



UMMAH CHARITY INTERNATIONAL

Together we make life better for the Ummah

UK Charity
Reg No. 1146342

ANNUAL REPORT & FINANCIAL STATEMENTS

2017 - 2018



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A Message from the Chairman,

MUFTI ABDUL WAHAB

Chairman, UCI



“2018 was an extraordinarily tumultuous year on the global front and the operational environment for international organisations such as UCI changed considerably.”

Ummah Charity International (UCI) has been working towards betterment of humanity, societal cohesion and the eradication of poverty even with its limited resources.

A product of years of thought and struggles, UCI is moving forward at a rapid pace. What started as an emergency response to the people of Balakot (a city which was razed to the ground in the year 2012 as a result of a devastating earthquake) is now a comprehensive relief and humanitarian organisation.

Today, UCI is not only providing basic necessities such as food and water, but it is also enabling men and women living in dire circumstances to build a better future for themselves and their families.

UCI is working on mass development projects as well as those enabling particular communities and individuals in social, religious and economic sectors.

This year, we have also responded to the tragic circumstances which are currently being faced by the Muslims in Rohingya. Their expulsion from their ancestral lands as well as the atrocities they faced required extensive efforts through international communities.

UCI has tried to play its role towards alleviating the suffering of Rohingya even with the limited resources they possess.

From here on, we aim to take our work to further geographic sectors. We look forward to helping more people through our various projects and we also intend to engage the local community through provision of resources and intellectual input.

I acknowledge and appreciate the efforts of all the volunteers and staff working with us, both with efficiency and dedication, and I am looking forward to a successful future.

Mufti Abdul Wahab

Chairman,
Ummah Charity International

Executive Summary

In the pages that follow, the strategic approach being employed by UCI towards communal development, provision of necessities to the general public and individual progress have been outlined.

UCI is working in different thematic areas and in some exclusive geographic areas; this focus on specific sectors will enable the organisation to make the lives of those particular inhabitants much better. With the UCI maktab, medical camps, Ramadhan food packages and cooked food projects operating in the select slum areas of Karachi, UCI has been able to touch the lives of the locals with sincerity and an open approach.

In the Community Welfare Projects, UCI has intervened in sectors that needed utmost aid for ensuring the basic well-being of the citizens. These included water projects, both for temporary and permanent relief; education and nutritious food were also provided to the families living below the poverty line. This year UCI has also provided emergency relief activities to the Rohingya refugees who were in dire need of humanitarian efforts. The regular projects of UCI also continued in parallel to the seasonal or prioritised projects. The details of the various interventions are also part of the document.



Where We Work



'We are pleased to present our Annual Report which highlights all of our project activities in the year 2017-18.'

Emergency Relief Activities –

Providing a Lifeline for Rohingya Refugees



UCI's Chairman, Mr. Abdul Wahab, visited the refugee camps of Rohingya established at the border of Bangladesh; he personally observed their problems and evaluated the relief that would be required for the immediate reprieve of the refugees. UCI's interventions included safe water and hygiene, as well as an established medical camp, shelter and distribution of food packages and cooked food.



Chairman Abdul Wahab observed that the water and hygiene conditions at the refugee camps were dismal due to a large number of people living in cramped spaces. In order to ensure that they had direct access to clean drinking water, UCI installed 12 water pumps at the centre of different refugee camps. This not only eased the problems of clean drinking water but also solved their problems of hygiene.



While the refugees at the border of Bangladesh are comparatively safer, they are still suffering from immense weather exposure and lack of resources that affect every day of their lives. Seeing the plight of the refugees, UCI rose to the occasion and helped them through a diversified approach, after monitoring their conditions and conducting a survey of their needs.

In addition to this, UCI set-up a medical camp to ensure that the afflicted and injured people that are pouring in from Burma to the borders of Bangladesh are given as much help as possible. A team of doctors volunteered to go to the refugee camps to administer preventive and curative medicine.

The team also conducted sessions for raising awareness amongst the refugees to ensure curbing the spread of disease. 350 food packs were also delivered to the refugees which benefitted a total of 2100 beneficiaries and cooked food was provided to 800 refugees as a way to enable temporary relief.

This is the fastest growing refugee emergency in the world, but we aim to continue to respond through our humanitarian efforts.

The plight of these individuals is said to be the world's fastest growing refugee crisis. They left their homes in search of hope and instead all they found was poverty and starvation. Children are left freezing out in the cold and families are going to sleep hungry. Everything that we do goes towards changing their lives for the better.



Rozgar Project

Improving Lives Sustainably —

Due to the economic crisis facing the country, each year an increasing number of people find themselves looking for jobs. This puts a stress on the already-depleting resources of the society, and in particular it places a severe stress on the individuals and families that are directly affected.

While in third world countries, lack of macro-resources puts a strain on the job markets, micro-financing has worked brilliantly as a business model.

UCI not only sharpens the skills of people looking for employment but also provides them with the necessary finance to ensure their success. In order to do that, UCI provides the individuals with auto-rickshaws. This is carried out after a careful assessment of the candidates' skills and capabilities as well as their circumstances.

Auto Rikshaw:

During the last year, UCI provided 6 rickshaws to the most deserving individuals in Karachi. The finalisation of the candidates' list was preceded by a thorough investigation into their backgrounds. The most deserving ones were provided with a rickshaw so that they could earn for their families.

Distribution Ceremony:

Mufti Abdul Wahab attended the distribution ceremony of the auto-rickshaws and addressed the beneficiaries himself. He emphasised the need for earning sustainable livelihood especially under the circumstances where jobs are scarce. He also encouraged the beneficiaries to sincerely pursue the opportunity that they have been provided with in order to build a better future for their children



Case Study and Testimonial:

Kamran, a young man with a family and one of five siblings, has suffered distressing circumstances. His father had sadly passed away 18 years ago, leaving his mother to raise her family on her own with no support from her family or friends. Kamran's mother unfortunately did not have any basic skills or education which is a prominent dilemma within their society. Mufti Abdul Wahab personally visited their home and Kamran mentioned to him 'I have seen my mother cleaning in a hospital all my life and now it is time to do my part.' From a tender age, Kamran has tried to support his mother and despite the family's efforts, they have continued to meet challenges in their daily lives. Kamran would have to wake early and leave his home in the hope of gaining a livelihood but would then return home at the end of the day with very little money. In order to support his mother who is now 70 years of age and disabled, Kamran was prompted to come forward for the Rozgar Project and earn a livelihood. When UCI's team visited his house, they observed that the home had no roof and broken all boundaries. While the volunteers spoke to Kamran's mother, who initially appeared to be strong-willed, they were moved at seeing her break down.



I am grateful to the donor who supported me and I'm also grateful to Mufti Abdul Wahab and his team who trusted me and worked hard to provide for me, my siblings and my mother. Without their kindness and generosity, I would never have been able to aid my family and contribute towards earning a livelihood, especially since my mother had worked hard to earn for us after our father passed away. I am eternally grateful to everyone who played a role in helping us build a better future for ourselves.





Women Empowerment

Empowering Women for a Secure Future —

UCI has been working towards the empowerment of women through a provision of skills in the previous years. Each year, the sewing centre established by the organisation trains 20 females per three months in a selected slum area of Karachi. These women are also provided with a sewing machine and a completion certificate at the end of the course.

Living in an underdeveloped area of Karachi, these women face severe problems if they venture out of the house to try to earn a living. In addition to this, due to less aid available in their homes, the women are swamped with chores that act as an obstacle to their being of financial help to their loved ones.

On the whole, a total of 80 women graduated last year; they were able to benefit from the project in terms of sharpening their stitching skills while also gaining confidence in their own abilities to help their household.

As always, UCI ensured that the finalists who were selected for the sewing classes were chosen after a thorough scrutiny; from the large pool of applicants, the most deserving were selected through a screening process while the rest were also kept in the record for future classes.



80

women were given
free tailoring classes
& sewing machines



"I was severely burned before I got married; after having been burned, I suffered from high blood pressure which led to paralysis as well. I have had to face difficulties all my life and while my husband was working diligently, our lack of fiscal resources posed a lot of problems towards our lifestyle. I am eternally thankful to UCI's team who facilitated me in becoming a positive influence for my family. My children now see me contributing towards the family and they know I am a strong woman who would do anything for them. I pray UCI gets stronger and more resourceful in the future."

Case Study and Testimonial:

Living with her three kids in a small boxed building, Ms. Kausar's husband earned PKR 14,000 per month. With the rent, education and grocery to spend on, they were forced to choose between healthcare expenses and other basic necessities of life. While she was equipped with basic stitching skills, they were not enough to allow her to help her husband in any way. She wanted to go to other homes to help women with their housework but was not allowed to do so because of societal pressures.

UCI's sewing skills project, which she discovered through others in her area, was a project that gave her hope. She was enrolled in the school and with three months of rigorous training and a sewing machine given to her at the culmination of the course, Ms. Kausar was able to financially contribute to her household and take care of her children.

“ With this small effort
we have made a
considerable change ”
in people's lives



640

people benefitted
from the women
empowering project

Water Project

Quenching the Thirst for Water —

While water is the most basic necessity of life and should be freely available, poverty robs people of their basic right to clean drinking water. In addition to the problems of inaccessibility being faced by the rural population, there is also the burning issue of burgeoning urbanisation that is resulting in infrequent supply of water to different areas. As each year passes, the difficulties of accessibility to clean drinking water is affecting the population numbers of both urban and rural areas.

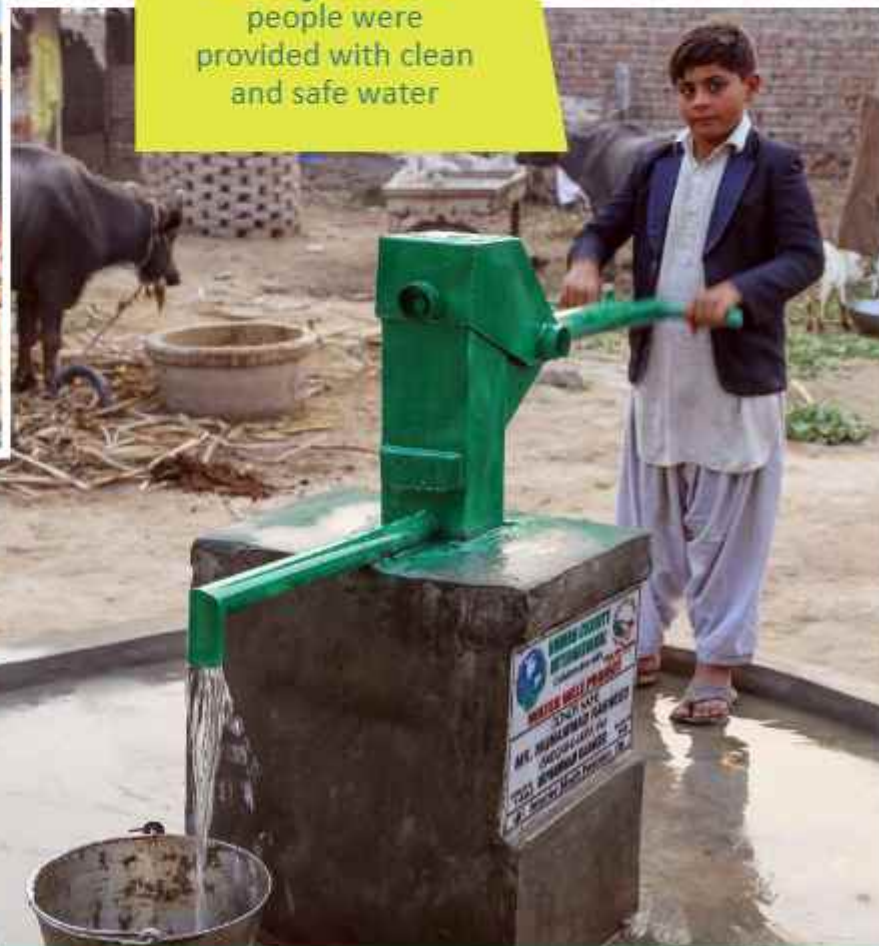
Advancing health through clean water:

During the year 2017-18, UCI reached out to the extremely underdeveloped areas of the province of Sindh. The project was designed based on the monitoring of development indicators of various areas. The finalised sectors included Bakshapur, Kashmore, Panu Aqil, Rohri, Khenju and Khairpur. The project activities included the installation of water pumps and the construction of water wells in the communities.

The surveys conducted by UCI reflected that the social indicators were abysmal and the marginalised people of the areas were suffering due to a lack of clean water, in addition to the absence of health and educational facilities. Since the areas are at a distance from one another, it was also observed that it is much harder to reach out to these populations living in poverty-stricken areas.

With this small effort
“ we have made a
considerable change
in people’s lives ”


25,150
people were
provided with clean
and safe water





The interventions of UCI under the Water for Life project included a total of 605 hand pumps and 40 community water wells installed in the above-mentioned areas. The target points for installing water wells and hand pumps were established to ensure that they benefit the largest number of people. As a result, these initiatives benefitted 15,150 and 10,000 individuals.

Providing clean drinking water:

UCI extended a helping hand to the population living in the slum areas in Karachi. Due to population density in most of the areas, access to clean drinking water remains a vital issue for these people. UCI, even with limited resources, did its utmost to help those in despair. Water tankers with drinking water were sent to the slum areas by UCI, each containing 1300 gallons of water benefiting 1300 people. The project was highly appreciated by the local population who were facing severe problems in terms of access to clean water.



Build a Masjid Project

Enhancing faith in the communities —

UCI has been working for the construction of masajid in different areas so as to facilitate the people of those areas with a religious centre that would enable them to be more aware of religious rulings and also have a place to socialise. In addition, UCI has also initiated projects for the construction of houses in different areas where the surveys showed that the people were living below the poverty line.

Enhancing Faith in the Communities:

UCI carried out a survey of the disadvantaged areas in the province of Sindh in order to measure the number of masajid or religious centres available to the population in these locations. Last year, UCI built six masajid in the District Kashmore.

Masjid-e-Fatima was constructed in Goth Haji and houses 150 people at the time of prayers. The second was Masjid-e-Shahnaz built in the Bakshapur area and accommodates 200 people at one time.

Other masjids that UCI constructed include:

Masjid-e-Hassan, Masjid-e-Fatima, Masjid-e-Safia and Masjid-e-Khadija.



These religious centres have been established in order to ensure that the people have an increased awareness of religion, as well as general sanitary practices. These masajid now facilitate as social mobilisation places, enabling people to communicate and confer on matters of importance.

Each of these masjids also function as a maktab, allowing poor and vulnerable children to learn Islam as it has been traditionally taught.

Case Study and Testimonial:

In Bakshapur, UCI built Masjid-e-Shahnaz which was a long-standing demand of the people of the area. Paish Imam Abdul Ghafoor, while talking to UCI's team, expressed his satisfaction at the construction of the masjid. He explained how the people of the village had been brought together by this centre that provided them a place for not just religious but social cohesion. Other individuals who were now able to offer prayers in jamaat also talked to the team and expressed their deepest gratitude to them.



"I am the Imam of this masjid and I wish to convey my deepest thanks to Mufti Abdul Wahab and Ms. Shahnaz who donated towards the building of the masjid. People are now coming to pray in the masjid five times a day and are able to recite the Quran under my supervision. We are ever so thankful to the organisation."



Ramadan

Easing the Holy Month for the Underprivileged

Each year, since the beginning, UCI has remained true to the cause of providing aid to those in need, especially to those with lesser resources during the religious rituals and festivals. UCI has continued these activities during the month of Ramadan to supplement resources to those who observe fasting. In addition, the rituals of qurbani during Eid-ul-Adha are also performed by UCI for those who are interested so as to facilitate those who cannot conduct the ritual themselves, at the same time providing protein-filled diets to those in need.

Facilitating Religious Harmony through Relief Activities:

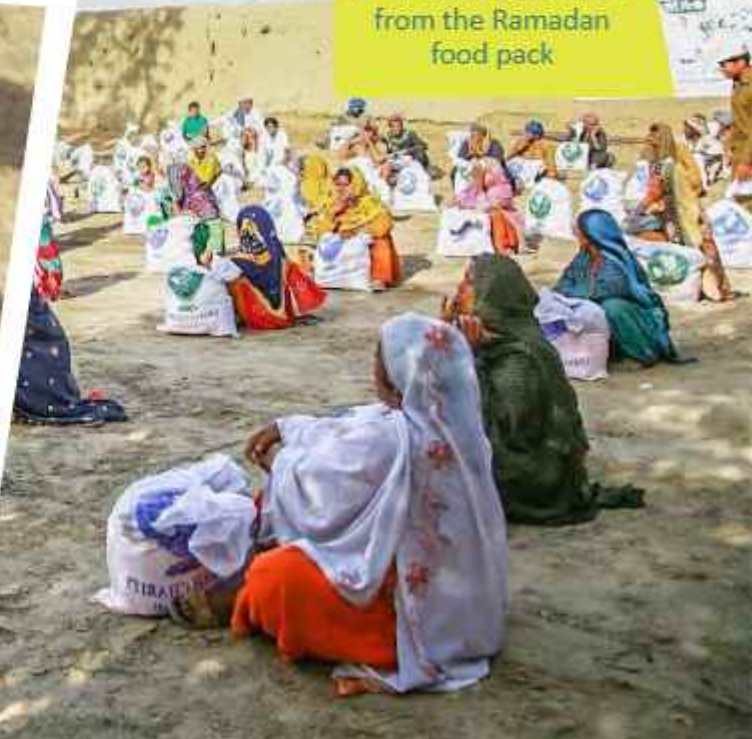
UCI implemented a two-tiered strategy; some of the families that were identified as living below the poverty line were given food packs ample enough to facilitate them through the month of Ramadan and on the other hand, iftar meals was provided to the masses on the streets to help those who do not earn sufficiently.

The prepared food packs included rice, flour, sugar, beet, lentils, and dates among other necessary items. A total of 900 food packs were distributed in each of the designated areas. These 900 packs benefitted 9000 people per area and were distributed after thorough evaluation and surveys of the families. The areas included for the implementation of the project were Ibrahim Hyderi, Kala Pul and Railway Colony where pre-identified households were provided with the food packages.



9,000

Individuals benefitted
from the Ramadan
food pack



During the month, a total of 2760 people were provided with food, dates, and juice. These iftar packs included a hefty dinner to ensure satisfaction of the people eating after a whole day's fast during the hot days of summer. The packs were distributed amongst labourers and other workers who gathered during the evening in slum areas.

Our food package includes:

“ flour, rice, sugar, cooking oil, salt, cereals, dates, spices, tea, powdered milk, juice etc. ”



2,760

in total benefitted through our Ramadan and iftar project



“I have been trying to make ends meet for a long time now. My children go to the UCI maktab and that's where I heard about the Ramadan food project for the first time. My children told me about it and then I also heard about the project from the people in the area. For the last three years I have been benefitting from the project and I don't have enough words to praise the efforts of this organisation. They have helped numerous people like me and I am happy that they have completely relieved me of one of my worries.”





Eid Gifts

Distributing Happiness —

In addition to the food packages, UCI also arranged for Eid gifts to be distributed to 95 children, so as to ensure that they are able to celebrate the holy festival in harmony with those around them. This project is designed to bridge the gap between people living in various social strata even within the same communities and minimise the sense of deprivation in children. The gift packs for girls included colourful and beautiful bangles and dresses while the packs for boys had beautifully woven caps for Namaz-e-Eid, as well as shoes and new clothes.



through our Eid Gift program, we gave smiles to

95
children

Case Study and Testimonial:

Living with his son and his family including four kids, Mr. Jalal Ahmed is suffering from problems of the backbone. In addition to providing for the basic necessities of the children, the family is experiencing harsh times due to the lack of resources. Mr. Jalal's son is a labourer and despite his best efforts, the family has had to choose between food, healthcare and education.

Mr Jalal expressed his gratitude about the Eid Gifts since the family itself is not able to afford anything for their children on this joyous occasion. He said that the children wait the entire year for this day when they receive gifts from UCI, wear new clothes and have new toys to play with.

Due to my son's low income, even with free education, we are not able to afford much for the children. That's why the yearly Eid Gifts that we receive from UCI are the only things that enable us to enjoy our Eid day. It is a religious occasion and with all the other children in the area enjoying and wearing new clothes, I was sad that my grandchildren were not able to partake in this festivity. I keep praying for Mufti Abdul Wahab, for giving us this great help. He has facilitated us through the most difficult time of our lives and we wish him the best



Qurbani

Providing Nutrition to Masses —

Our Qurbani project, being the flagship project of the organisation, received special attention as well as successfully accumulated resources so that its execution went without a hitch. For the purpose of this project, UCI recruited many volunteers trained for the requirements of the job. The process initiated from the hunt of healthy animals which met the required criterion of Qurbani according to Islamic injunctions. The preparation for the event started beforehand and a number of animals were bought by the team. In addition, the UCI team also conducted an assessment survey to locate areas where the population having limited resources resided.

140 lambs were bought, in addition to 14 camels, 26 cows and 4 goats for the purpose of conducting the mass Eid-ul-Azha Qurbani. The project is deemed important not only as an important endeavour of the organisation because it closes the gap between the haves and have-nots on a day that is supposed to be celebrated worldwide for the Muslim community, but it also diminishes the differences of social classes. Additionally, UCI ensures that the project is conducted properly, as we send a man to personally observe the activity and to make sure that everything is running with smooth precision.

For the sacrifice of such a large number of animals, there was a need to ensure availability of ample place and professional butchers for carrying out the slaughter. After the rituals were completed, the meat was distributed amongst a total of 21,730 individuals. This in itself is a huge achievement on the part of the organisation since the handling of animals, and management of meat distribution at this large scale was an extremely difficult task.




21,730
individuals were
given fresh meat
from Qurbani





Case Study and Testimonial:

Ghulam Habib had been living on the brink of starvation and poverty, within the slums of Pakistan. He and his family were used to going to sleep with empty stomachs; they were used to not having sufficient meals every day. Malnourished and desperate, Ghulam Habib tried his hardest to provide for his family, especially for the holy festival of Eid-al-Adha, but his efforts were not enough. Where other people would be celebrating the occasion with warm food and new clothes, they would be celebrating the day cold, hungry and helpless.

But upon receiving meat from Ummah Charity International's Qurbani project, they became speechless with delight for now they would have food to last them for the entirety of the festival.

When speaking to a member of UCI's team, Ghulam Habib said: 'Ummah Charity International turned what would have otherwise been a lonely day into one of great joy. When it came to the festivals of Eid, it was always my children who I was worried about. I wanted to give them things I could never afford, starting with a proper meal. But now, thanks to UCI, they have made my children's dreams a reality.'





Medical Assistance

Health care Access —

UCI has initiated interventions in healthcare and under this project, it has established medical camps, eye camps, and distributed wheelchairs to the people who are in most need of this endeavour.

Eye Camp: UCI established an eye camp after receiving excessive complaints from people who were suffering from eye problems in this, and other, adjoining areas. The camp started operating on January 28, 2018 under the direct supervision of Mufti Abdul Wahab who was also aided by two volunteers from the UK helping him to ensure that the camp was efficiently managed. Through this platform, 400 patients with different eye-related problems were treated. In addition to treating the patients who came with particular diseases, the volunteer team also raised awareness about other smaller eye-related problems and how they should be taken care of in their daily routines.

Case Study and Testimonial:

Suffering from severe headaches and resultant misery, Ms. Mahmooda is a mother of four, living in a rented house. While she has successfully married off three of her children, her youngest child living with her is struggling to find employment and barely managing the household. For years she had been forced to choose between putting food on the table and affording healthcare for herself. As she heard about the eye camp from her neighbours, she was intrigued enough to come to the eye camp and she felt welcomed as she met the volunteers and doctors. The doctors examined her and provided her with spectacles; in addition, medicines were given to her for temporary relief until she could get accustomed to using the spectacles. Ms. Mahmooda was extremely thankful to the management and the donors of UCI and expressed extremely kind words and best wishes for the UCI team.

"I have four children but I am living with one son and he does not have a job. I face a lot of difficulties in making ends meet and have not been able to spend on my healthcare at all. For years, I have had a headache which has made my life quite problematic. I had heard for some time now that UCI is working in the area and providing food, healthcare and other services. I felt shy in approaching the organisation at first but then due to the severity of my condition, I felt the need to seek help. However, I am very happy now. I have received spectacles, and my chronic headache has been relieved. I pray that they get a lot of resources so that they can help other people who are suffering like me."



400

people were treated
with our eye care
camp project



Wheelchair Distribution: World over people with disabilities are given special facilities and are able to function as well as those without pronounced physical disabilities, but in Pakistan the problem remains deep and severe. People with disabilities suffer because of inaccessibility in addition to economic deprivation and problems in employment.

To mitigate the problems of these people, UCI collected and distributed 25 wheelchairs to the disabled people in the suburbs of Karachi. Two distribution ceremonies were held during the year, based on the data gathered by the team about the location of the people in need of wheelchairs. One of these ceremonies was held at Kala Pul and the other at Burmi Colony.

Case Study and Testimonial:

Suffering from multiple health problems in addition to old age, Haji Abdus Salam who is 76 years old is a kind and compassionate man. Due to severe problems spine-related problems, he had to go through multiple operations as well which did not do much to improve his situation.

In his youth, he had adopted a girl and a boy and while the boy and his family had left him, his daughter is now the one taking care of him. With her own family expenses looming, she was not able to afford his health expenses too.

As he learned of UCI and approached the organisation's representatives, the team realised the gravity of his problems and did everything they could to help him. He was provided with a wheelchair immediately and was also assured of any further assistance if he required any.

"For years now, I have not had the means to afford anything more than the most basic healthcare treatment. I have had three operations and as a result of those, my backbone was affected and I was not able to walk. This assistance from UCI is a God-send. I am ever so grateful now that I am able to move on my own. I have issues in life but now I am better equipped to deal with them. It is all because of the UCI medical facilities."



25

people benefitted
from our wheelchair
distribution





Tameer-e-Ashiyana

Providing Safe Shelter —

In Pakistan, people are living in dismal conditions within poorly constructed houses that are unsafe for families. UCI's team conducted a survey in those areas to find out the conditions of the families living there. In different areas of Karachi, after careful monitoring, four beneficiaries were selected by the UCI team. These included Mr. Allah Jawaya, Mr. Muhamad Saleem, Mr. Nadeem Ahmed, and Mr. Qari Saleem.

The families were in dire need of help since they were living in extremely poor conditions. With the burden of providing for a family and their needs of education and healthcare, there was no chance at all that they would have been able to secure their living conditions. In undertaking the project, UCI ensured that the roofs were secured and water leaks were patched; gas leaks, electricity wiring issues and other such things posing hazards to the families were also checked. The project also included wall patchworks and renovation of the houses (such as an addition of room). Different houses assessed under the project had different requirements and the team ensured that each of these was fulfilled to the satisfaction of the inhabitants.

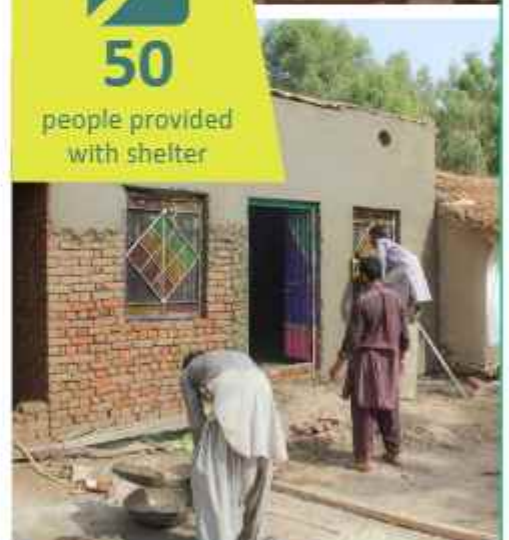
Case Study and Testimonial:

With a family of eleven, Qari Saleem has been living in a run-down house that did not accommodate all family members at one time. While he was trying his best to make ends meet, Mr. Saleem was disappointed that he was not able to house his family under one roof. With the help of UCI's Tameer e Ashiana Project, he was able to build on the original structure of the house.

"While as a religious teacher I feel my income is sufficient; even being less, it enables me to take care of my family. On the other hand, I was not able to keep my family under one roof due to the bad condition of my home. I am thankful to Mufti Abdul Wahab as well as all the donors of UCI who have made that reality possible for me. They have enabled us to live as a family and I will be forever indebted."




50
people provided
with shelter



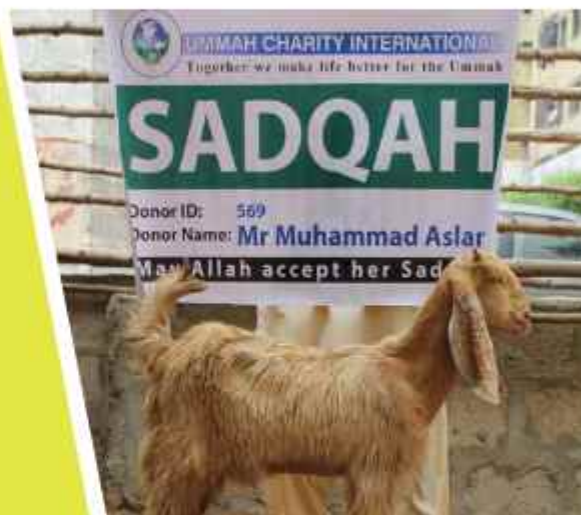
Animal Sacrifice & Aqeeqah

Reviving the Sunnah —

Through the years of development as an organisation, UCI has continuously searched for ways to better serve the communities where we are operating. Since 2016, UCI has been engaging with families who are celebrating the birth of their children; these families are provided with the service of a sacrifice being conducted in their child's name and the meat is distributed amongst the needy. This way, UCI facilitates the families who are looking to undertake the religious duty of aqeeqah as well as filling the nutritional gap in the lives of others.



400
people were given
fresh meat through
our animal sacrifice



Cooked Food

Relieving Hunger: Providing Nutrition Directly —

The selected areas include the underdeveloped, poverty-stricken and downtrodden areas of Pakistan. To ensure that the most pressing problem of malnutrition in babies and children is resolved, UCI has designed a multi-faceted strategy. In addition to the meat distribution during the religious festival of Eid-UI-Adha, as well as through the aqeeqah sacrifices that UCI undertakes, UCI is also conducting a project where cooked food is distributed amongst the deserving people. In particular, the project focused on children since they are the ones who lack sufficient proteins and suffer from malnutrition.

UCI's team implemented the projects in two of Karachi's slum areas. In the first of the two areas, 18 large pots of Biryani were distributed that each catered to 60 people. On the whole, there were 1080 beneficiaries in the area. On the other hand, the project in the second location was focused more on the children and 3 large pots of rice and meat were distributed here. This benefitted a total of 250 children.

The project went a long way towards helping people who are not able to ensure that their families are able to get at least two meals a day.



Maktab & Education

Spreading Religious Awareness —

The Maktab program of UCI has been taking in and educating hundreds of children since its inception. Two Maktab have already been serving the population in Gothki and Korangi and this year the activities were extended to Ibrahim Hyderi Girls School. A total of 300 students, including 200 girls were admitted to the schools.

With an increasing youthful population, Pakistan is in dire need of more centres which streamline the children that come from dismal backgrounds. All three of UCI's centres are taking in around 200 students on an annual basis. In addition to providing them with religious education, they are also taught the modern subjects. These include English, Maths and Urdu which enable the student to acquire well-rounded, comprehensive education. As much as possible, UCI also provide the children with uniforms and lunch.

UCI is striving to shape the moral compass of these children and ensure that they have learned and developed personalities and educational parameters. The students of these educational centres are provided with a safe and secure environment and are given every opportunity to compete with children from other backgrounds.

Case Study and Testimonial:

UCI's Maktab has been servicing the masses for the last two years and providing quality education to the students. Areeba, Razia, Armaan and Sajid are four siblings who have been students at the institute and are benefiting from the quality education being imparted to them. Their grandfather, a recent resident of the area heard about the school from the locals and decided to get his grandchildren admitted there. Since then, he has been full of praises for the dedication of the staff as well as for the upbringing being provided to the children.



"I admitted my grandchildren to this school on the recommendation of the local people after moving here. I am very satisfied with the level and quality of education; I do hope more courses in terms of modern subjects are added to the curriculum. There is a dedicated staff and they are sincere to the students, which I appreciate very much."



500

students were provided with free education & hifz program



Fukuoka School

Education for Special Children —

Ummah Charity International has taken the initiative to provide children with a safe and secure learning environment; the product of this idea has culminated into the creation of Fukuoka school in Lahore, where 56 students are enrolled. At this extensive learning facility, the students are provided with all the basic learning essentials, such as books and stationery. In addition to this, children are given nutritious meals to keep them energised throughout the day in order to optimise their learning conditions and retention ability.



56

students were provided
with safe and secure
learning

Mufti Abdul Wahab, the Chairman of UCI, is an advocate for continuously learning to expand knowledge, and Fukuoka school carries this principle with pride and care.

The school caters towards the needs of the children in a way which helps them to create ambitions and goals. The students that Fukuoka school raises are achievers who are destined to succeed.



Helping Areeba and Warda Achieve their Dreams

Two young girls, by the names of Areeba and Warda, were born and brought up in the underprivileged area of Surjani Town, Karachi. They are just two of five siblings, with the zeal and drive of following in their father's footsteps as a boxer. Challenging society's stereotypes regarding the roles for women, both Areeba and Warda are aspiring professional boxers, and are trained by their father. Their father coaches his daughters to compete at national boxing tournaments, and the girls have succeeded in numerous competitions, earning trophies and medals to commemorate their achievements.



Since the age of nine, the two of them have been practising diligently in 'Kalayna', a local academy. The community in which they live is also extremely supportive of their dreams and aspirations – but this support was not enough when it came to gathering the finance needed for the required boxing material. This is where UCI stepped in, and provided the girls with all the equipment they needed to take their passion of becoming professional boxers further. When asked if girls should take up this traditionally masculine sport, they replied that girls should not be made to feel any less than boys, rather they should be confident.

The girls' father expressed his deepest gratitude for Ummah Charity International and Mufti Abdul Wahab, for allowing his daughters to continue pursuing their aspirations of becoming national boxers despite coming from such rural communities.

UCI not only gave the girls a means to take their dreams further, but also empowered them to confidently stride into a typically male-dominated sport and succeed.



UK Events

Raising Funds and Awareness —

UCI arranged an event for the donors residing in the city. In addition to garnering funds for the projects being conducted by the organisation, the event was designed to raise awareness about the issues confronting the common population in Pakistan. It was also a way to reach out to the people who have continuously donated to the causes taken up by UCI and brief them about the work being undertaken by the organisation.



Engaging Community in UK

During the recent heatwave that hit Britain, it was decided by UCI to facilitate the people suffering from severe heat by providing water bottles at a public place. Parks and other such places were filled by people who wanted to avoid the severe heat and that is where UCI set-up a stall to ensure that they are aided. The volunteers, in addition to serving the people, also spread word about the services of the organisation and the projects that are being undertaken around the world.



#TeamUCI

UCI is efficaciously providing its services and achieving its goals because of the professionalism of its employees, but our point of pride is the team of young and enthusiastic youth, both in Pakistan and the UK. This network of volunteers helps us in the implementation of all our projects. Our volunteers are humanitarians who are always looking for ways to make lives of other people better, and through our platform, they have helped us in far-off emergency projects including relief projects in Rohingya, regular medical camps in Pakistan and facilitative projects in the UK. These volunteers are the footprints that UCI as an organisation is leaving behind.



The role that the volunteers play in ensuring the success of all our projects is massive and their sincerity and concern for the public is also evident from their actions. During medical camps, they go out of their way to make the patients feel respected and welcomed. They have facilitated efficient management of different outreach events as well as distribution ceremonies. The volunteers in the UK have also helped in raising funds and awareness amongst the people that enabled further broadening of projects.



REPORT OF THE TRUSTEES

For the Year Ended 30th September 2018

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 (FRS 102) (effective 1 January 2015).

Reference & Administrative Details

Legal and Administrative Information

Registered Charity Name

Ummah Charity International

Registered Charity No.

1146342

Registered Office

16 Village Way East
Harrow
HA2 7LU

Independent Examiner:

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

Trustees

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

Mr Abdul Wahab

Mr Faisal Rao

Mr Waqaas Rahman

Bankers

Barclays Bank
220 Ealing Road
Wembley, Middlesex
HA0 4QH

The Trustees

The trustees mainly focus on reviewing the aims, objectives and activities of the charity each year. This report will look at what the charity has achieved and the outcomes of its work in the reporting period.



Chair of Trustee
Mufti Abdul Wahab

Mufti Abdul Wahab is the founder of Ummah Charity International. As the chair of trustees, he provides an abundance of experience and is passionate about humanitarian work. He takes pride in his work and his commendable devotion has been the focal point for Ummah Charity International. His popularity has increased immensely over the past decade which has been fuelled by his rapid fan following on global media. His expertise catalysed the unprecedented growth of the charity. Being an Islamic Scholar, he has an admirable motivation to help others; therefore, he not only supports the poverty-stricken and needy families but he also voluntarily counsels thousands of individuals every year. His creative approach has led the charity into the development of several innovative projects.



Trustee
Waqaas Rahman

Waqaas Rahman has contributed in a variety of ways towards the growth of Ummah Charity International. Whether it is through his expertise in the quaternary, digital sector from over ten years of experience in the IT industry, or through his leading management skills, he has been successful in giving the charity the boost it needed to become a quality institution. Waqaas Rahman has also given insights on topics such as marketing, branding, organisational structure and government policies. As a valued member of the board, he provides UCI with a wealth of both knowledge and professionalism.



Trustee
Faisal Rao

Faisal Rao is an asset to Ummah Charity International due to his financial acumen, decisiveness and efficiency. As the skilled individual behind UCI's financial system, Faisal Rao has been able to effectively respond to and address any issue which he has been faced with. His innovative attitude has also allowed the charity to maintain their skilled monetary system in order to ensure the satisfaction of all UCI's donors, volunteers and staff members.

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 immediate actions.

It is confirmed by Trustees that they are conscious and attentive about any possible risk and are agreed to discuss them in every trustee meeting, so the quick response can be discussed 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.

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 standards.





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

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 is 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 enlightening 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.

Achievements and Performances

67,932

**PEOPLE
HELPED
WORLDWIDE**

425 PEOPLE

**BENEFITED
FROM OUR
HEALTH CARE
PROJECTS**



26,750 PEOPLE

**RECEIVED
CLEAN
WATER**



38,120 PEOPLE

**WERE
GIVEN
FOOD
THIS YEAR**



700 PEOPLE

HELPED
THROUGH OUR
LIVELIHOOD
PROJECTS



556 CHILDREN

EDUCATED



6 MASAJID

BUILT THIS YEAR

1,250
PEOPLE
GIVEN THE
CHANCE TO PRAY



15 PROJECTS IMPLEMENTED THIS YEAR

Future Developments

Our strategy sets new directions for 2018 - 2019, including:

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 emphasis on forming strategic partnerships with other entities serving in the same thematic areas is envisioned.

UCI's strategic plan for the upcoming year also involves 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 UK, as well as other 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, an additional school building will be constructed 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 select talented individuals, which in turn enabled them to earn and generate employment; this will again be implemented. 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, 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. Tameer-e-Ashiyana project is helping people gain the security of their own roof and the project is needed by countless individuals who will continue to benefit from it. On the operational front, UCI's plans to create 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.

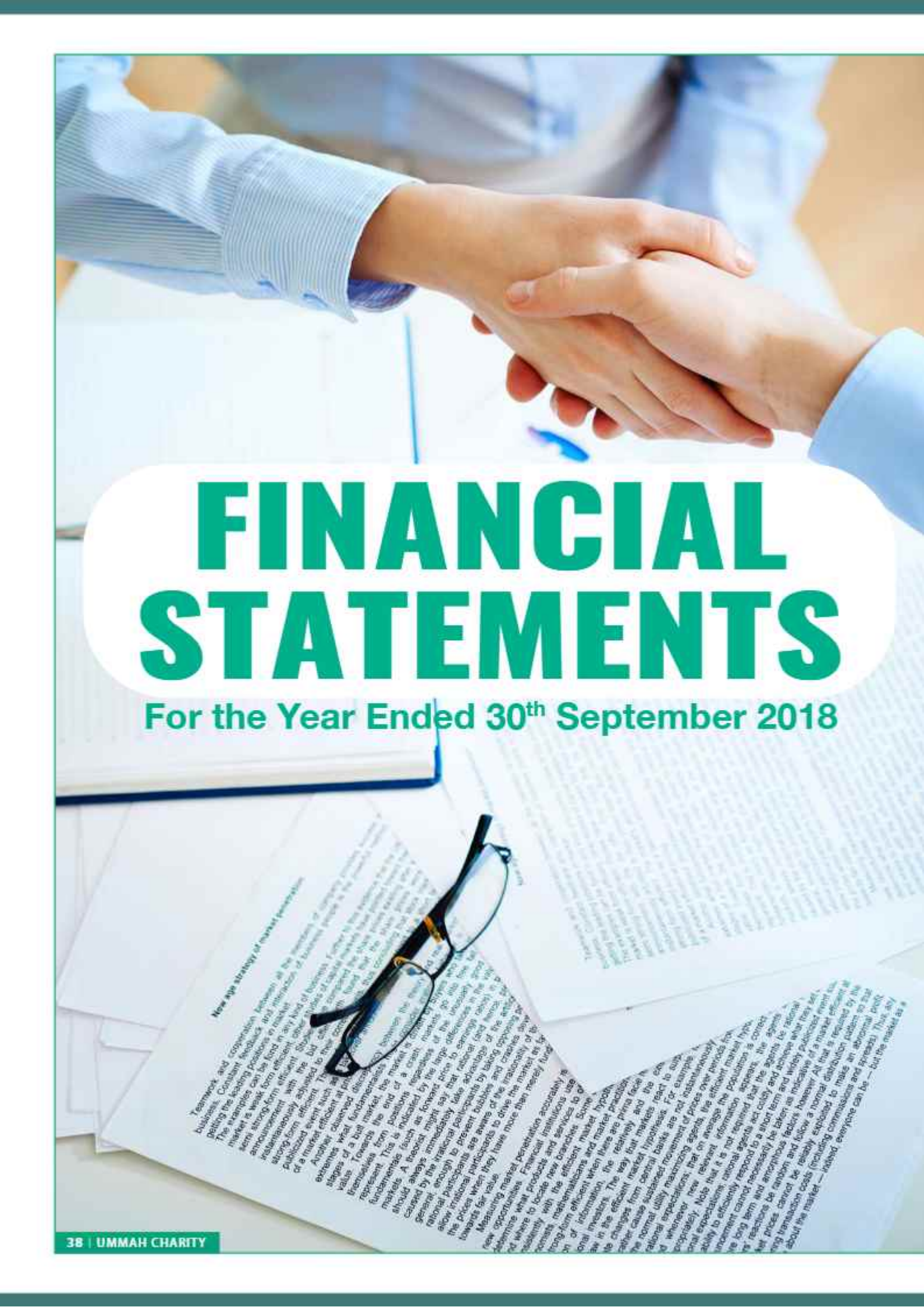
This policy will be reviewed at the Annual Trust meeting each year. The Chairman will present the Trustee Board with a draft document and supporting materials that enables them to make an informed decision about levels of Reserves and feeds into their approval of the strategy document and annual operating budget.

Review

During the year the charity raised **£656,873 (2017: £437,366)** 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 on going projects.

The charity continues to work closely with a number of partner organisations in providing aid to the needy and of the expenditure, **£215,050 (2017: £171,308)** was spent with these partner organisations.

The income tax recoverable from Gift Aid is used for admin and marketing related expenses.

A photograph of two hands shaking in a firm grip over a desk. The desk is covered with various papers, including a newspaper with visible headlines like 'Teamwork and cooperation between all the members of company provides business' and 'How age strategy of market penetration'. A pair of black-rimmed glasses with gold-colored temples is resting on one of the papers. The background is slightly blurred, showing more papers and a blue folder.

FINANCIAL STATEMENTS

For the Year Ended 30th September 2018

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

I report to the charity trustees on my examination of the accounts of the Ummah Charity International (the Trust) for the year ended 30th September 2018.

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:

- Accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
- The accounts do not accord with those records; or
- 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 confirm that there are no other matters to which your attention should be drawn to enable a proper understanding of the accounts to be reached.



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

30th July 2019

Consolidated Statement of Financial Activities

for the year ended 30th September, 2018

		Unrestricted fund	Restricted fund	30/9/18 Total funds	30/9/17 Total funds
	Notes	£	£	£	£
INCOME AND ENDOWMENTS FROM					
Donation and legacies	2	71,068	-	71,068	49,439
Charitable activities	3				
Health & Welfare		2,916	13,460	16,376	1,448
Ramadan		14,904	66,785	81,689	91,759
Hifze Quran		10,901	14,575	25,476	28,181
Qurbani		36,210	270	36,480	28,850
Economic Empowerment		6,697	33,800	40,497	33,545
Sadaqah		-	11,865	11,865	-
Water Projects		25,650	167,946	193,596	130,304
Zakat		-	10,457	10,457	107,727
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	15,552
Total		215,946	511,995	727,941	486,805
EXPENDITURE ON					
Raising funds	4	103,662	-	103,662	42,188
Charitable activities	5				
Health & Welfare		-	3,550	3,550	400
Ramadan		-	36,186	36,186	41,169
Hifze Quran		-	2,100	2,100	12,738
Qurbani		30,662	270	30,892	30,715
Economic Empowerment		-	19,000	19,000	9,500
Sadaqah		-	7,700	7,700	-
Water Projects		-	102,500	102,500	65,426
Zakat		-	-	-	4,650
Disaster Relief		2,472	1,150	3,622	6,710
Masjid		-	9,500	9,500	-
Other		141,732	-	141,732	60,834
Total		278,488	181,956	460,444	274,330
NET INCOME (EXPENDITURE)		(62,542)	330,039	267,497	212,475
RECONCILIATION OF FUNDS					
Total funds brought forward		286,094	197,890	483,984	271,509
TOTAL FUNDS CARRIED FORWARD		223,552	527,929	751,481	483,984

Balance Sheet

At 30th September 2018

	Notes	Unrestricted fund £	Restricted fund £	30/9/18 Total funds £	30/9/17 Total funds £
FIXED ASSETS					
Tangible assets	11	9,874	-	9,874	6,361
CURRENT ASSETS					
Debtors: amounts falling due within one year	12	70,732	1,827	72,559	108,293
Cash at bank and in hand		160,783	526,102	686,885	381,019
		<u>231,515</u>	<u>527,929</u>	<u>759,444</u>	<u>489,312</u>
CREDITORS					
Amounts falling due within one year	13	(14,711)	-	(14,711)	(11,689)
NET CURRENT ASSETS		<u>216,804</u>	<u>527,929</u>	<u>744,733</u>	<u>477,623</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		226,678	527,929	754,607	483,984
CREDITORS					
Amounts falling due after more than one year	14	(3,126)	-	(3,126)	-
NET ASSETS		<u>223,552</u>	<u>527,929</u>	<u>751,481</u>	<u>483,984</u>
FUNDS	16				
Unrestricted funds				223,552	286,094
Restricted funds				527,929	197,890
TOTAL FUNDS				<u>751,481</u>	<u>483,984</u>

The financial statements were approved by the Board of Trustees on 30th July 2018 and were signed on its behalf by:


 Mr. Abdul Wahab - Chairman


 Mr. Faisal Rao - Treasurer

Statements of Cash Flows

for the year ended 30th September, 2018

	Notes	30/9/18 £	30/9/17 £
Cash flows from operating activities:			
Cash generated from operations	1	<u>307,934</u>	<u>191,017</u>
Net cash provided by (used in) operating activities		<u>307,934</u>	<u>191,017</u>
Cash flows from investing activities:			
Purchase of tangible fixed assets		<u>(6,256)</u>	<u>(7,898)</u>
Net cash provided by (used in) investing activities		<u>(6,256)</u>	<u>(7,898)</u>
Cash flows from financing activities:			
Capital repayments in year		<u>4,188</u>	<u>-</u>
Net cash provided by (used in) financing activities		<u>4,188</u>	<u>-</u>
Change in cash and cash equivalents in the reporting period		<u>305,866</u>	<u>183,119</u>
Cash and cash equivalents at the beginning of the reporting period		<u>381,019</u>	<u>197,900</u>
Cash and cash equivalents at the end of the reporting period		<u>686,885</u>	<u>381,019</u>

Notes to the Statement of Cash Flows

for the year ended 30th September, 2018

1. RECONCILIATION OF NET INCOME/(EXPENDITURE) TO NET CASH FLOW FROM OPERATING ACTIVITIES

	30/9/18 £	30/9/17 £
Net income/(expenditure) for the reporting period (as per the statement of financial activities)	267,497	212,475
Adjustments for:		
Depreciation charges	2,743	1,537
Decrease/(increase) in debtors	35,734	(27,992)
Increase in creditors	<u>1,960</u>	<u>4,997</u>
Net cash provided by (used in) operating activities	<u>307,934</u>	<u>191,017</u>

Notes to the Financial Statements

for the year ended 30th September, 2018

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.

1. ACCOUNTING POLICIES - continued

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

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

	30/9/18	30/9/17
	£	£
Gift aid reclaimed	<u>71,068</u>	<u>49,439</u>

Notes to the Financial Statements - continued
FOR THE YEAR ENDED 30TH SEPTEMBER 2018

3. INCOME FROM CHARITABLE ACTIVITIES

Type of Funds	Activity	30/9/18 £	30/9/17 £
General Donations	Health & Welfare	2,916	1,099
Restricted Donations	Health & Welfare	13,460	349
General Donations	Ramadan	14,904	65,853
Restricted Donations	Ramadan	66,785	25,906
General Donations	Hifze Quran	10,901	21,068
Restricted Donations	Hifze Quran	14,575	7,113
General Donations	Qurbani	36,210	28,850
Restricted Donations	Qurbani	270	-
General Donations	Economic Empowerment	6,697	25,490
Restricted Donations	Economic Empowerment	33,800	8,055
Restricted Donations	Sadaqah	11,865	-
General Donations	Water Projects	25,650	108,584
Restricted Donations	Water Projects	167,946	21,720
Restricted Donations	Zakat	10,457	107,727
General Donations	Education	290	-
Restricted Donations	Education	415	-
General Donations	Disaster Relief	3,154	-
Restricted Donations	Disaster Relief	1,150	-
General Donations	Masjid	515	-
Restricted Donations	Masjid	71,430	-
General Donations	Voluntary Donations	43,641	15,552
Restricted Donations	Voluntary Donations	119,842	-
		<u>656,873</u>	<u>437,366</u>

4. RAISING FUNDS

Raising donations and legacies

	30/9/18 £	30/9/17 £
Advertisement	7,000	-
Event cost	8,081	-
Fundraising cost	88,581	38,975
Support costs	-	3,213
	<u>103,662</u>	<u>42,188</u>

Notes to the Financial Statements - continued
FOR THE YEAR ENDED 30TH SEPTEMBER 2018

5. CHARITABLE ACTIVITIES COSTS

	Grant funding of activities (See note 6)	Totals
	£	£
Health & Welfare	3,550	3,550
Ramadan	36,186	36,186
Hifz e Quran	2,100	2,100
Qurbani	30,892	30,892
Economic Empowerment	19,000	19,000
Sadaqah	7,700	7,700
Water Projects	102,500	102,500
Disaster Relief	3,622	3,622
Masjid	9,500	9,500
	<u>215,050</u>	<u>215,050</u>

6. GRANTS PAYABLE

	30/9/18	30/9/17
	£	£
Health & Welfare	3,550	400
Ramadan	36,186	41,169
Hifze Quran	2,100	12,738
Qurbani	30,892	30,715
Economic Empowerment	19,000	9,500
Sadaqah	7,700	-
Water Projects	102,500	65,426
Zakat	-	4,650
Disaster Relief	3,622	6,710
Masjid	9,500	-
	<u>215,050</u>	<u>171,308</u>

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

	30/9/18	30/9/17
	£	£
Zakat	164,486	76,949
Sadaqah	17,200	12,360
	<u>181,686</u>	<u>89,309</u>

Notes to the Financial Statements - continued
FOR THE YEAR ENDED 30TH SEPTEMBER 2018

7. SUPPORT COSTS

	Management	Finance	Information technology
	£	£	£
Other resources expended	<u>65,628</u>	<u>68,900</u>	<u>2,961</u>
	Other	Governance costs	Totals
	£	£	£
Other resources expended	<u>2,743</u>	<u>1,500</u>	<u>141,732</u>

8. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 30th September 2018 nor for the year ended 30th September 2017.

Trustees' expenses

	30/9/18	30/9/17
	£	£
Trustees' expenses	<u>6,892</u>	<u>3,213</u>

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

9. STAFF COSTS

	30/9/18	30/9/17
	£	£
Wages and salaries	<u>19,332</u>	<u>22,678</u>

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

	30/9/18	30/9/17
Number of administrative staffs	<u>2</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 2018

10. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	49,439	-	49,439
Charitable activities			
Health & Welfare	1,099	349	1,448
Ramadan	65,853	25,906	91,759
Hifze Quran	21,068	7,113	28,181
Qurbani	-	28,850	28,850
Economic Empowerment	25,490	8,055	33,545
Water Projects	108,584	21,720	130,304
Zakat	-	107,727	107,727
General Donations	15,552	-	15,552
Total	287,085	199,720	486,805
EXPENDITURE ON			
Raising funds	42,188	-	42,188
Charitable activities			
Health & Welfare	-	400	400
Ramadan	15,263	25,906	41,169
Hifze Quran	6,430	6,308	12,738
Qurbani	-	30,715	30,715
Economic Empowerment	-	9,500	9,500
Water Projects	23,576	41,850	65,426
Zakat	-	4,650	4,650
Disaster Relief	-	6,710	6,710
Other	60,834	-	60,834
Total	148,291	126,039	274,330
NET INCOME/(EXPENDITURE)	138,794	73,681	212,475
RECONCILIATION OF FUNDS			
Total funds brought forward	147,300	124,209	271,509
TOTAL FUNDS CARRIED FORWARD	286,094	197,890	483,984

Notes to the Financial Statements - continued
FOR THE YEAR ENDED 30TH SEPTEMBER 2018

11. TANGIBLE FIXED ASSETS

	Fixtures and fittings £	Computer equipment £	Totals £
COST			
At 1st October 2017	4,370	3,528	7,898
Additions	<u>397</u>	<u>5,859</u>	<u>6,256</u>
At 30th September 2018	<u>4,767</u>	<u>9,387</u>	<u>14,154</u>
DEPRECIATION			
At 1st October 2017	655	882	1,537
Charge for year	<u>617</u>	<u>2,126</u>	<u>2,743</u>
At 30th September 2018	<u>1,272</u>	<u>3,008</u>	<u>4,280</u>
NET BOOK VALUE			
At 30th September 2018	<u>3,495</u>	<u>6,379</u>	<u>9,874</u>
At 30th September 2017	<u>3,715</u>	<u>2,646</u>	<u>6,361</u>

12. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	30/9/18 £	30/9/17 £
Other debtors	1,827	-
Prepayments and accrued income	<u>70,732</u>	<u>108,293</u>
	<u>72,559</u>	<u>108,293</u>

13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	30/9/18 £	30/9/17 £
Finance lease(see note 15)	1,062	-
Social security and other taxes	867	582
Net wages	1,665	504
Other creditors	9,617	9,603
Accrued expenses	<u>1,500</u>	<u>1,000</u>
	<u>14,711</u>	<u>11,689</u>

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

	30/9/18 £	30/9/17 £
Finance lease(see note 15)	<u>3,126</u>	-

Notes to the Financial Statements - continued
FOR THE YEAR ENDED 30TH SEPTEMBER 2018

15. LEASING AGREEMENTS

	Finance leases	
	30/9/18	30/9/17
	£	£
Net obligations repayable:		
Within one year	1,062	-
Between one and five years	3,126	-
	<u>4,188</u>	<u>-</u>

16. 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	197,890	330,039	527,929
	<u>483,984</u>	<u>267,497</u>	<u>751,481</u>

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	511,995	(181,956)	330,039
	<u>727,941</u>	<u>(460,444)</u>	<u>267,497</u>

Notes to the Financial Statements - continued
FOR THE YEAR ENDED 30TH SEPTEMBER 2018

16. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.10.16 £	Net movement in funds £	At 30.9.17 £
Unrestricted Funds			
Unrestricted	147,300	138,794	286,094
Restricted Funds			
Restricted	124,209	73,681	197,890
TOTAL FUNDS	<u>271,509</u>	<u>212,475</u>	<u>483,984</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
Unrestricted	287,085	(148,291)	138,794
Restricted funds			
Restricted	199,720	(126,039)	73,681
TOTAL FUNDS	<u>486,805</u>	<u>(274,330)</u>	<u>212,475</u>

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

	At 1.10.16 £	Net movement in funds £	At 30.9.18 £
Unrestricted funds			
Unrestricted	147,300	76,252	223,552
Restricted funds			
Restricted	<u>124,209</u>	<u>403,720</u>	<u>527,929</u>
TOTAL FUNDS	<u>271,509</u>	<u>479,972</u>	<u>751,481</u>

Notes to the Financial Statements - continued
FOR THE YEAR ENDED 30TH SEPTEMBER 2018

16. MOVEMENT IN FUNDS - continued

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	503,031	(426,779)	76,252
Restricted funds			
Restricted	<u>711,715</u>	<u>(307,995)</u>	<u>403,720</u>
TOTAL FUNDS	<u>1,214,746</u>	<u>(734,774)</u>	<u>479,972</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 £34,350 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, 2018

	30/9/18 £	30/9/17 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Gift aid	71,068	49,439
Charitable activities		
General Donations	144,878	266,496
Restricted Donations	<u>511,995</u>	<u>170,870</u>
	<u>656,873</u>	<u>437,366</u>
Total incoming resources	727,941	486,805
EXPENDITURE		
Raising donations and legacies		
Advertisement	7,000	-
Event cost	8,081	-
Fundraising cost	<u>88,581</u>	<u>38,975</u>
	<u>103,662</u>	<u>38,975</u>
Charitable activities		
Grants to institutions	215,050	165,293
Donations to beneficiaries	<u>-</u>	<u>6,015</u>
	<u>215,050</u>	<u>171,308</u>
Support costs		
Management		
Trustees' expenses	6,892	3,213
Wages	19,332	22,678
Rates and water	2,929	88
Insurance	17	-
Light and heat	4,722	-
Telephone	3,219	2,281
Postage and stationery	9,119	8,701
Sundries	921	-
Rent	8,026	-
Subscriptions	40	35
Volunteer Expenses	<u>10,411</u>	<u>-</u>
	<u>65,628</u>	<u>36,996</u>

**Detailed Statement of Financial Activities
FOR THE YEAR ENDED 30TH SEPTEMBER 2018**

	30/9/18 £	30/9/17 £
Finance		
Bank charges	5,611	3,698
Consultancy fee	34,350	15,000
Professional fees	<u>28,939</u>	<u>5,049</u>
	68,900	23,747
Information technology		
Repairs and renewals	802	-
IT Services	<u>2,159</u>	<u>767</u>
	2,961	767
Other		
Fixtures and fittings	617	655
Computer equipment	<u>2,126</u>	<u>882</u>
	2,743	1,537
Governance costs		
Accountancy and legal fees	<u>1,500</u>	<u>1,000</u>
Total resources expended	460,444	274,330
Net income	<u>267,497</u>	<u>212,475</u>

PROJECT PRICE GUIDE



Water Project

Hand Pump	£150
Water Well	£700
Water Distribution	Any Amount



Women Empowering Project

Empower a woman	£150
Widow Support	
Most Needy	Any Amount



Masjid Construction

Mussallah	£100
Small masjid	£7000
Medium masjid	£15000



Tameer-e-Ashiyana

Renovate a house	£1000
Build a house	£5000



Ramadhan 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



Feed A Family

Food Pack for a whole month	£50
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UK Poverty Support

Any Amount



General Donation

Any Amount



Support a Maktab

Sponsor ship for a child one month	£30
Sponsor ship for a child 1 year	£360
Sponsor ship for a child 3 years	£1080
Cost towards Maktab	Any Amount



Rozgar or Livelihood Project

Provide a small business	£500 - £1000
Provide rickshaw	£15000



Medical Project

Eye care	£50
Medical kit	£50
Wheel	£50
Eye camp	£500



Education Project

Sponsor a child for one month	£20
Sponsor a child for a year	£240



Qurbani Project

Lamb	£90
Cow	£525
Camel	£700
Goat	£130



Animal Sacrifice/Aqeeqah

Small animal	£100
--------------	------



Administration-UK

Any Amount

Note

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

How you can help?

Be a change-maker today



Ways to Donate

Online

Secure online donations can be made using your credit/debit card or via at www.ummahcharityinternational.org

By bank transfer

From the UK

Transfer money directly to **Ummah Charity International**.

Account Number: **93799921** Sort Code: **20-01-89**

Bank Name: **Barclays Bank**

For International Transfers

Transfer money to **Ummah Charity International**.

IBAN: **GB94 BARC 2001 8993 7999 21**

Bank Name: **Barclays Bank** Swift Code: **BARCG822**

When making a bank transfer, please email to Info@ummahcharityinternational.org informing us of the **amount, project, intention** and whether it's eligible for **gift aid** within one working day. If no information is received within one working day of making the transfer, the donation will be receipted as 'Zakat' for the 'Most Needy' project, and as an anonymous donation.

By cheque

Please send a cheque made payable to UCI to:

**16 Village Way East, Harrow,
London
HA2 7LU**

Standing Orders

For standing order forms on info@ummahcharityinternational.org
or Call us on **020 89038944**

Post

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

Volunteer Enquiries

asma.rahman@ummahcharityinternational.org

UK Charity Registration Number

England: **1146342**



/UMMAH CHARITY INTERNATIONAL



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INTERNATIONAL**

Together we make life
better for the Ummah



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charitable number **1146342**

“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: