



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



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



 **6400** People given pure water through water tanker

 **22,625** People benefitted from hand-pumps





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 **2,440 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 excelling 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



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.





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 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 instigates 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 2018 and to witness the conditions of people. Not only did it provide a level of satisfaction but also revitalised 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

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Accountants:

Silver Arc

Chartered Certified Accountants

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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

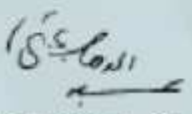
The notes form part of these financial statements

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

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

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	<u>13,949</u>	<u>119,842</u>
		<u>640,318</u>	<u>656,873</u>

4. RAISING FUNDS

Raising donations and legacies	30/9/19 £	30/9/18 £
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 £	Information 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	1,500	1,500
	<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	527,929	100,588	628,517
	<u>751,481</u>	<u>72,173</u>	<u>823,654</u>
TOTAL FUNDS			

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	490,464	(389,876)	100,588
	<u>710,423</u>	<u>(638,250)</u>	<u>72,173</u>
TOTAL FUNDS			

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

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

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	<u>710,423</u>	<u>727,941</u>
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>

This page does not form part of the statutory financial statements

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

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: BARCGB22

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 orders you can email us 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

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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Charity number 1146342

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

www.ummahcharityinternational.org