



UMMAH CHARITY
INTERNATIONAL

Charity number
1146342

TOGETHER
WE MAKE
LIFE BETTER
FOR THE
UMMAH

2018-19 ANNUAL REPORT & FINANCIAL STATEMENT

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Message From The Chairman:

2019 was a year of growth and unity for Ummah Charity International and has seen a rise in our organisation's unwavering public support, with new volunteers and staff members stepping forward to contribute towards both our newer and older initiatives. Our respective projects – which help people throughout Pakistan in all walks of life – have flourished considerably and we hope to mark the coming decade with even more progress and improvement.

However, Ummah Charity International wasn't always at the position it is in today. As a product of years of thought, it was simply a festering idea that began to formulate after an emergency response to an earthquake in 2012. Seven years later, UCI has become a comprehensive relief institution, one which we can be proud of. A team effort has brought the charity to where it is now and a team effort will carry it forward.

In the years that we've operated, our projects have expanded ten-fold, and mass developmental initiatives are currently in the works, including our schooling facilities, water projects, livelihood initiatives and empowering campaigns.

Our sincerest thanks also go out to every single one of our donors this past year, who have brought our visions to a reality. Their generosity pushed our total income beyond last year's figure, and we also had an influx of young volunteers leading the way in our global fundraising efforts.

Our ventures all act towards a common goal, one that we are slowly hoping to achieve: the betterment of humanity. We aim to encourage more people from our societies to play a role – however minor – in changing someone's life for the better.

As we present to you our Annual Report 2019 (spanning from October 2018 to September 2019), we thank you for aiding us along our journey of humanitarian development and charitable projects. We aspire for continued success in the coming years, hoping to address issues in our current-day societies, and expand geographically to other sectors of the world.



Mufti Abdul Wahab
Chairman



Mufti Abdul Wahab
Chairman

EXECUTIVE SUMMARY

Throughout the world, societies are re-examining, reforming, and restructuring their social welfare systems. UCI's Community Welfare Projects include: Water, Food and Education as well as our Rozgar (Livelihood), Build a Masjid, Women Empowerment and Cooked Food Projects.

Seasonal Projects are at the heart of the work UCI ensures. These include our various projects throughout Ramadan and Qurbani such as: Ramadan Food Packs, Eid Gift Packs and the sacrifice of Animals at the time of Eid ul Adha which include Camels, Cows, Goats and Lambs. Seasonally UCI also organises its Winter Project, helping people keep warm.

We have helped thousands of people through our various projects and aim to expand our projects so more people can benefit



MISSION, VISION, VALUES

MISSION

Similar to our overarching vision, our mission hopes to accomplish our aims by developing permanent, sustainable solutions that enable communities to live with dignity, whilst also having alleviated them from their hardships.

VISION

We aim to ensure that those struggling below the poverty line are cared for, which requires dedication, determination and drive on our part as an organisation and on the society as a whole. It is an ambitious vision, one that we hope to accomplish in the near-future.

VALUES

Equality: Islam has taught a key universal lesson: equality irrespective of colour, class, race, gender, age, disability, ethnicity and religion. This is a lesson which we adopt in all of our practices.

Respect: We believe that respect is something everyone has the right to receive. And it is our duty to respect one another no matter someone's financial position or social status.

Integrity and transparency: As one of our key principles, we encourage openness, transparent dealings and honest transactions at all times.

Compassion: Everyone deserves compassion from their friends, families and peers and it is our job to deliver that kindness to those who may not have it.

Partnership: Working together is integral to UCI's ethos; whether it is through volunteers, co-workers and staff, CEOs, donors and members of the public, a joint team effort is required to bring about the best possible results.

Solidarity: We stand by people, giving them the support they need to recover. Strengthening bonds, improving ties and increasing unity is something we specialise in, and hope to continue into the future.

Excellence: By way of wrapping our values into one, we hope to achieve excellence in every one of our endeavours.

OUR EMERGENCY RESPONSE 2019

On **24th September 2019** a deadly earthquake struck areas of Pakistan, including Mirpur and Azad Kashmir, and even some locations in India, leaving 300 people virtually helpless.

Natural disasters have the ability to shake the world, break homes and thrust people into poverty which they would have never anticipated.

Ummah Charity International's on-site team was quick to respond and Mufti Abdul Wahab worked continuously to deliver aid personally day and night to those who had been affected.

Thanks to our donors who also stepped up at short notice, a **total of 3460 people** were given aid through the distribution of:

- Food Packs
- Cartons Of Water
- Emergency Shelters
- Blankets
- Cash Donations

Medical camps were also established and doctors from each area were appointed to supervise medical help to continue treating the injured.

As a result, many of the affected were provided with essential shelter, food and water in order to ensure their immediate survival.

As with every project, this emergency response did not come without its challenges considering that most of the roads had split apart due to the earthquakes. Aside from the difficulties in reaching people, the climate of northern Karachi was much colder than anticipated and our team members had to compromise their own safety to provide means of safety to others.

Our response was dependent upon our team's quick reaction since people's lives were at stake, regardless of the complications we encountered, our emergency relief campaign was hugely successful in providing both physical and emotional support to those who had lost their homes, food and families at the hands of the earthquake.





IMPROVING LIVES THROUGH BUSINESS OPPORTUNITIES



Our Rozgar project has combated the issue of poverty for the past 6 years, by presenting employment opportunities for necessary financial aid: this has been accomplished through 2 initiatives: "The provision of Auto-rickshaws and Small business".

Provision of Auto Rickshaws: With a rising population comes a rising demand for transportation and so auto-rickshaws were one of the best solutions as auto-rickshaws are an important part of urban mobility and a step to improving sustainable transportation, as well as quality of life in cities.

This year a total of **12 Rickshaws** were distributed to hardworking individuals who simply did not have the opportunity to pave the way for their futures, moreover, **96 People benefited** from this venture which included all the extended family members under their care.

The distribution ceremony was held to the highest standards and attended by the Chairman of UCI, Mufti Abdul Wahab, the trustees and donors. All **12 Beneficiaries** were presented with their rickshaws at this prestigious event.

 **12** Rickshaws distributed

 **96** People benefited from the rickshaws





ENCOURAGING THE STRIVE FOR SUCCESS

The number of vulnerable youths in the Ummah has steadily grown and our bike distribution campaign was the first of its kind to be launched to cater to the needs of vulnerable youths. This campaign saw a total of 50 Delivery Motorbikes distributed among some of the most disadvantaged youths of modern-day society, in turn aiding approximately 400 People.

Mufti Abdul Wahab's vision behind this campaign arose from his desire to improve people's lives. Upon realising that food-delivery services weren't all that common in Pakistan, Mufti Abdul Wahab knew that it would be the ideal job for students who had educational ambitions co-existing with their financial troubles.

Programmes like this continue to build a foundation of charitable giving in our youth and



adolescents, showing them that hard work collectively make a big difference.

50 Bikes distributed



400 People benefited





EMPOWER A WOMAN AND CHANGE A NATION



For over 6 years, UCI has been successfully offering friendly and supported learning and development programmes for women. Our Sewing Centre offers a very friendly atmosphere, which welcomes over 20 women every three months – from a wide range of cultures and backgrounds.

In Pakistan most women miss out on getting even basic education and training and struggle to make a living. UCI's Women Empowerment Project aimed to reverse the stigma of working women by providing them opportunities to work from the comforts of their own homes.

The clothing industry is worth more than 200 billion dollars and by encouraging women to tap into this commerce we enabled them to support their families (partners, children and parents). Through providing them with the right support, tools and training this consisted of an extensive sewing course of three months along with a complementary sewing machine to kick-start their success as qualified sewers, within the massive cottage industry.

An astounding **total of 80 Women** were helped this year through the distribution of sewing machines by the Chairman of UCI, Mufti Abdul Wahab, a trustee and several volunteers who ensured that every woman at the ceremony was given the chance to recognise her potential.

The beneficiaries were extremely thrilled with the progress that they had made, and some go as far as earning 1000 rupees a day.

 **80** Women given sewing machines

Women Empowering Ceremony 2018



PROVIDING SAFE WATER

In 2018-19, we funded projects that brought clean water to 51,775 people.

In the face of a looming water crisis, 2.1 billion people currently have insufficient water sources and as one of our most important projects, our "Water for Life" initiative has grown at a large scale in such a short amount of time to cater towards as many people as possible.

The surveys which we conducted all identified that lack of clean water affected more than just cooking and cleaning. Women weren't able to focus on their households since they were busy searching for water, and in many cases, children were injured whilst bringing back water to their homes. As a result, women remained despondent and children were not given the chance to pursue an education.

Ummah Charity International decided that hand-pumps and water wells would be the best solution based upon the requirements of each under-developed area. Communal water wells



were installed in central locations, allowing entire villages to benefit. While for the families living on the outskirts, water hand-pumps were considered to be more sufficient. By conducting research studies beforehand, on each location and individual, UCI ensured that these ventures reaped maximum benefits.

The finalised sectors included Saeed Abadi, Bakhshpur, Gudhpur, Naseerabad and Ranibad.

Transportation to each selected area was difficult considering the harsh climate conditions and the fact that the locations were extremely far, this has

6400 People given pure water through water tanker

22,625 People benefitted from hand-pumps



been one of the most time-consuming and strenuous projects for all those involved, including the team members and volunteers who were tasked with ensuring that each hand-pump and water well was installed and working properly.

This year has seen an influx of donations towards our Water for Life project: a Water Tanker was installed, bringing immediate benefit to 6400 Individuals many of whom were in dire need of water. 905 Hand-Pumps brought water to 22,625 people and 91 water wells have seen 22,750 people gain access to this natural resource.



22,750 People benefitted from water wells





PREVENT HUNGER AND CHANGE THE WORLD



Ummah Charity International (UCI) has worked in multiple crisis-hit areas across Pakistan to combat hunger and poverty that has caused unthinkable suffering to hundreds of people across the globe. The effected individuals are often left unable to fend for themselves or their families and rely on the help of aid to survive. Through "Prevent Hunger and Change the World Project", UCI provided freshly cooked meals and food packs to impoverished communities, whose lives have been drastically altered by famine, drought, disease and natural disasters.

The ingredients prepared are done with each location in mind, ensuring that the local diet and nutritional needs are met adequately. More than ten areas including Burmi Colony, Surjani Town, Mangopir, Khuda ki Basti, Pakhtunabad, Gulshan e Maymar, Ghazi Goth, Malik Goth were chosen for the project.

Our vision for this project lies in giving the helpless individuals of distressed communities the strength they need to carry on with their daily lives, and this aim is achieved through our "Cooked food distribution project." Although the project takes place all year round, we conducted a special food distribution during the month of **Muharram**, and Mufti Abdul Wahab took on the initiative of feeding **6090 Individuals**, through a total of **110 large Pots** of meat, lentils and rice; they were given the first warm, nutritious meal that they had eaten in months.

The food was prepared in UCI's designated kitchens ensuring strict health and safety regulations. The elderly, orphans, widows and other forgotten sectors of society were those we intended to remember with this project. Aside from a nourishing meal, they were also given the essence of community spirit which they had previously lost.

 **6,090** People fed in the year





BUILDING BRIGHTER FUTURES

In November 2018, Chairman Mufti Abdul Wahab took the initiative to start "The Street School establishment".

Living amidst the poverty, debt and underdevelopment that exist in countries like Pakistan, children are not always given the right to education; the children of slums have never set foot into a school building. In fact, they are made to work laboriously to acquire a livelihood for their families.

Staffed with eligible and qualified teachers, UCI's Street School has enrolled many children providing them with a full education, comprising of both secular and religious subjects.

These children come from the worst of living conditions, in fact many of them hadn't even known how to hold a pencil prior to attending the institution.

Interviews conducted with the teachers and faculty of "Ummah Street School", made our staff realise how many of the children who we help are robbed of their futures. Mufti Abdul Wahab takes care to regularly visit the students and their



families to ensure that the "Street School facility" is running smoothly.

This year a total of 190 Students have been enrolled into our school across 3 Batches and are learning not only academic knowledge but Islamic principles, moral conduct and healthcare information.

An additional 65 Gift Packs were also distributed to the children as a way to reward them for their hard work and dedication. The programme consists of providing classes on hygiene, as well as free uniforms, notebooks, other stationary items and snacks.

During the academic year, students are also required to sit annual exams and are given official half-term holidays.

Education is one of the most important things a child can be equipped with, for it is the passport



to their future, the age of adolescence is one where it can either be prosperous or destructive.

The main aim with this campaign was to shape these youths into hardworking and diligent citizens.

 **65** Students given gift packs



 **190** Students enrolled into our schools





REVIVING ISLAM IN RURAL AREAS



Masjids for Muslims are seen to be the focal point of Islamic society and act as places of worship, education, social hubs and connection. Masjids play an important role in shaping both youth and adulthood. But not everyone has access to such places. In fact, there are some areas in Pakistan in which the residents yearn for their own masjid, citizens of various isolated areas are often deprived and out-of-touch with their Islamic associations - something which UCI wished to tackle with our "Build a Masjid project".

Masjid represents unity as one of the core values of Islam, UCI has built many masjid's that are able to accommodate as many 200 to 250 individuals at a time.

Taking into account the locations where there was a drastic need for a Masjid, and the individuals of those areas, Ummah Charity International's, "Build a Masjid project" built a **total of 12 Masjid's** in 2018-19. This has allowed a total of **2440 Individuals** to be given back their right to a place of worship. These Masjids included **Masjid-e-Aisha Siddique** and **Masjid-e-Saadat** which can collectively see **700+** praying in congregation at a time.

Project implementation areas included: Kashmore, Ghospur, Pano Akil, Kandi Koth alongside many more.

The Chairman of UCI, Mufti Abdul Wahab, took care to oversee the re-construction of the Masajid in each given area, and ensured that local residents were able to access all the Masajid's facilities on a daily basis.

 **2,440** Given the chance to pray





MAKTAB: GIVING CHILDREN A CHANCE

The goal of UCI's "Maktab project", has always been to educate children in the way of Islamic and secular education. Many of the children who enter our "Maktab education program", come from backgrounds where there isn't even enough money for proper food, clothing or shelter.

The 2 Maktab continue to Enrol 200 Students each year and continue to offer a safe space for them. Children are taught, both modern and Islamic subjects such as English, Maths, Urdu, Tajweed, Fiqh, Hadith, Reading and Writing under the supervision of qualified Qaris.

UCI's volunteers went the extra mile to bring joy to the children at the Maktab, by holding a prize distribution ceremony, where the most excellent students were selected- these children were rewarded with brand new cricket bats and balls, which they were overjoyed to receive.

The Chairman of UCI, Mufti Abdul Wahab, regularly visits the Maktab and interacts with the students, and his principle aim with this initiative was helping children maximise their potential.

It is the duty of all those who are aware that Islam



aims at establishing a tolerant, educated society based on the values of social welfare and betterment, to make this a possibility.

By teaching children about faith and morals, we motivate them to achieve their goals and dreams for their futures.



 **200** Students enrolled into our Maktab





COMBATING SOCIAL INJUSTICE



Wheelchair: Providing Mobility

With nearly half of its citizens living in poverty, Pakistan struggles to provide basic healthcare services to all of its inhabitants – particularly those living in rural areas and densely populated slums. This year, Ummah Charity International (UCI) endeavoured to provide **150 Wheelchairs**, which helped **150 individuals** to combat immobility and branch out into society. Yet, it wasn't just them who this project benefited; their entire families were helped by the fact that the beneficiaries were given a new independence.

It is unfortunate to admit that disability carries a negative social stigma in areas like Burmi Colony and Surjani town in Pakistan despite the fact that 1.4 million people are currently experiencing disability, these areas, which primarily consist of slums and blighted communities, are home to staggering statistics of people struggling with physical disabilities. They find it hard enough to carry on with their daily lives without having to cope with stereotyping linked with how other individuals see them. The vision of UCI's wheelchair project was to provide individuals with mobility and as a result, we succeeded in distributing multiple wheelchairs to those who required it the most. Alongside the easy accessibility that wheelchairs provide, our beneficiaries were also given the independence they craved and the ambition they needed to succeed.

Chairman Mufti Abdul Wahab distributed the wheelchairs to the candidates at the distribution ceremony and alongside him there was a team of volunteers, trustee and main donors who were present for the special occasion.

 **150** Individuals given wheelchairs



Eye camp: Giving the Gift of Sight

Ummah Charity International established a total of **9 eye camps** and **02 eye cataract surgeries** this year, which have seen a collective **1982 beneficiaries**.

Through this project, we have restored vision to some of the world's most disadvantaged people, who, without our support, would have been left in the dark, forced to succumb to preventable blindness. Preventable blindness leaves adults unable to work, parents unable to take care of their children, and young people unable to study. Visual impairment is a result of an inadequacy of healthcare and is rife in countries like Pakistan where there is an overall shortage of clinics, pharmacies, optometrists and hospitals. Many of those suffering with blindness are unaware that their seemingly fatal eye-related complications are actually curable and, in an attempt to ease their burdens, our UCI eye camps were established.

Mufti Abdul Wahab's aims for this project were, once again, rooted in relieving someone of their worries and our eye camps see more than **200 patients**. Eye glasses and relevant medicines and lenses were prescribed according to different ailments; patients were given free eye checks and UCI has many qualified doctors and administrators overseeing the entire process, moreover, patients were referred to hospitals if they required urgent treatment for cataract.

We encourage our donors to take an active approach in their donations, and two of our donors, Waqaas Rahman and Sami Zubairi, visited their eye camps and interacted with many of the beneficiaries to ensure that the best aid was given.

 **1,982** People given access to free eye care



KEEPING WARM THIS WINTER

Winter has arrived and for millions of people worldwide, this means an even greater struggle for survival. It is often the worst time for the poor and displaced. The freezing weather means higher food and fuel prices, making it costlier to survive. The young, sick and old who are the most vulnerable suffer the most, particularly in the long nights, with more dying in these months than in any other season.

Those who we help have suffered unspeakable traumas and our main goal with this project was to stop them from facing more hardships. Battling poverty and hunger, fleeing conflict and natural disaster – their winter couldn't be more different to ours.

The Winter Project mainly comprises of the distribution of shawls, winter kits and blankets to the most vulnerable people - many of whom are homeless on the streets of Pakistan's rural areas. The elderly, the widows, the children, the ill and all those in desperate need are given aid through this project, these individuals were living in



shelters with no roofs, doors or windows, in homes that could barely shield them from the cold.

Through the distribution of warm 30 Winter Packs we've managed to bring many people into the warmth.

In December 2018, the coldest month of the year, our volunteers left their warm homes and flew from the UK to the slums of Pakistan to hand-deliver the warm blankets to those suffering against the cold.

Mufti Abdul Wahab's vision of this project is to ultimately provide sustainable solutions to this impending crisis, by providing items that could potentially last individuals for years to come.



 **30** Individuals were given warmth during winter





REVIVING THE SUNNAH

Sacrificing an animal when a baby is born has been a long-standing Islamic ritual from Abrahamic times, and one that is an obligatory duty upon all Muslims. With UCI, anyone can fulfil this Islamic deed by donating towards an animal sacrifice.

This year **12 Goats** were sacrificed under the precise supervision of UCI; our team then also ensured that the meat was received by all the chosen beneficiaries, each pack is given to a family and is able to feed around 5 to 6 people per household, for these families, meat is a rarity and so Ummah Charity International takes pleasure in providing needy families what they are deprived off.

However, UCI then goes above and beyond by making sure that all the meat is distributed among some of the most vulnerable families that Pakistan has ever seen, from slums and shanty towns, to the streets of Karachi, we ensure that the meat is given to those who have faced the worst of starvation.

 **576** Benefitted from Sadqah



Small Business Initiative

"Small Business Initiative" is another employment opportunity created by UCI's Chairman, Mufti Abdul Wahab. This initiative gives people a chance to own their own food stalls, selling different food items to the public.

Since the food market is constantly in demand, those who own their business are regularly able to provide all the necessities for survival for their families and eliminate dependence on passive aid.

 **8** People benefited from the Small Business





BLESSINGS IN RAMADAN

Many Muslims have no food when Ramadan arrives each year. Struggling to survive against a backdrop of poverty, many families are unable to participate in Islam's biggest rituals and festivals, without sufficient food for suhoor and iftaar, fasting can hardly be expected from these people. With your help, Ummah Charity International's "Ramadan programme" - strives to provide many families with enough supplies so that they can fast and enjoy the blessed month. Instead of just providing food, UCI adopted a two-tiered strategy including iftar meals and food packs. The packs included all dietary essentials to prepare delicious and healthy iftar and suhoor meals throughout the month of Ramadan; these included: rice, flour, sugar, oil, lentils and dates among other essentials. While our iftar meals were freshly-cooked and given to those on the brink of starvation. Every year, the Chairman of UCI, Mufti Abdul Wahab, delivers the food packs prior to this blessed month, to ensure that maximum beneficiaries receive food. By providing 1336 Food Packs, we have seen 13,360 People conquer hunger during this



During the blessed month of Ramadan, 5000 Iftar packs were also distributed to bring this holy month to a happy close, and so in total, 18,360 People were helped through the entirety of Ramadan.

 **5000** People given iftar meals



 **13,360** People given food packs





OUR GIFT PACKS OF HAPPINESS



Eid is a time where Muslims around the world gather together to celebrate. It is a time of belonging, a time for strengthening family ties and enjoying delicious meals with your loved ones. Eid-ul-Fitr is one of the two festivals that Muslims celebrate – yet there are people who do not get to experience it properly. Widows are struggling against poverty; orphaned children are trying to step around the gap that their parents have left behind and families are beginning to lose hope as they barely survive in a world of hunger, desperation and unhappiness.

The children who we give our gift packs to come from these heart-wrenching backgrounds, many have not seen a new toy or a fresh set of clothes and so we decided to bring them a little bit of joy through this project.

Our team of volunteers spend several hours preparing these Eid gift packs for the children.

This year, a total of **155 children** were given these gift boxes, causing their faces to light up at the prospect of receiving presents and smiles on their faces- Through this project, the children weren't just given material items; they were given new found hope and happiness.

 **155** Children given Eid gift packs





A SACRIFICE ON YOUR BEHALF

Providing nutrition to masses

Alongside our Ramadan project, our "Qurbani initiative" forms the second half of our seasonal ventures. The act of Qurbani marks a point in Islamic history, originating from the story of Prophet Ibrahim (A.S), Muslims from around the world participate in this religious ritual.

Where Ummah Charity International exceeds, is in the fact that once the animal has been sacrificed, the meat is carefully distributed among the neediest of communities.

Every Muslim deserves to enjoy their Eid-ul-Adha celebration, and so giving them meat guarantees that they will have a splendid lunch and dinner with their families.

Hence, our "Qurbani project", fulfils two needs: the needs of people living in the West to complete their religious duties and the need of those in developing countries to not go to sleep hungry.

The Chairman of UCI, Mufti Abdul Wahab, personally delivered the meat to the poorest families in the slums of Pakistan.



This year, our Qurbani project surpassed our expectations and a massive total of 28,992 Individuals were aided through the distribution of meat. This included 159 Lambs, 38 Cows, 14 Camels and 12 Goats, all allowing families across rural Pakistan to enjoy the day of Eid-al-Adha.



 **28,992** Fed with Qurbani meat



UK EVENTS: CHARITY FUNDRAISING EVENT

In November 2018, we launched our biggest annual dinner to date. Hosted by our Chairman Mufti Abdul Wahab, and our staff members, the event garnered a total audience of 250 people and received overall positive feedback.

The aim of this dinner was to create solidarity and bring people of various cultural and ethnic backgrounds together; we also raised awareness about our charitable ventures, updated our donors on our activities for the year and collected donations for our various projects. Many of our donors were also motivated to continue supporting us by physically getting involved.

The actual event had chief guest speakers, nasheed artists and a three-course meal of South Asian cuisine to enhance the experience. Guests were shown our Annual Report from last year, and the night was brought to a close by an award ceremony to thank our trusted volunteers for supporting us.





#TEAM UCI

Although the bulk of Ummah Charity International's projects are focused in Pakistan, significant efforts were also taken this year within the UK. Made up of our volunteers, #Team UCI is an ever-expanding entity to help make life better for the Ummah.

For instance, during Children's Mental Health Week, running from the 4th to the 10th of February, our UK team visited a school for students with disabilities. Our objectives were more than to just spread awareness; it was also to show children kindness which they may have never experienced.

Also, our team here in the UK decided to organise a clothes collection event on 28th February 2019. With the help of our volunteers, hundreds of garments were collected and sorted into two major categories: clothing to send to Pakistan and clothing to be distributed within homeless shelters of the UK.

Additionally, upon hearing of our youth work, the event co-ordinator of Stokes Poges Lane Masjid reached out to us, inviting UCI to participate in



their annual youth event on 24th March to interact with more children with disabilities.

Our volunteers brought along props, games and art essentials to interact with the children and snacks were provided by the masjid committee. The result of this initiative was to create awareness among the Muslim community of our work.

We also held an interactive volunteers' conference on 28th April. Words of welcome were said by several of our active staff members and dinner was served for the attendees. The conference was a way to bridge the gap between workers and volunteers and encourage our youth to bring forward new visions and outlooks which we can incorporate into our activities.



REPORT OF THE TRUSTEES

FOR THE YEAR ENDING
30TH SEPTEMBER 2019

The trustees present their report with the financial statements of the charity for the year ended 30th September 2018. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland

The Board of Trustees



Mufti Abdul Wahab
Chair of Board of Trustees

Mufti Abdul Wahab is the founder of Ummah Charity International. After making presence in global media and social media platforms, his vision of starting a charitable organisation was made true in 2014. Before founding UCI, he had been involved in the humanitarian sector for almost 10 years. He demonstrates commendable zeal towards his cause and is the focal point of the charity. As the chair of trustees, he investigates and closely monitors the different projects of the charity being involved in the charity's day to day work. His hard work has enabled the creative and financial development of the charity to flourish, including the growth of numerous public campaigns. His aim is to provide lasting routes out of poverty, empowering people to transform their lives and serving all communities without prejudice.



Waqas Rahman
Member of the Board of Trustees

Waqas Rahman has over ten years of experience as an IT consultant and his expertise in the quaternary, digital sector has allowed him to transform the marketing aspect of the charity. As a member of the board, he provides a passion to take the humanitarian mission to the next level, whilst providing a wealth of experience, knowledge and professionalism. As a trustee he had the opportunity to contribute towards marketing, branding, organisational structure and implementation of government regulations with his discernible skills and knowledge. I hope that the charity continues to prosper and influences the "UCI has provided all of us with a new dimension in life and a real purpose of wellbeing. It has been a pleasure to witness the enthusiasm and dedication of the entire UCI team, in contributing to the lives of so many people around the world, with projects ranging from food distribution and medical aid to building new masjid and school for children. I had the chance of personally visiting the beneficiaries of several projects in Karachi in 2019 and to witness the conditions of people. Not only did it provide a level of satisfaction but also revitalized the purpose in life. I hope that the charity continues to prosper and influences the lives of all humans."



Faizal Rao
Member of the Board of Trustees

Faizal Rao is a skilled individual in terms of upholding financial responsibilities and is efficient in the execution and management of all the charity's funds. By profession he works on a high post in an accountancy firm in London. His pecuniary acumen has allowed the charity to effectively respond and meet any goals which have been allocated. With his proficiencies, Ummah Charity International has maintained their skilled monetary system which permits the accomplishment of all objectives. He has a vast role play in the charity's UK events as well as projects which operate in the UK.

Reference & Administrative Details

Legal and Administrative Information

Registered Charity Name:

Ummah Charity International

Registered Charity No.

1146342

The Trustees:

The trustees who served the charity during the period were as follows:

Mr Abdul Wahab
Mr Faizal Rao
Mr Waqas Rahman

Registered Office:

16 Village Way East
Harrow
HA2 7LU

Accountants:

Silver Arc
Chartered Certified Accountants
Suite 3
52 Upton Lane
London
E7 9LN

Principal office:

16 Village Way East
Harrow
HA2 7LU

Bankers:

Barclays Bank
220 Ealing Road
Wembley, Middlesex
HA0 4QH

Structure, Governance and Management

Governing document:

The charity is controlled by its governing document, a deed of trust, and constitutes an unincorporated charity.

Risk Management Policy:

A separate log is maintained to determine the risk factors, which can affect the operations of Ummah Charity International and can produce significant hurdles in the work. These factors usually come under discussion in trustee meetings and require actions if necessary. Mainly the risk which can be a potential threat is the financial position of the organisation. It applies both on internal and external levels. On internal, the level of reserves and on external it is the economic calamity which can affect our donors and funders and can distress them from supporting the good causes. Trustees are aware of these potential risks and have already discussed to overcome the threats (if arise) with possible risk and are agreed to discuss them in every trustee meeting, so the quick response can be discoursed and delivered on time. It is also worth mentioning that despite the financial risks, areas like governance, competition, operations, fundraising, legal compliance, visibility and information technology are also well assessed and discussed in detail. The charity is controlled by its governing document, a deed of trust, and constitutes unincorporated charity.

Risk of Governance:

Ummah Charity International needs to ensure that proper governance structures and practices are adopted to reduce the risk of failure and can support the survival and success of the organisation. The board will regularly review the policies and procedures to ensure they meet the governance and operating standard.



Funding:

Ummah Charity International does not have a fixed amount of income. In continuation of work it will be absolutely dependent on the donations made by the public or other charity organisations. Projects are only initiated when the complete funds are available to cover the cost but an exceptional case where Ummah Charity International has also set aside a portion of reserves to reduce the disruption in the event due to temporary fall in donations.

Our fundraising teams utilise different approaches, which include the following:

- Individual donor giving
- Challenges
- Events
- Online giving
- Communities fundraising
- Live TV appeals
- Call centres
- Direct mail

“ Fundraising activities are carried out by our own staff or volunteers, we did not use third parties or agencies. ”

General Data Protection Regulation (GDPR):

From 2017 we have provided training to staff members regarding the importance of GDPR. An action plan was implemented and all donors were sent consent forms and emails. We have a data protection policy and privacy statements.

Complaints handling:

We have a complaints policy in place and a complaint can be submitted to us in either in person, by telephone, email or via our website contact form. Complaints will be dealt with in accordance to our policy. We strive to make Ummah Charity International meet high standard and up to the expectation of our donors. All procedures and framework are reviewed on regular basis for improvement purposes.

I.T & Data Storage:

Ummah Charity International is reliant upon electronically-stored data, however the damage of our computer systems will not disrupt any of our humanitarian operations. This is due to the fact that copies of all our data have been made in order to keep the information we have secure.

Objectives and Activities

Our Objectives

Ummah Charity International is a developmental aid organisation working with some of the most impoverished countries, regardless of colour, sect or creed.

Our objectives revolve around the major goals listed below:



Expertise in our humanitarian projects:

This includes responding to any disasters so the community is protected, this requires efficiency and greater rapid action. A better community is another aspect that we focus on through our local projects and social bonding with a wide variety of people and organisations.

The empowerment of communities:

Development of integrated programmes especially sustainable livelihood projects which enable the vulnerable communities to break out of the cycle of poverty, whether it is by setting up a small business or distributing rickshaws. We have a gender equality policy therefore the Women Empowerment project gives women an equal chance to make their journey towards a better future.

Building trust and impacting efficiency in our work:

Ummah Charity is based on transparency, neutrality and sincerity with effective leadership and programme management. The importance of each project in Ummah Charity International is inevitable and the work that we do is bringing vulnerable communities who are entrapped by poverty towards hope and stability

Current development programmes and projects set up are:

- Educating the children and enlighten their future
- Provision of clean and hygienic water solutions in rural and urban villages
- Healthcare – We set-up camps for eye care checks or wheelchair distribution
- Reducing hunger – This is done by serving warm meals and providing food packs
- Infrastructure is another major project whether it be the building of Masajid or building homes for the homeless or displaced.
- Seasonal projects are set up throughout the year – Ramadan/Qurbaani or winter.
- Reduce Hunger
- Humanitarian responses

Mission

Our mission is to deal with poverty and its causes by developing innovative and sustainable solutions that enable individuals and their communities to live with dignity. We aim to accomplish this by supporting initiatives that promote economic justice and social equality. These are only two of the basic fundamentals of life, according to the teachings of Islam. To eliminate sufferings and hardships of all mankind which is the prime mission of UCI. We are continuously endeavouring to tackle the root cause of the problem that causes inequitable distribution of resources.

Values

Equality: Islam teaches equality irrespective of colour, class, race, gender, age, disability, ethnicity, and religion; and this forms the foundation of what we practice at UCI.

Respect: It is our belief that respect is the birth right of each individual regardless of their social status, values and beliefs.

Integrity: Integrity is our strong suite and we maintain transparent dealings and honest transactions at all times and levels. **Compassion:** We believe in kindness and compassion not only to those who are in need and have been encompassed with poverty, but to everyone who is facing life's turbulences.

Partnership: We work together with our local and international partners in order to effectively serve the larger communities.

Solidarity: We stand with the disadvantaged, and the ones struck down, enabling them to overcome their misery, and start anew.

Transparency: We have a policy of openness as we believe we are answerable to God, while we owe our donors to correctly inform them of our progress.

Excellence: Our goal is to achieve excellence in providing humanitarian aid in disasters, as well as to the destitute and underprivileged.

Accountability

Ummah Charity International is working continuously to develop and improve its accountability (a vital part of legitimacy) so that it fully supports our vision and mission and ensures that our work has the greatest impact. We have many policies and instruments in place for this such as participation, feedback, complaints-handling and reporting.

When someone donates towards a particular cause or project, we make sure that we have the team and resources to direct your donation towards the people and communities who need it the most. We take your donations very seriously and make sure that every penny is spent in correct way, for that all donated funds are monitored and reviewed by Mufti Abdul Wahab (Founder & Chairman) who ensures that Zakat, Sadaqah and other funds are spent correctly. After the completion, a detailed feedback of the project is sent to our donors.

Ummah Charity International believes that if we work together, we can make a difference and for that we keep our work transparent among all stakeholders which includes: public, donors, volunteers, staff and regulatory bodies in the countries we operate. A little note on Gift aid: Thanks to our donors who have signed a Gift Aid Declaration as this is much appreciated

Public Benefit

The Trustees confirm that they abide by the Charity Commission's general guidance on public benefit complying with Section 4 of the Charities Act 2006 to have due regard to public benefit in pursuance of its objectives and activities. The initiatives taken by Ummah Charity International left a deep impact and delivers sense of well-being & happiness without compromising on people's self-respect. We have been playing an affective role in helping those who are in dire need. UCI has undertaken different projects over the years; some were meant to provide immediate relief while the others meant to uplift the economic status of families. In either case, our efforts have been proven fruitful and helped the beneficiaries in changing their lives and providing them a chance to uplift their current situation. It is worth to mention that whatever we have achieved so far is quite encouraging and a source of boosting our moral and spirit to continue the good work for public's benefit and help.

Future Developments

Our strategy sets new directions for 2019 - 2020, including various aims: Ummah Charity International (UCI) aims to efficaciously broaden its service base, with the express purpose of aiding an increasing number of people each year. Internally a focus on organisational structure, and externally, prominence on forming strategic partnerships with other entities serving in the same thematic areas envisioned. UCI's strategic plan for the upcoming year also encompasses plans to increase the donor base/funding sources to ensure that higher revenue is generated. On the other hand, there are also plans to expand the operations of the organisation in Pakistan and the UK, as well as operating our projects in more countries where people are in need of assistance. On the geographic expansion front, the strategy is to supplement the humanitarian response and aid, and make it efficient in terms of response time. For the thematic expansion, the organisational design is to enhance the funding and activities in the education, poverty eradication, livelihood and food distribution projects. The former/geographic expansion projects would include reaching out to people in different countries that are suffering from social or political chaos and need emergency relief assistance. The latter/thematic expansion projects would be strategically devised keeping in view the ground realities as well as the needs of the communities of the target population. For eradication of poverty, we aim to build an additional school building along with the current one so that the future generations residing in the under-privileged communities have access to better quality of life for themselves and their families. Previously UCI had ventured into providing small business opportunities to selected talented individuals, which enabled them to earn and generate employment; Mufti Abdul Wahab launched a campaign (Himmat Karo Aage Barho) for the youth to earn livelihood through delivery motorbikes, we aim to expand the campaign for the coming year. In addition to that, more funds will be spent on the existing livelihood project activities, such as distribution of rickshaws and sewing machines being offered on equal basis to both men and women. Food packs distribution project; while it provides temporary relief, it is at the heart of UCI's activities and this year the number of beneficiaries will be raised to 10,000 families/food packs. Healthcare projects also require expansion in face of the increasing diseases and rising cost of medical making it inaccessible for the poor. On the operational front, UCI's plans include creating a network with other charitable organisations and to engage more UK-based individuals in volunteer activities. Ensuring diverse social, religious and ethnic backgrounds for the volunteers will ensure a social cohesion, and the networking with other thematic institutes would also facilitate the volunteers to sharpen their skills and talents.

Fundraising Activities

Organization's fundraising activities and funding sources are reviewed occasionally by trustees to ensure all known sources of funds are approached for financial support. It was mentioned that the idea and experiment of doing charity appeals through television channels are really successful and helped the charity to reach more audience for awareness as well as for financial gains. The trustee's emphasis on setting up and regularly updating the just-giving pages so more people can be engaged in good causes.

Statement of Trustee's Responsibility

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to - select suitable accounting policies and then apply them consistently; - observe the methods and principles in the Charity SORP; - make judgements and estimates that are reasonable and prudent; - state whether applicable 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 proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. 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. The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to: select suitable accounting policies and then apply them consistently; observe the methods and principles in the Charity SORP; make judgements and estimates that are reasonable and prudent; 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 proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. 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.

Financial Review

Income

All incoming resources are included in the Statement of Financial Activities (SOFA) when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy and there is certainty of receipt. Donations: This comprises all incoming resources from donations and gifts collected directly by the charity and income from fundraising events/ appeals during the year. Gift Aid tax recoverable under the Gift Aid Scheme is recognised where there is an entitlement, certainty of receipt and the amount can be measured with sufficient reliability. Where a claim for repayment of income tax has been or will be made, such income is included in the debtors' amount if still not received by the year end.

Reserves Policy

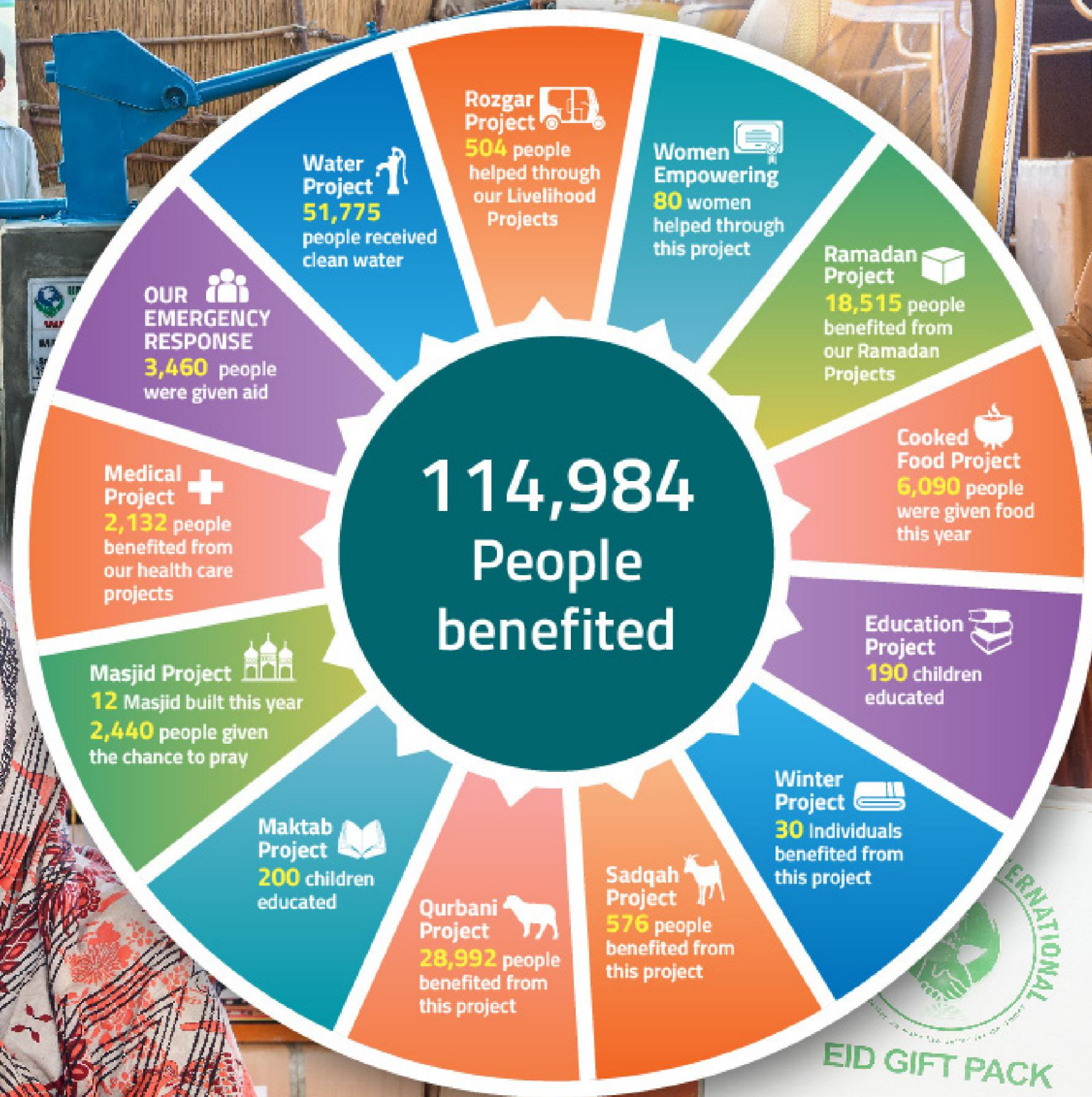
The beneficiaries of the Ummah Charity International are the communities from different backgrounds and cultures, the only thing common among them is "poverty and insufficient resources", most of them receive the assistance and support from UCI on regular bases as their economic conditions do not allow them to fulfil the requirements on their own. UCI's ongoing projects are a big hope for such thousands of people and any delay or obstacle in delivering the projects can awfully affect their lives. Therefore, trustees are in a view that a minimum of six-month reserve would be necessary to run the programs smoothly and to ensure the sustainability. The UCI runs learning, fundraising, capacity building and advocacy activities and programmes that support the communities and individuals. The UCI Reserves Policy is to maintain sufficient level of reserves to enable normal operating activities to continue over a period of up to six months should a shortage in income occur and to take account of potential risks and emergencies that may arise from time to time. This policy will be reviewed at the Annual Trust meeting each year. The Chairman will present the Trustee Board with a draft document and supporting materials that enables them to make an informed decision about levels of Reserves and feeds into their approval of the strategy document and annual operating budget.

Review

During the year the charity raised £640,318) in direct donations from the general public to carry out the programmes mentioned in Statement of Financial Activities. Most of this was utilised in the year and remaining funds are in reserve for ongoing projects. The charity continues to work closely with a number of partner organisations in providing aid to the needy and of the expenditure, (£334,733) was spent with these partner organisations. The income tax recoverable from Gift Aid is used for admin and marketing related expenses.

Single Donation

Big Difference



FINANCIAL STATEMENTS

FOR THE YEAR ENDING
30TH SEPTEMBER 2019

Independent Examiner's Report to the Trustees of Ummah Charity International

Independent examiner's report to the trustees of Ummah Charity International

I report to the charity trustees on my examination of the accounts of Ummah Charity International (the Trust) for the year ended 30th September 2019.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of Association Chartered Certified Accountants which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Arsalan Shakeel
Silver Arc
Chartered Certified Accountants
Suite 3
52 Upton Lane
London
E7 9LN

29th July 2020

Statement Of Financial Activities

For the year Ended 30th September 2019

| | Notes | Unrestricted fund £ | Restricted fund £ | 30/9/19 Total funds £ | 30/9/18 Total funds £ |
|-----------------------------------|-------|------------------------|----------------------|-----------------------------|-----------------------------|
| INCOME AND ENDOWMENTS FROM | | | | | |
| Donations and legacies | 2 | 70,106 | - | 70,106 | 71,068 |
| Charitable activities | | | | | |
| Health & Welfare | 3 | 12,284 | 63,613 | 75,897 | 16,376 |
| Ramadan | | 12,205 | 87,985 | 100,190 | 81,689 |
| Hifze Quran | | 11,165 | 17,806 | 28,971 | 25,476 |
| Qurbani | | 45,810 | - | 45,810 | 36,480 |
| Economic Empowerment | | 7,641 | 56,465 | 64,106 | 40,497 |
| Sadaqah | | - | 40,194 | 40,194 | 11,865 |
| Water Projects | | 22,045 | 122,844 | 144,889 | 193,596 |
| Zakat | | - | 33,232 | 33,232 | 10,457 |
| Education | | 1,095 | 8,090 | 9,185 | 705 |
| Disaster Relief | | 3,213 | 12,493 | 15,706 | 4,304 |
| Masjid | | 2,110 | 33,793 | 35,903 | 71,945 |
| Voluntary Donations | | 32,285 | 13,949 | 46,234 | 163,483 |
| Total | | 219,959 | 490,464 | 710,423 | 727,941 |
| EXPENDITURE ON | | | | | |
| Raising funds | 4 | 36,198 | 86,000 | 122,198 | 103,662 |
| Charitable activities | | | | | |
| Health & Welfare | 5 | 207 | 15,168 | 15,375 | 3,550 |
| Ramadan | | - | 61,610 | 61,610 | 36,186 |
| Hifze Quran | | - | 4,340 | 4,340 | 2,100 |
| Qurbani | | 37,933 | - | 37,933 | 30,892 |
| Economic Empowerment | | - | 37,400 | 37,400 | 19,000 |
| Sadaqah | | - | 9,947 | 9,947 | 7,700 |
| Water Projects | | - | 121,138 | 121,138 | 102,500 |
| Education | | - | 7,000 | 7,000 | - |
| Disaster Relief | | - | 10,990 | 10,990 | 3,622 |
| Masjid | | - | 29,000 | 29,000 | 9,500 |
| Other | | 174,036 | 7,283 | 181,319 | 141,732 |
| Total | | 248,374 | 389,876 | 638,250 | 460,444 |
| NET INCOME/(EXPENDITURE) | | (28,415) | 100,588 | 72,173 | 267,497 |

The notes form part of these financial statements

Statement Of Financial Activities

For the year Ended 30th September 2019

| | Notes | Unrestricted fund £ | Restricted fund £ | 30/9/19 Total funds £ | 30/9/18 Total funds £ |
|------------------------------------|-------|------------------------|----------------------|-----------------------------|-----------------------------|
| RECONCILIATION OF FUNDS | | | | | |
| Total funds brought forward | | 223,552 | 527,929 | 751,481 | 483,984 |
| TOTAL FUNDS CARRIED FORWARD | | 195,137 | 628,517 | 823,654 | 751,481 |

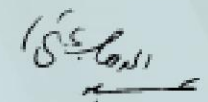
The notes form part of these financial statements

Statement of Financial Position

30th September 2019

| | Notes | Unrestricted fund £ | Restricted fund £ | 30/9/19 Total funds £ | 30/9/18 Total funds £ |
|--|-------|------------------------|----------------------|-----------------------------|-----------------------------|
| FIXED ASSETS | | | | | |
| Tangible assets | 11 | 8,070 | - | 8,070 | 9,874 |
| CURRENT ASSETS | | | | | |
| Debtors: amounts falling due within one year | 12 | 140,637 | - | 140,637 | 72,559 |
| Cash at bank and in hand | | <u>65,776</u> | <u>628,517</u> | <u>694,293</u> | <u>686,886</u> |
| | | 206,413 | 628,517 | 834,930 | 759,445 |
| CREDITORS | | | | | |
| Amounts falling due within one year | 13 | <u>(17,342)</u> | - | <u>(17,342)</u> | <u>(14,712)</u> |
| NET CURRENT ASSETS | | <u>189,071</u> | <u>628,517</u> | <u>817,588</u> | <u>744,733</u> |
| TOTAL ASSETS LESS CURRENT LIABILITIES | | 197,141 | 628,517 | 825,658 | 754,607 |
| CREDITORS | | | | | |
| Amounts falling due after more than one year | 14 | <u>(2,004)</u> | - | <u>(2,004)</u> | <u>(3,126)</u> |
| NET ASSETS | | <u>195,137</u> | <u>628,517</u> | <u>823,654</u> | <u>751,481</u> |
| FUNDS | 16 | | | | |
| Unrestricted funds | | | | 195,137 | 223,552 |
| Restricted funds | | | | <u>628,517</u> | <u>527,929</u> |
| TOTAL FUNDS | | | | <u>823,654</u> | <u>751,481</u> |

The financial statements were approved by the Board of Trustees and authorised for issue on 29th July 2020 and were signed on its behalf by:


Mr. Abdul Wahab - Chairman


Mr. Faisal Rao - Treasurer

The notes form part of these financial statements

Statement of Cash Flows

For the year Ended 30th September 2019

| | Notes | 30/9/19 £ | 30/9/18 £ |
|---|-------|----------------|----------------|
| Cash flows from operating activities | | | |
| Cash generated from operations | 1 | <u>8,949</u> | <u>307,936</u> |
| Net cash provided by operating activities | | <u>8,949</u> | <u>307,936</u> |
| Cash flows from investing activities | | | |
| Purchase of tangible fixed assets | | <u>(420)</u> | <u>(6,256)</u> |
| Net cash used in investing activities | | <u>(420)</u> | <u>(6,256)</u> |
| Cash flows from financing activities | | | |
| Capital repayments in year | | <u>(1,122)</u> | <u>4,188</u> |
| Net cash (used in)/provided by financing activities | | <u>(1,122)</u> | <u>4,188</u> |
| Change in cash and cash equivalents in the reporting period | | 7,407 | 305,868 |
| Cash and cash equivalents at the beginning of the reporting period | | <u>686,886</u> | <u>381,018</u> |
| Cash and cash equivalents at the end of the reporting period | | <u>694,293</u> | <u>686,886</u> |

The notes form part of these financial statements

Notes to the Statement of Cash Flows

For the year Ended 30th September 2019

1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

| | 30/9/19 | 30/9/18 |
|--|--------------|----------------|
| | £ | £ |
| Net income for the reporting period (as per the Statement of Financial Activities) | 72,173 | 267,497 |
| Adjustments for: | | |
| Depreciation charges | 2,224 | 2,743 |
| (Increase)/decrease in debtors | (68,078) | 35,734 |
| Increase in creditors | 2,630 | 1,962 |
| Net cash provided by operations | 8,949 | 307,936 |

The notes form part of these financial statements

Notes to the Financial Statements

For the year Ended 30th September 2019

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

The financial statements have been prepared in accordance with Accounting and Reporting by Charities:

Statement of Recommended Practice applicable to charities preparing their accounts in accordance with

the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102), the Financial Reporting Standard applicable in the UK and

Republic of Ireland (FRS 102) and the Companies Act 2006.

The Charity meets the definition of a public entity under FRS 102.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated

in the relevant accounting policy note(s).

The preparation of the financial statements in compliance with FRS 102 requires the use of certain critical

accounting estimates. It also requires management to exercise judgement in applying the charity's accounting policies (see accounting policies 1u).

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

| | |
|-----------------------|---------------------------|
| Fixtures and fittings | - 15% on reducing balance |
| Computer equipment | - 25% on reducing balance |

continued...

Notes to the Financial Statements - continued

For the year Ended 30th September 2019

1. ACCOUNTING POLICIES - continued

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Going concern

The Trustees are not aware of any material uncertainties about the charity's ability to continue as a going concern. The financial statements have therefore been prepared on the basis that the charity is a going concern.

We have adequate resources and are well placed to manage the business risks. Our planning process, including financial projections, has taken into consideration the current economic climate and its potential impact on the various sources of income and planned expenditure. We have a reasonable expectation that we have adequate resources to continue in operational existence for the foreseeable future. We believe that there are no material uncertainties that call into doubt the charity's ability to continue.

2. DONATIONS AND LEGACIES

| | 30/9/19 | 30/9/18 |
|----------|---------------|---------------|
| | £ | £ |
| Gift aid | <u>70,105</u> | <u>71,068</u> |

Notes to the Financial Statements - continued

For the year Ended 30th September 2019

3. INCOME FROM CHARITABLE ACTIVITIES

| | Activity | 30/9/19 | 30/9/18 |
|----------------------|----------------------|----------------|----------------|
| | | £ | £ |
| General Donations | Health & Welfare | 12,284 | 2,916 |
| Restricted Donations | Health & Welfare | 63,614 | 13,460 |
| General Donations | Ramadan | 12,205 | 14,904 |
| Restricted Donations | Ramadan | 87,985 | 66,785 |
| General Donations | Hifze Quran | 11,165 | 10,901 |
| Restricted Donations | Hifze Quran | 17,806 | 14,575 |
| General Donations | Qurbani | 45,810 | 36,210 |
| Restricted Donations | Qurbani | - | 270 |
| General Donations | Economic Empowerment | 7,641 | 6,697 |
| Restricted Donations | Economic Empowerment | 56,465 | 33,800 |
| Restricted Donations | Sadaqah | 40,194 | 11,865 |
| General Donations | Water Projects | 22,045 | 25,650 |
| Restricted Donations | Water Projects | 122,844 | 167,946 |
| Restricted Donations | Zakat | 33,232 | 10,457 |
| General Donations | Education | 1,095 | 290 |
| Restricted Donations | Education | 8,090 | 415 |
| General Donations | Disaster Relief | 3,213 | 3,154 |
| Restricted Donations | Disaster Relief | 12,493 | 1,150 |
| General Donations | Masjid | 2,110 | 515 |
| Restricted Donations | Masjid | 33,793 | 71,430 |
| General Donations | Voluntary Donations | 32,285 | 43,641 |
| Restricted Donations | Voluntary Donations | 13,949 | 119,842 |
| | | <u>640,318</u> | <u>656,873</u> |

4. RAISING FUNDS

| | 30/9/19 | 30/9/18 |
|--------------------------------|----------------|----------------|
| | £ | £ |
| Raising donations and legacies | | |
| Advertisement | 13,138 | 7,000 |
| Event cost | 9,568 | 8,081 |
| Fundraising cost | <u>99,492</u> | <u>88,581</u> |
| | <u>122,198</u> | <u>103,662</u> |

Notes to the Financial Statements - continued

For the year Ended 30th September 2019

5. CHARITABLE ACTIVITIES COSTS

| | Grant funding of activities (see note 6) £ |
|----------------------|---|
| Health & Welfare | 15,375 |
| Ramadan | 61,610 |
| Hifze Quran | 4,340 |
| Qurbani | 37,933 |
| Economic Empowerment | 37,400 |
| Sadaqah | 9,947 |
| Water Projects | 121,138 |
| Education | 7,000 |
| Disaster Relief | 10,990 |
| Masjid | 29,000 |
| | <u>334,733</u> |

6. GRANTS PAYABLE

| | 30/9/19 £ | 30/9/18 £ |
|----------------------|----------------|----------------|
| Health & Welfare | 15,375 | 3,550 |
| Ramadan | 61,610 | 36,186 |
| Hifze Quran | 4,340 | 2,100 |
| Qurbani | 37,933 | 30,892 |
| Economic Empowerment | 37,400 | 19,000 |
| Sadaqah | 9,947 | 7,700 |
| Water Projects | 121,138 | 102,500 |
| Education | 7,000 | - |
| Disaster Relief | 10,990 | 3,622 |
| Masjid | 29,000 | 9,500 |
| | <u>334,733</u> | <u>215,050</u> |

The total grants paid to institutions during the year was as follows:

| | 30/9/19 £ | 30/9/18 £ |
|---------|----------------|----------------|
| Zakat | 120,580 | 164,486 |
| Sadaqah | <u>176,013</u> | <u>17,200</u> |
| | <u>296,593</u> | <u>181,686</u> |

Notes to the Financial Statements - continued

For the year Ended 30th September 2019

7. SUPPORT COSTS

| | Management £ | Finance £ | Informatio technology £ |
|--------------------------|-----------------|--------------------------|-------------------------------|
| Other resources expended | <u>104,142</u> | <u>71,277</u> | <u>2,176</u> |
| | Other £ | Governance costs £ | Totals £ |
| Other resources expended | <u>2,224</u> | <u>1,500</u> | <u>181,319</u> |

8. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 30th September 2019 nor for the year ended 30th September 2018.

Trustees' expenses

| | 30/9/19 £ | 30/9/18 £ |
|--------------------|--------------|--------------|
| Trustees' expenses | <u>8,324</u> | <u>6,892</u> |

Above Trustees' expenses included travel expenses in relation to the completion of the projects.

9. STAFF COSTS

| | 30/9/19 £ | 30/9/18 £ |
|--------------------|---------------|---------------|
| Wages and salaries | <u>25,137</u> | <u>19,332</u> |
| | <u>25,137</u> | <u>19,332</u> |

The average monthly number of employees during the year was as follows:

| | 30/9/19 | 30/9/18 |
|--------------------------------|----------|----------|
| Number of administrative staff | <u>3</u> | <u>2</u> |

No employees received emoluments in excess of £60,000.

Notes to the Financial Statements - continued

For the year Ended 30th September 2019

10. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

| | Unrestricted fund £ | Restricted fund £ | Total funds £ |
|------------------------------------|---------------------------|-------------------------|---------------------|
| INCOME AND ENDOWMENTS FROM | | | |
| Donations and legacies | 71,068 | - | 71,068 |
| Charitable activities | | | |
| Health & Welfare | 2,916 | 13,460 | 16,376 |
| Ramadan | 14,904 | 66,785 | 81,689 |
| Hifze Quran | 10,901 | 14,575 | 25,476 |
| Qurbani | 36,210 | 270 | 36,480 |
| Economic Empowerment | 6,697 | 33,800 | 40,497 |
| Sadaqah | - | 11,865 | 11,865 |
| Water Projects | 25,650 | 167,946 | 193,596 |
| Zakat | - | 10,457 | 10,457 |
| Education | 290 | 415 | 705 |
| Disaster Relief | 3,154 | 1,150 | 4,304 |
| Masjid | 515 | 71,430 | 71,945 |
| Voluntary Donations | 43,641 | 119,842 | 163,483 |
| Total | 215,946 | 511,995 | 727,941 |
| EXPENDITURE ON | | | |
| Raising funds | 103,662 | - | 103,662 |
| Charitable activities | | | |
| Health & Welfare | - | 3,550 | 3,550 |
| Ramadan | - | 36,186 | 36,186 |
| Hifze Quran | - | 2,100 | 2,100 |
| Qurbani | 30,622 | 270 | 30,892 |
| Economic Empowerment | - | 19,000 | 19,000 |
| Sadaqah | - | 7,700 | 7,700 |
| Water Projects | - | 102,500 | 102,500 |
| Disaster Relief | 2,472 | 1,150 | 3,622 |
| Masjid | - | 9,500 | 9,500 |
| Other | 141,732 | - | 141,732 |
| Total | 278,488 | 181,956 | 460,444 |
| NET INCOME/(EXPENDITURE) | (62,542) | 330,039 | 267,497 |
| RECONCILIATION OF FUNDS | | | |
| Total funds brought forward | 286,094 | 197,890 | 483,984 |

continued...

Notes to the Financial Statements - continued

For the year Ended 30th September 2019

10. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

| | Unrestricted fund £ | Restricted fund £ | Total funds £ |
|------------------------------------|---------------------------|-------------------------|---------------------|
| TOTAL FUNDS CARRIED FORWARD | 223,552 | 527,929 | 751,481 |

11. TANGIBLE FIXED ASSETS

| | Fixtures and fittings £ | Computer equipment £ | Totals £ |
|------------------------|----------------------------------|----------------------------|-------------|
| COST | | | |
| At 1st October 2018 | 4,767 | 9,387 | 14,154 |
| Additions | - | 420 | 420 |
| At 30th September 2019 | 4,767 | 9,807 | 14,574 |
| DEPRECIATION | | | |
| At 1st October 2018 | 1,272 | 3,008 | 4,280 |
| Charge for year | 524 | 1,700 | 2,224 |
| At 30th September 2019 | 1,796 | 4,708 | 6,504 |
| NET BOOK VALUE | | | |
| At 30th September 2019 | 2,971 | 5,099 | 8,070 |
| At 30th September 2018 | 3,495 | 6,379 | 9,874 |

12. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

| | 30/9/19 £ | 30/9/18 £ |
|--------------------------------|----------------|---------------|
| Other debtors | (200) | 1,827 |
| Prepayments and accrued income | 140,837 | 70,732 |
| | 140,637 | 72,559 |

continued...

Notes to the Financial Statements - continued

For the year Ended 30th September 2019

13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

| | 30/9/19 | 30/9/18 |
|---------------------------------|---------------|---------------|
| | £ | £ |
| Finance leases (see note 15) | 1,062 | 1,062 |
| Social security and other taxes | 464 | 867 |
| Net wages | 3,580 | 1,665 |
| Other creditors | 10,736 | 9,618 |
| Accrued expenses | <u>1,500</u> | <u>1,500</u> |
| | <u>17,342</u> | <u>14,712</u> |

14. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

| | 30/9/19 | 30/9/18 |
|--|--------------|--------------|
| | £ | £ |
| Hire purchase contracts and finance leases (see note 15) | <u>2,004</u> | <u>3,126</u> |

15. LEASING AGREEMENTS

Minimum lease payments under finance leases fall due as follows:

| | Finance leases | |
|----------------------------|----------------|--------------|
| | 30/9/19 | 30/9/18 |
| | £ | £ |
| Net obligations repayable: | | |
| Within one year | 1,062 | 1,062 |
| Between one and five years | <u>2,004</u> | <u>3,126</u> |
| | <u>3,066</u> | <u>4,188</u> |

16. MOVEMENT IN FUNDS

| | At 1.10.18 | Net movement in funds | At 30.9.19 |
|---------------------------|----------------|-----------------------------|----------------|
| | £ | £ | £ |
| Unrestricted funds | | | |
| Unrestricted | 223,552 | (28,415) | 195,137 |
| Restricted funds | | | |
| Restricted | <u>527,929</u> | <u>100,588</u> | <u>628,517</u> |
| TOTAL FUNDS | <u>751,481</u> | <u>72,173</u> | <u>823,654</u> |

Notes to the Financial Statements - continued

For the year Ended 30th September 2019

16. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

| | Incoming resources £ | Resources expended £ | Movement in funds £ |
|---------------------------|----------------------------|----------------------------|---------------------------|
| Unrestricted funds | | | |
| Unrestricted | 219,959 | (248,374) | (28,415) |
| Restricted funds | | | |
| Restricted | <u>490,464</u> | <u>(389,876)</u> | <u>100,588</u> |
| TOTAL FUNDS | <u>710,423</u> | <u>(638,250)</u> | <u>72,173</u> |

Comparatives for movement in funds

| | At 1.10.17 | Net movement in funds | At 30.9.18 |
|---------------------------|----------------|-----------------------------|----------------|
| | £ | £ | £ |
| Unrestricted funds | | | |
| Unrestricted | 286,094 | (62,542) | 223,552 |
| Restricted funds | | | |
| Restricted | <u>197,890</u> | <u>330,039</u> | <u>527,929</u> |
| TOTAL FUNDS | <u>483,984</u> | <u>267,497</u> | <u>751,481</u> |

Comparative net movement in funds, included in the above are as follows:

| | Incoming resources £ | Resources expended £ | Movement in funds £ |
|---------------------------|----------------------------|----------------------------|---------------------------|
| Unrestricted funds | | | |
| Unrestricted | 215,946 | (278,488) | (62,542) |
| Restricted funds | | | |
| Restricted | <u>511,995</u> | <u>(181,956)</u> | <u>330,039</u> |
| TOTAL FUNDS | <u>727,941</u> | <u>(460,444)</u> | <u>267,497</u> |

Notes to the Financial Statements - continued

For the year Ended 30th September 2019

16. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

| | At 1.10.17 £ | Net movement in funds £ | At 30.9.19 £ |
|---------------------------|--------------------|----------------------------------|--------------------|
| Unrestricted funds | | | |
| Unrestricted | 286,094 | (90,957) | 195,137 |
| Restricted funds | | | |
| Restricted | 197,890 | 430,627 | 628,517 |
| TOTAL FUNDS | <u>483,984</u> | <u>339,670</u> | <u>823,654</u> |

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

| | Incoming resources £ | Resources expended £ | Movement in funds £ |
|---------------------------|----------------------------|----------------------------|---------------------------|
| Unrestricted funds | | | |
| Unrestricted | 435,905 | (526,862) | (90,957) |
| Restricted funds | | | |
| Restricted | 1,002,459 | (571,832) | 430,627 |
| TOTAL FUNDS | <u>1,438,364</u> | <u>(1,098,694)</u> | <u>339,670</u> |

17. RELATED PARTY DISCLOSURES

During the year under review charity has paid few expenses to their related parties which includes: Travel expenses was paid by the charity for project related travel made by Abdul Wahab (Chairman) which are fully disclosed in note 8 of the financial statements.

Consultancy fee of £34,000 was paid for the services provided by Zahra Shaikh (Wife of Trustee Abdul Wahab)

Detailed Statement of Financial Activities

For the year Ended 30th September 2019

| | 30/9/19 £ | 30/9/18 £ |
|---------------------------------------|----------------|----------------|
| INCOME AND ENDOWMENTS | | |
| Donations and legacies | | |
| Gift aid | 70,105 | 71,068 |
| Charitable activities | | |
| General Donations | 149,853 | 144,878 |
| Restricted Donations | <u>490,465</u> | <u>511,995</u> |
| | <u>640,318</u> | <u>656,873</u> |
| Total incoming resources | 710,423 | 727,941 |
| EXPENDITURE | | |
| Raising donations and legacies | | |
| Advertisement | 13,138 | 7,000 |
| Event cost | 9,568 | 8,081 |
| Fundraising cost | <u>99,492</u> | <u>88,581</u> |
| | <u>122,198</u> | <u>103,662</u> |
| Charitable activities | | |
| Grants to institutions | 334,733 | 215,050 |
| Support costs | | |
| Management | | |
| Trustees' expenses | 8,324 | 6,892 |
| Wages | 25,137 | 19,332 |
| Rates and water | 7,595 | 2,929 |
| Insurance | 457 | 17 |
| Light and heat | 2,297 | 4,722 |
| Telephone | 3,306 | 3,219 |
| Postage and stationery | 10,341 | 9,119 |
| Sundries | 591 | 921 |
| Rent | 25,833 | 8,026 |
| Subscriptions | 35 | 40 |
| Volunteer Expenses | <u>20,226</u> | <u>10,411</u> |
| | <u>104,142</u> | <u>65,628</u> |
| Finance | | |
| Bank charges | 4,275 | 5,611 |
| Carried forward | <u>4,275</u> | <u>5,611</u> |

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Detailed Statement of Financial Activities

For the year Ended 30th September 2019

| | 30/9/19 | 30/9/18 |
|---------------------------------|----------------|----------------|
| | £ | £ |
| Finance | | |
| Brought forward | 4,275 | 5,611 |
| Consultancy fee | 34,000 | 34,350 |
| Professional fees | 33,002 | 28,939 |
| | 71,277 | 68,900 |
| Information technology | | |
| Repairs and renewals | 535 | 802 |
| IT Services | 1,641 | 2,159 |
| | 2,176 | 2,961 |
| Other | | |
| Fixtures and fittings | 524 | 617 |
| Computer equipment | 1,700 | 2,126 |
| | 2,224 | 2,743 |
| Governance costs | | |
| Accountancy and legal fees | 1,500 | 1,500 |
| | 1,500 | 1,500 |
| Total resources expended | 638,250 | 460,444 |
| Net income | 72,173 | 267,497 |

This page does not form part of the statutory financial statements

PROJECT PRICE GUIDE

| | |
|---|--------------|
|  Water Project | |
| Hand Pump | £150 |
| Water Well | £700 |
| Water Distribution | Any Amount |
|  Support a Maktab | |
| Sponsor a child for 1 month | £30 |
| Sponsor a child for 1 year | £360 |
| Sponsor a child for 3 years | £1080 |
| Cost towards Maktab | Any Amount |
|  Masjid Construction | |
| Mussallah | £100 |
| Small masjid | £7000 |
| Medium masjid | £15000 |
|  Medical Project | |
| Eye care | £50 |
| Medical kit | £50 |
| Wheelchair | £50 |
| Eye camp | £500 |
|  Education Project | |
| Sponsor a child for one month | £20 |
| Sponsor a child for a year | £240 |
|  Cooked Food | |
| Feed 100 people in | £100 |
| Feed 300 people in | £300 |
| Feed 500 people in | £500 |
|  Animal Sacrifice / Aqeeqah | £100 |
|  Administration-UK | Any Amount |
|  Ramadan Project | |
| Monthly Food Pack | £50 |
| Eid Gift | £50 |
| Zakat | Any Amount |
| Iftar Pack monthly | £120 |
| Iftar Pack per day | £4 |
| Sadaqah | Any Amount |
| Lillah | Any Amount |
|  Women Empowering Project | |
| Empower a woman | £150 |
| Widow Support | |
| Most Needy | Any Amount |
|  Rozgar or Livelihood Project | |
| Provide a small business | £500 - £1000 |
| Provide Rickshaw | £1500 |
| Motorbike | £400 |
|  Tameer-e-Ashiyana | |
| Renovate a house | £1000 |
| Build a house | £5000 |
|  Qurbani Project | |
| Lamb | £90 |
| Cow | £525 |
| Camel | £700 |
| Goat | £130 |
|  UK Poverty Support | Any Amount |
|  General Donation | Any Amount |

Note All projects and amounts are subject to change. For further queries, please call 020 89038944

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HA2 7LU**

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Make cheques & postal orders to **Ummah Charity International**, or send to **16 Village Way East, Harrow, HA2 7LU** When sending a cheque or postal order, please also **enclose your donation and contact details**.

Phone

Call the donation line **(+44) 0 208 903 8944**

Email Contacts

General enquiries

enquiries@ummahcharityinternational.org

Donation enquiries

donation@ummahcharityinternational.org

UK Charity Registration Number

England: **1146342**



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**“Those who spend of their goods (in charity) by night and by day in secret and in public shall have their reward with their Lord: on them shall be no fear nor shall they grieve”
(Al Bakrah 274)**

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