised cost</b>		
Financial assets that are debt instruments measured at amortised cost	253,307	45,250
<b>Financial liabilities measured at fair value through income and expenditure</b>		
Financial liabilities measured at fair value through income and expenditure	58,367	19,571

## 23. Related parties

Muslim Charity: Helping The Needy has an established partner in Pakistan which is operating as Gyne Hospital Trust.

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.

Muslim Charity: Helping The Needy has an established charitable trust under the name of Muslim Charity, registered in South Africa registration number is 1468/2010/PMB. The results of the charitable trust registered in South Africa have been incorporated in these accounts.





# MUSLIM CHARITY

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Charity Reg. 1078488



MuslimCharity



MuslimCharityUK