



UK Charity Re. No: 1146342

**UMMAH CHARITY
INTERNATIONAL**

Together we make life
better for the Ummah



2020

ANNUAL & FINANCIAL REPORT

UMMAH CHARITY INTERNATIONAL

OUR VALUES

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.

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.

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.

INTEGRITY

Integrity is our strong suite and we maintain transparent dealings and honest transactions at all times and levels.

RESPECT

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

EXCELLENCE

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

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.

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MUFTI ABDUL WAHAB

CHAIRMAN



Together we make life better for the Ummah

04

MESSAGE FROM THE CHAIRMAN

Last year was a particularly challenging one for Ummah Charity International. The devastating pandemic presented unprecedented challenges and hurdles in our relief work, restricted our access to areas where people needed our support most. Despite these obstructions, we managed to increase the impact of our relief work in Pakistan. This was made possible as a result of the tireless efforts of our dedicated team of staff and volunteers, and of course our generous donors.

It is with gratitude to Allah (SWT) that I say: Ummah Charity International is a thriving, life-changing philanthropic organization. Our projects have matured into relief systems that are geared towards long-term change, and our ability to respond to disasters has grown in efficiency. We have made amazing progress in how we help those that need us.

2020 was marked by an economic crisis. The pandemic caused great detriment to people's ability to work, and so we responded, by increasing the beneficiaries of our food initiatives as much as possible. Pakistan is already a country fighting malnutrition, so to compound this with a pandemic has had disastrous consequences which we knew we needed to relieve.

Our work is a product of our donors, your generosity is bringing smiles to people that live difficult, tumultuous lives, so I hope it brings you happiness knowing that you are making a much-needed change.

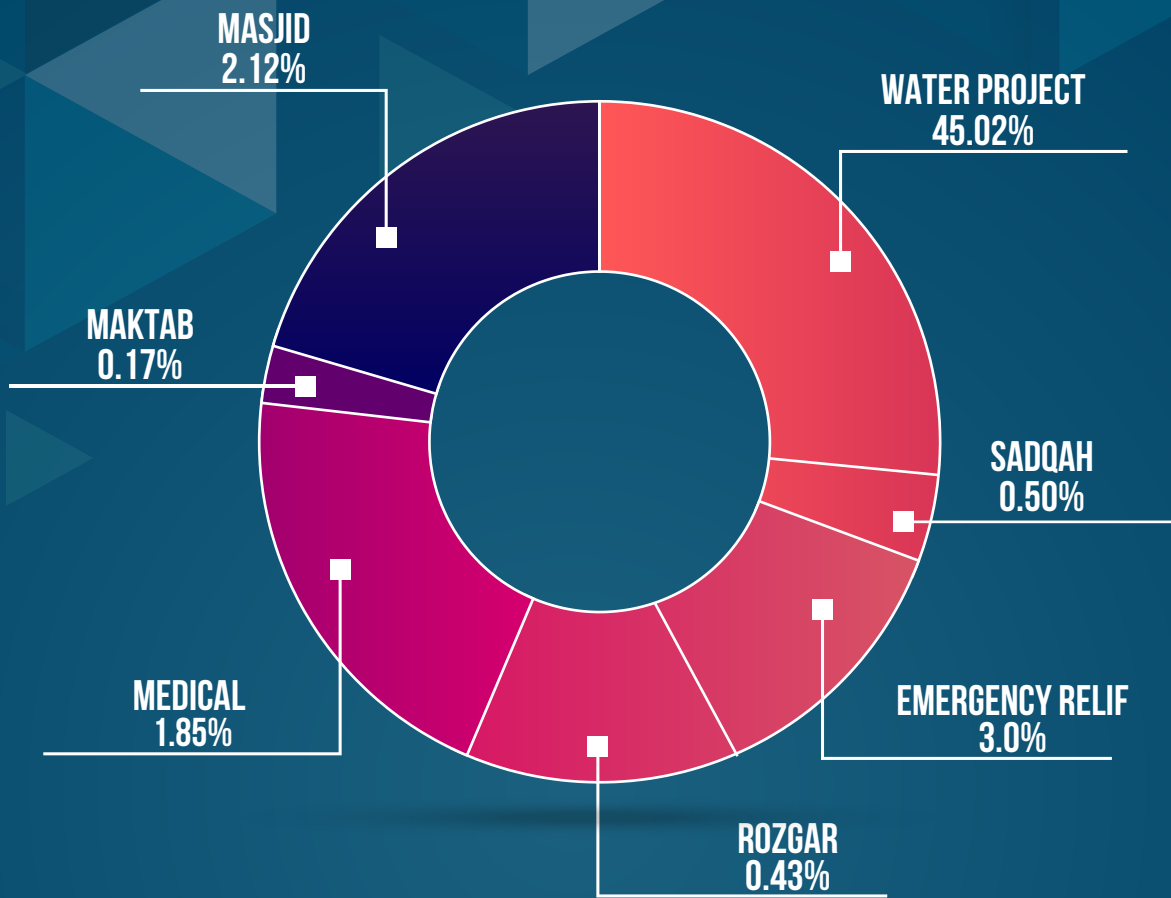
As we present our annual report, spanning our humanitarian efforts from October 2019 to September 2020, we would like to express our gratitude for your continued involvement in our journey to end poverty. We aspire for our growth to continue, hoping to overcome the hurdles that will present themselves, and to expand geographically to other areas of the world.



Mufti Abdul Wahab
Chairman

LAST YEAR AT A GLANCE

WE TOUCHED THE LIVES OF 114,984 PEOPLE

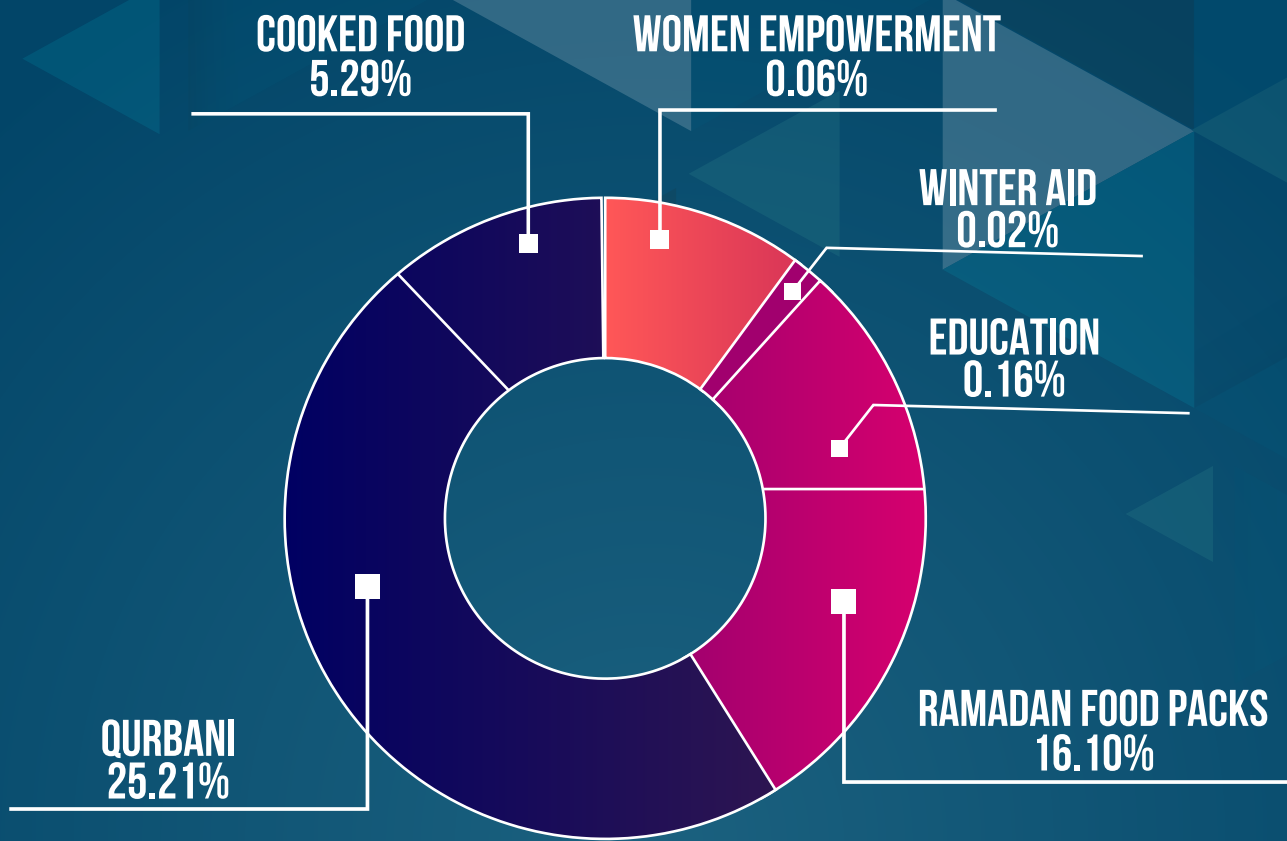


LONG TERM PROJECTS' BENEFICIARIES

THE SITUATION ON GROUND:

Last year was one of unprecedented challenges for the world in general and economically disenfranchised people in particular. With the job market around the world plummeting, more people than ever before were left without access to a stable income, financial assistance, sometimes even a decent meal.

The situation in Pakistan has been one of the worst in the world, with the unemployment rates reaching **4.45%¹**, **highest** in the last 20 years. This lack of income is reflected in the malnutrition² and poor education³ statistics effecting a total of over **200 million children** in Pakistan. Needless to say, the pandemic worsened the already grim situation.



SHORT TERM PROJECTS' BENEFICIARIES

OUR RESPONSE:

We, at Ummah Charity International felt that we needed a strategy to be able to address and aid this situation. We decided to double down on our urgent relief work, knowing that an exponential increase has occurred in the number of people who require immediate help, while also continuing a steady pace with our longer-term projects involving livelihood opportunities and education.

With the support of our donor, we were able to help a total of **114,984 people** through long- and short-term projects.

<https://www.statista.com/statistics/383735/unemployment-rate-in-pakistan/>

<https://www.ncbi.nlm.nih.gov/pmc/articles/PMC5977042/>

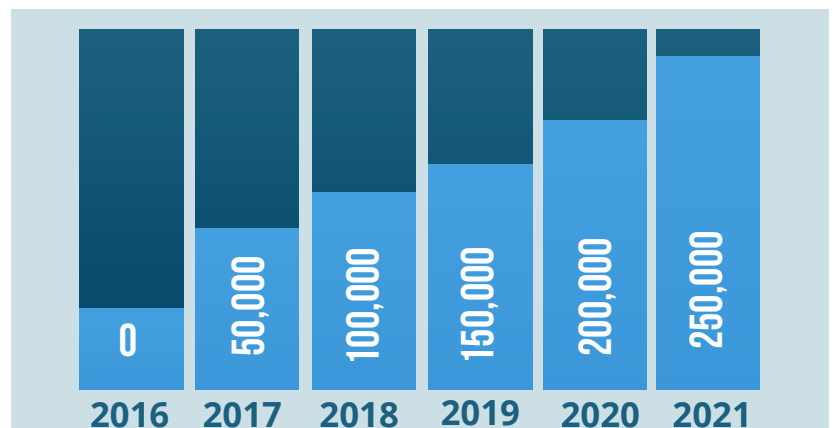
<https://www.unicef.org/pakistan/education>

RESPONDING TO PAKISTAN'S WATER CRISES

In 2020, our initiatives brought clean, sanitary water to over 33,000 people.

A staggering 44% of Pakistan's entire population does not have regular access to clean water. That's nearly half the country living without access to the perhaps the most fundamental necessity of life. In rural areas, the situation exacerbates itself, as the people depend on this vital not just for drinking and sanitation but also irrigation and agrarian purposes. As such, our Water for Life project accumulates great attention, as it garners aid for a necessity crucial for our survival. It has blossomed to cater to **100,000 people** since its inception in 2016.

To provide long-lasting solutions, Ummah Charity International installs hand pumps and water wells in people's houses and in the community, respectively. Communal water wells are situated in central locations, so entire villages can benefit, whereas for families on the outskirts, they are given the convenience of hand pumps. Part of our project implementation process focuses on comprehensive.



Together we make life better for the Ummah

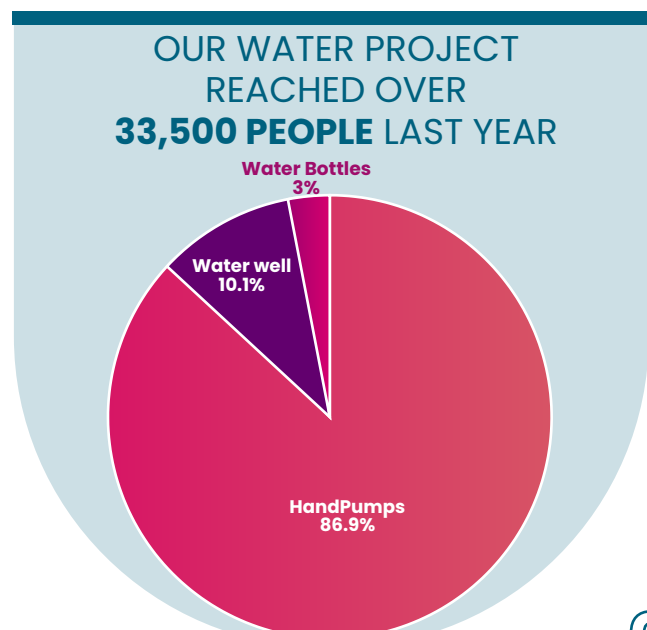


research and engagement with the communities, to ensure that our beneficiaries were the neediest, and that installation locations were most appropriate.

ver the course of this fruitful year, we installed **600 water pumps**, **70 water wells** and distributed over **1000 water bottles**, allowing **33,500 people** to gain access to clean water on a regular basis.

Our water facilities were incorporated into the following areas: Ghadi Yaseen, Nawab Shah, Rangpur, Nasir Ahmed Bhutto Village, Akber Pitafi Village, Khadim Hussain Shah Village, Vasti Jewan Shah, and Khanpur Mehar.

<https://www.unwater.org/country/asia-and-the-pacific/pakistan/>



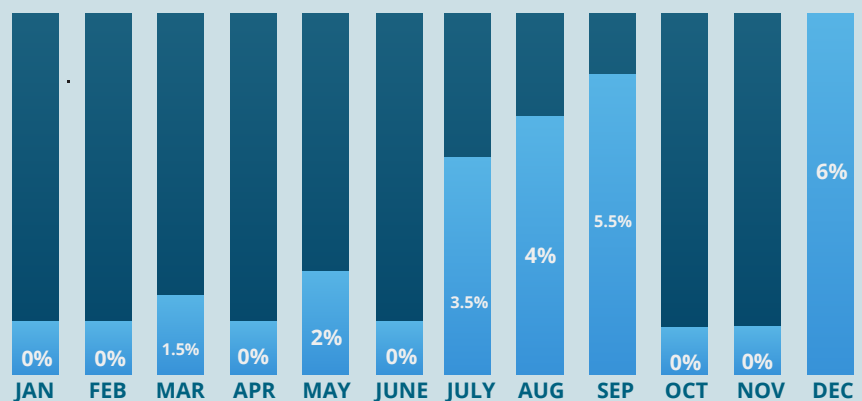
REBUILDING MOSQUES STRENGTHENING ISLAM

Mosques are crucial for imbuing Muslims with Islamic values, drawing them closer to Allah (SWT). In rural areas of Pakistan, disadvantaged people aspire to have a strong connection with Islam, but often lack guidance, and therefore fall out-of-touch with their faith. By building Masjids, UCI will help less fortunate communities to grow spiritually.

Our Build a Masjid project is crucial in transforming the religious lives of communities. UCI identifies poverty-stricken communities in areas across Sindh and Baluchistan that are forced to travel long distances to reach their closest place of worship. Our team creates building plans, sources good quality infrastructural materials, and constructs mosques for these communities in a centralised location, in order to allow as many people as possible to reasonably benefit from it. Smaller Masjids can accommodate at-least **200-250 individuals** at a time, while larger ones have a capacity of up to **500 people**.



Despite the pandemic, we have continued our efforts of restoring Mosques across Pakistan

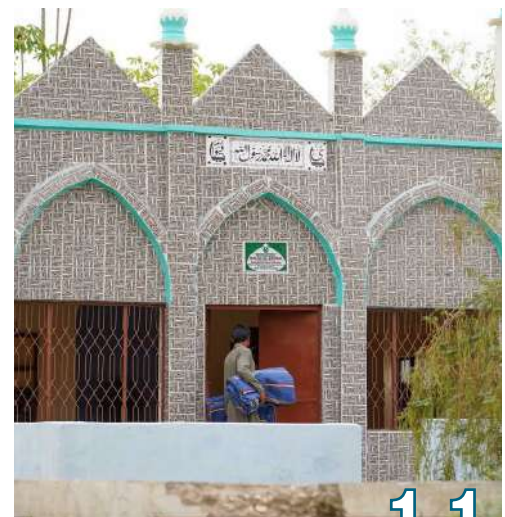
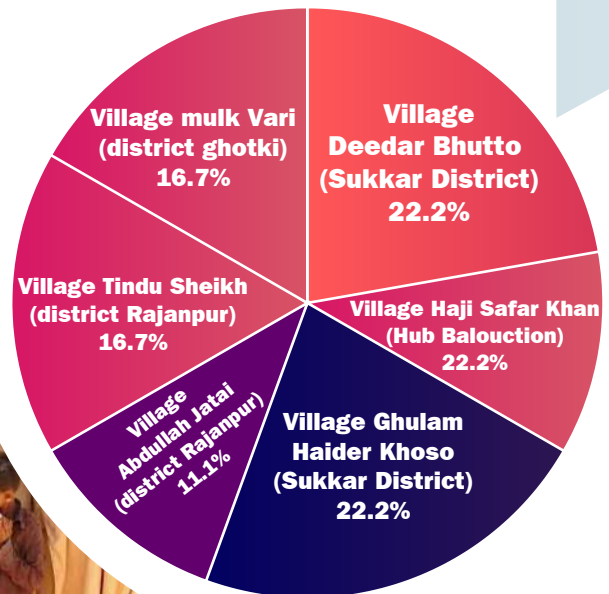


Our team encountered numerous hurdles throughout construction process last year due to covid related lockdowns including delays in material deliveries, unavailability of labour, maintaining social distancing while communicating with the construction workers as well as the community and adjusting the building plan according to the increasing material prices. However, with tireless determination, they were able to complete all the construction that were planned for this annual cycle.



From **2019-2020**, we built 6 Masjids which will immediately benefit **1170 people**, giving them a place to enhance their relationship with Islam. We implemented this project in the following areas: **Village Deedar Bhutto, Village Haji Safar Khan, Village Ghulam Haider Khoso, Village Abdullah Jatai, Village Tindu Shiekh, Village Maluk Vari.** UCI's chairman, Mufti Abdul Wahab, personally oversees the implementation of Masjids in our working areas, as he recognises the great importance they hold. He ensures the residents are satisfied with the completion of our project.

WHAT AREAS DID WE BUILD MASJIDS IN LAST YEAR?



MAKING CLEAR VISION A REALITY EYE CAMPS



Over **200 million people** in developing countries suffer from visual impairment, making them unable to truly connect with the world. Impoverished communities have fewer healthcare facilities, such as hospitals, clinics, and optical care centres, leaving many of the underprivileged with inadequate knowledge of eye care, and little access to treatment.

Our Eye Care Project aims to provide impoverished communities with much needed access to treatment and education surrounding preventable visual impairments and blindness. The first aspect of our solutions deals with their ailments, and the latter teaches the residents about the causes of visual impairment and how to maintain their optical health. To conduct our eye camps, UCI arranges a team of qualified doctors who carefully examine all the patients, give well thought-out diagnosis and prescribe and away free medicine and glasses.



Together we make life better for the Ummah



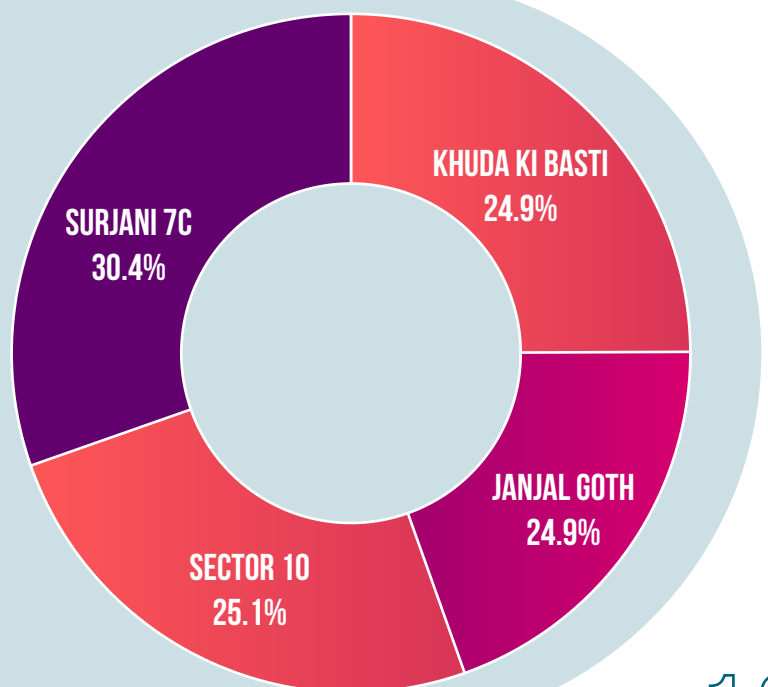
This project becomes an opportunity for people to prioritize their health without putting strain on those already struggling to survive.

Between **January and March of 2020**, Ummah Charity International conducted 4 eye camps in **Khuda Kibasti, Janjal Goth, Sector 10, and Surjani 7c**. We treated over **700 people** by conducting check-ups, prescribing medicines and glasses, and making referrals to hospitals in the event Cataract surgery was required.



EYE CAMP PROJECT 2020

Despite the difficulties that the pandemic posed, we set up socially distanced **4 eye camps** in underprivileged areas, helping over **754 people**



ENABLING ISLAMIC EDUCATION



Central to our charity's mission is building sustainable solutions to poverty, and a way to achieve this is by making it easier for the disadvantaged to access employment opportunities. Our Maktab advances us closer to this goal, as it offers children a comprehensive education, disrupting the generational cycle of poverty. Without our Maktab initiative, these children would remain deprived of any kind of educational training whatsoever due to absence of financial means.

Our Maktab teaches a diverse range of both secular and Islamic subjects, such as **English, Maths, Urdu, Tajweed, and Hadith**, all under the supervision of qualified Qaris. On occasions like **Eid al Fitr, 12th Rabbiulawal, Eid al Adha** we distribute fresh cooked food, gift packs and qurbani meat among the students and their families.



Through the support of our team and qualified teachers on ground, we create a safe, supportive learning environment for our pupils, encouraging them to be expressive and confident.

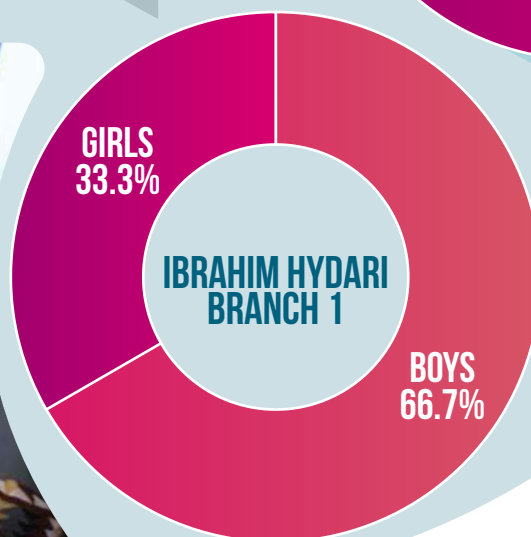
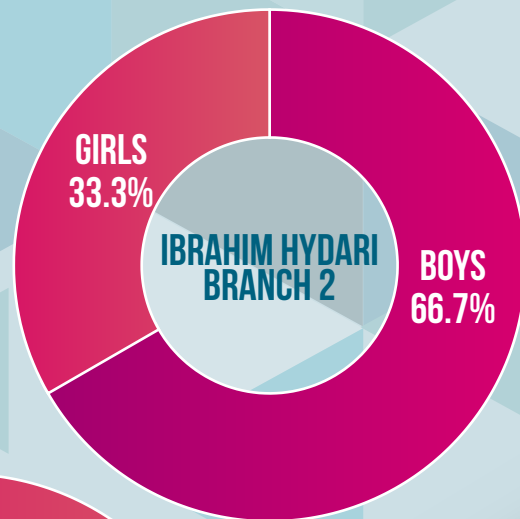
In both of our Maktab, currently there are total of **200 boys** alongside **100 girls**. Of this number, the students that make the most academic progression are regularly rewarded in our prize distribution ceremony where they were given gifts, to instill in them a drive to grow even further.

UCI's Maktab initiative is founded on our Islamic values of the purpose of education. For the betterment of society, it is our duty to do all we can to make a comprehensive education accessible to all.



MAKTAB PROJECT 2020

Uci has successfully
be running two
maktabas, with a total
student body of **300**
200 of them boys and **100** girls

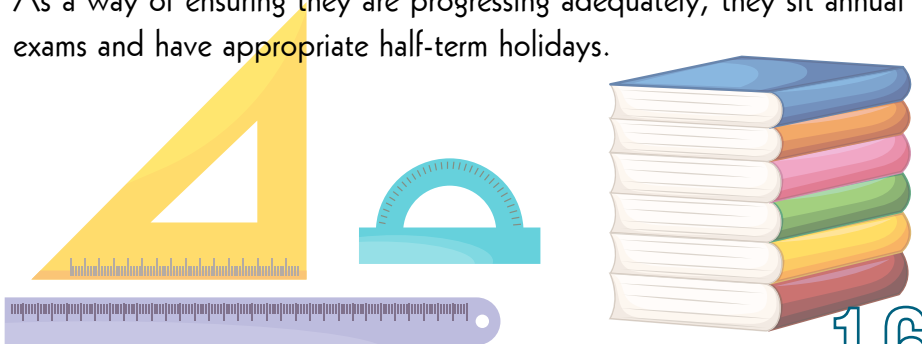


BUILDING BRIGHTER FUTURES



In countries facing the degree of deprivation that Pakistan is, having access to education is sadly a luxury. Those living their childhood in slums are used to spending long, difficult hours working as scrap collectors or even as beggars. Families feel forced to raise them in this way because they need the additional income to survive. Our Street School Project provides a solution by offering comprehensive education mainly in Maths, Urdu, and English, across various age ranges.

Our teaching staff are adequately qualified, capable of delivering our teaching materials to the **60 students** enrolled in our school. We aim to prioritise the neediest children; many of our pupils could barely read or write prior to their enrolment. Since their enrolment, not only have our students received in-class education but have also benefitted from extracurricular activities like recreational trips, sports activity days and informational visits by Karachi-Electric team. It is essential that we endeavour to provide them with the guidance they need to succeed. As a way of ensuring they are progressing adequately, they sit annual exams and have appropriate half-term holidays.

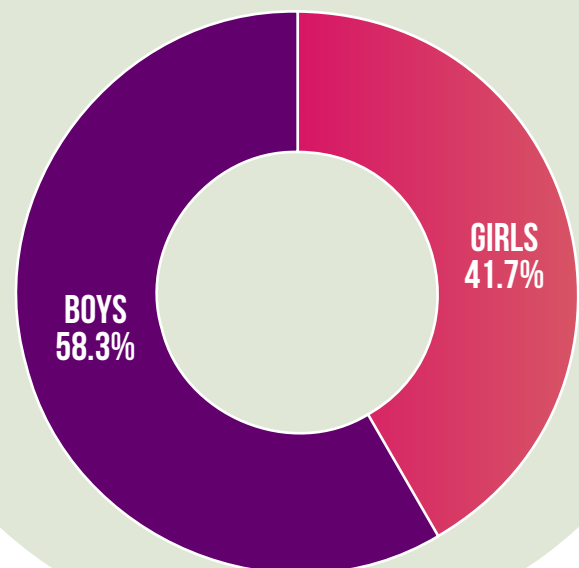


Additionally, because we understand that those enrolled come from impoverished backgrounds, we provide them with everything they need: uniforms, stationary, and food. Last year, in light of the pandemic, UCI decided to conduct multiple hygiene sessions under the guidance of **Dr Shazia** from Ziauddin hospital and the head of the school **Ms Hafsa**, where they were taught the appropriate way to clean hands and wear masks. Under normal circumstances and even during last year, on occasions like Eid, we distribute Gift Packs among our students, to share with them the joy every child deserves to have in his/her lives, last year we distributed **60 Eid gift packs** among our students.

To enrich our communities, we need to enrich our young people with skills, ambition, and qualifications, as these are the tools they will need to blossom into thriving adults. Our Street School Project is one of our initiatives that focuses on building a long-term solution to poverty.



STUDENT RATIO IN OUR STREET SCHOOL



FEEDING THE UMMAH



Food scarcity comes in conjunction with poor financial conditions. In impoverished areas across Pakistan, people struggle to feed themselves and their families and depend on aid to survive. Sometimes, these unfortunate conditions are a result of natural disaster, while often they are just a continuation of generational poverty. People in such circumstances have severely reduced access to opportunities, making relief work like UCI their only hope for even a decent meal.

Like most of initiatives, for our Feed the Hungry project, our team conducts on the ground research, highlighting areas with high food scarcity levels, having identified the areas, our team then provides desperately needed food in there, and this can be in the form of cooked meals, monthly food packages, or emergency relief responses. We create healthy, nutritional food solutions that consist of the dietary essentials needed to support optimal well being.



Our cooked meals are filling and often prepared on the site of distribution, ensuring freshness. This is UCI's way of ensuring underprivileged people consume food in a dignified manner.

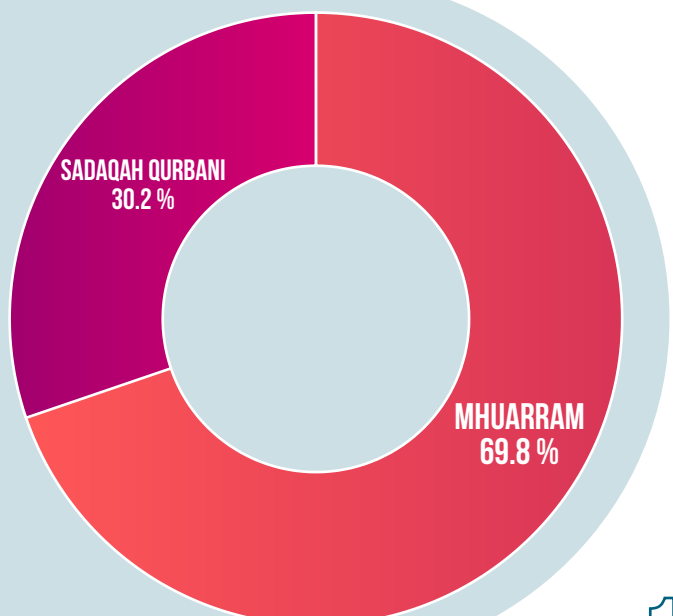
Over the **2019-2020** period, approximately **10,000 of people** living under the poverty line benefitted from our collective provision of food initiatives, such as those conducted during Ramadan, Qurbani, in response to the Karachi floods, and our general, year-round cooked food project.

We provided aid to an exhaustive list of areas, including **Surjani Town Sector 5 and 7, Kala pul, Khadim Hussain Shah Village, Sohail Goth, Umer Goth, Asgher Bhatani Goth, and Nasir Goth.**



COOKED MEAL PROJECT 2020

We distributed cooked meal to over 8,640 individuals last year



HELPING PEOPLE THROUGH COVID-19

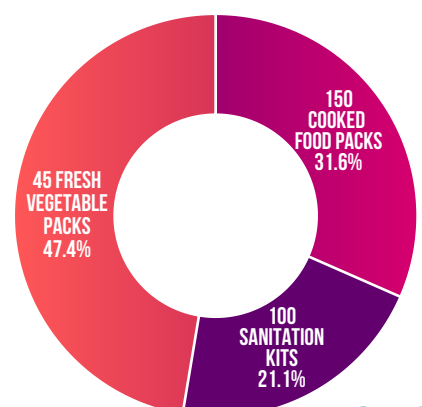


This pandemic panned out in more disastrous ways that anyone had anticipated, claiming over **3.5 million** lives and disrupting many more. In Pakistan the Covid crisis forced people into numerous lockdowns, including the current one, resulting in unprecedented loss of employment, highest food scarcity statistics and a general decline in the well-being of underprivileged communities. Observing all this, Ummah Charity prompted to action, starting a drive to distribute food and sanitation items to most vulnerable groups like school children and public servants like police officers. Our team of volunteers put together sanitation packs including all the items needed to protect oneself from the novel virus in public settings like hand sanitizers, face masks, gloves, etc.

And distributed them among school children in financially underprivileged communities so that they remain safe by taking necessary precautions. Additionally, we also recognized the need to increase the reach of our food aid in these times, so our team organized food distribution drives for members of police to help them do their duties diligently.



COVID RELIEF WORK IN APRIL 2020; WE DISTRIBUTED AID TO 475 PEOPLE:



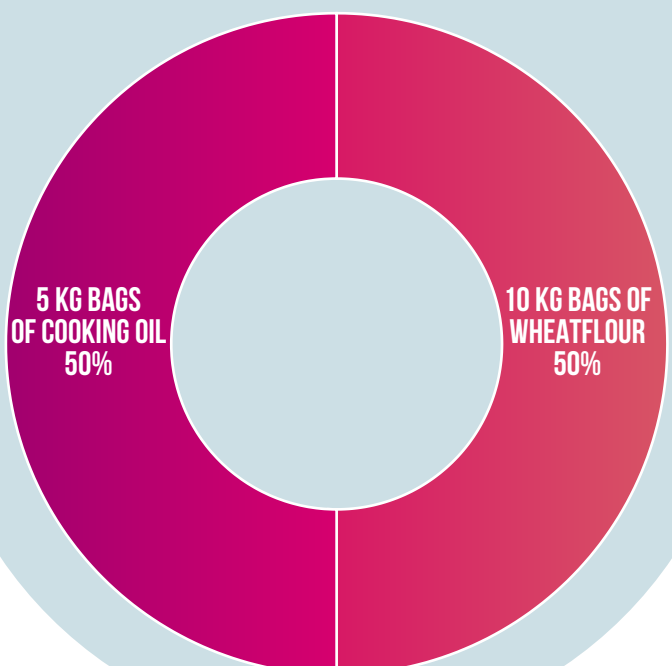


On the **25th of March 2020**, we distributed **500 10 kg bags** of wheat flour and **2500 litre** of cooking oil among people facing extreme hunger brought by the pandemic. On the **16th of April 2020**, we were able to distribute **100 sanitation kits** and **150 cooked food meals**, and water bottles to people in the police force. Following that on the **23rd of April 2020**, we distributed approximately **330 kgs of fresh vegetables** to around **45 households (225 people)** in the area of **Surjani town**.

As we hope to see the end of this crises with vaccines and lockdown measures, UCI hopes to continue its relief work to see people through these trying times.



COVID RELIEF WORK IN MARCH 2020; WE DISTRIBUTED:



OUR RELIEF WORK DURING KARACHI FLOOD 2020

In August of 2020, destructive monsoon floods struck areas of Pakistan, and the coastal city of Karachi was particularly affected, leaving many streets and homes flooded, and many people without access to basic human necessities.

Natural disasters effect people s lives suddenly, making it difficult for them to prepare themselves for the impact it will have. This makes UCI s response carry great importance, as in their moment of need, we may be all they have to rely on.

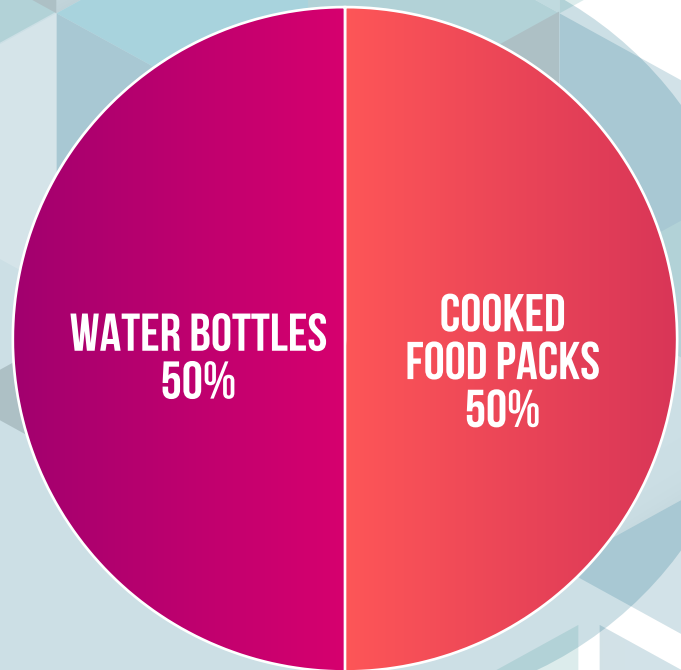


Ummah Charity International swiftly prepared **500 packs** of cooked food accompanied with **500 water bottles**, so that those affected would not go hungry during this distressing time. We tirelessly went door to door, ensuring we distributed as many as possible to the vulnerable.

As with every project, our response had its challenges. Due to the flooding, there was difficulty accessing different parts of Karachi, as the overflowing water was difficult to navigate at times. This was worsened by social restrictions imposed by the government s response to COVID-19, as limited our ability to engage with the public



OUR KARACHI FLOOD RELIEF PROJECT REACHED 500 PEOPLE LAST YEAR



The success of this initiative was due to our swift, immediate response, as natural disasters often cause destruction in a short period of time. If we delayed our provision of emergency relief, it would have led to people suffering physical and emotional trauma for an extended period of time. We provided much-needed food and water, but by engaging with them, we also provide emotional support by showing that they are not alone in this difficult time.



HELPING PEOPLE STAY WARM

Homelessness and being displaced from a stable shelter are incredibly difficult positions to be in, and it is even harder in the freezing winter. Being on the streets is a stressful way to live, and for those in our developing countries, they often find themselves homeless for reasons that were out of their control. In 2019, our Winter Appeal was more important than ever before, as Pakistan had its coldest winter in decades, in addition to the issue posed by internal displacements and widespread poverty.

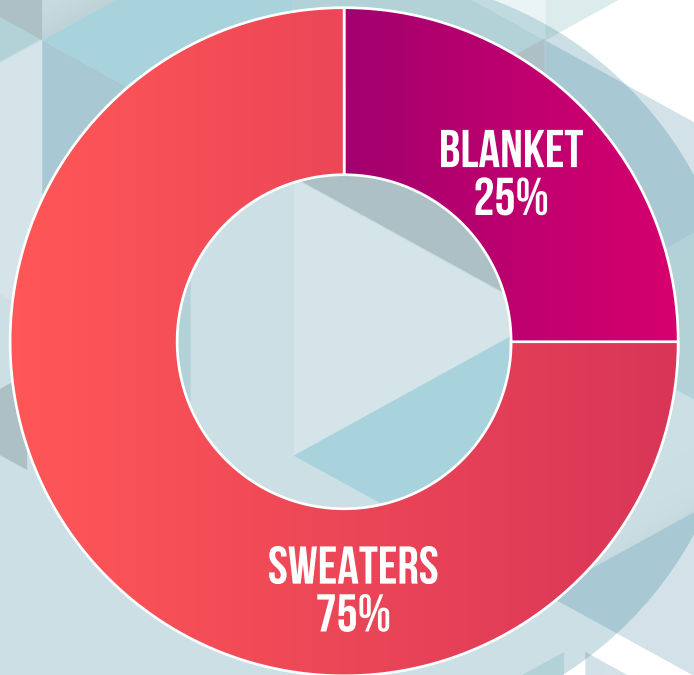


Our aim is to ease their suffering, and we did that by distributing blankets and sweaters, so they can keep warm in their difficult situation. Our team conducts on the ground research, identifying groups that are most vulnerable to extreme weather conditions due to natural disaster and their geographical location. Once the at-risk populations are identified, our teams gather the resources to arrange urgent winter aid materials like blankets and sweaters for them, this is followed by a dedicated distribution drive. This past year, our volunteers operated in Saeedabad mainly.



WINTER PROJECT 2020

Last year, in our winter project, we donated blankets and sweaters to over 400 peoples in the area of saedabad



In December 2019, Mufti Abdul Wahab personally distributed **100 blankets and 300 sweaters**, in line with our chairman's vision to provide sustainable solutions to the crises our people face.



SUPPORTING THE UMMAH IN RAMADAN



We, at UCI, understand the importance of Ramadan and the religious journey that it brings with itself. However, we also appreciate that this time of devotion can be particularly challenging for those who do not have the means to afford even basic Suhoor and Iftar meals for their families. To make the holy month easier for everyone in the Ummah, UCI has crafted its Ramadan project in a way to encompass the food needs of entire families for a whole month with the Zakat, Sadaqah and general donations.

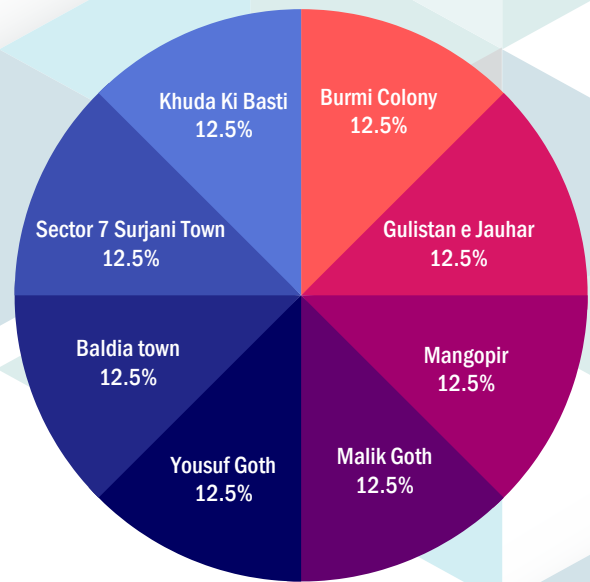
With our comprehensive Ramadan project, UCI eases the hardships of less fortunate individuals by providing Iftar and Suhoor meals, monthly food packs, as well as Eid gift packs, so children can celebrate the month in the same way that Muslims with better means do. Our food provisions consist of all the dietary essentials required to enact Iftar and Suhoor in a healthy, nutritional way, including rice, flour, sugar, oil, lentils, juice concentrate, tea leaves, powdered milk and dates.

This initiative carries great importance, as we are helping the needy during our most sacred month. This Ramadan, our team personally gathered families from localities most affected by unemployment and hunger and distributed **2,631 monthly food packs**, meaning over **26310 people** would be able to feed themselves through these packs (considering an average of 10 members in each family).

In addition to monthly food packs, UCI arranges for Iftar daily during the month of Ramadan, in an effort to provide people away from their home during the evening prayer with a meal to break their fast with. Last Ramadan, UCI distributed over **3,930 Iftar packs**, which include a variety of food items as well as juice and water.

We also collected **1,148 Fitrana** donations and **5,280 Fidyah** donations from our generous donors, feeding the same number of people through them. We were also able to brighten the **Eid of 160 children** with our Gift Pack initiative.

It is with the continued support of our donors that our Ramadan project has flourished and continues to grow every year.



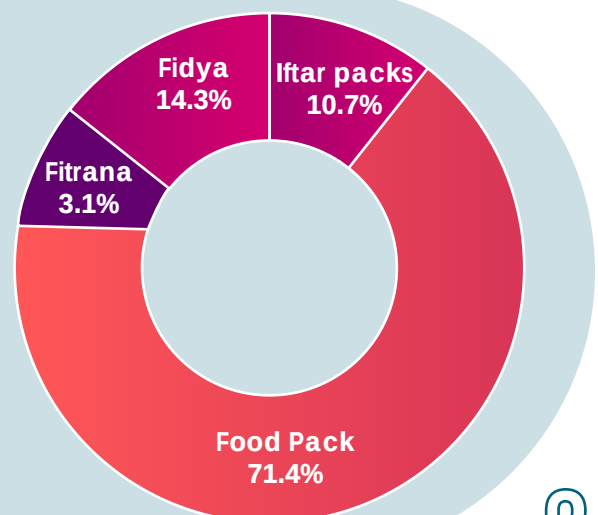
Areas where are carried out our Ramadan Food Pack Distribution



RAMDAN PROJECT 2020

Our Ramadan Project Consists of numerous appeals.

Last year, we were able to help over **36,828 people** through in the month of Ramadan alone



PUT YOUR QURBANI IN SAFE HANDS

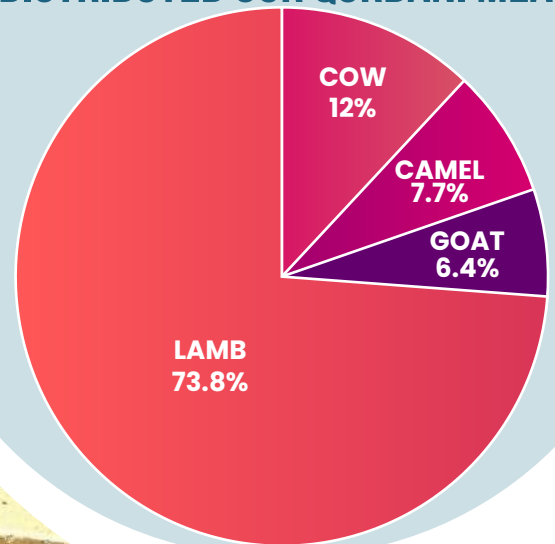
Last year, the entire process of our Qurbani project proved to be particularly difficult because of Covid related lockdowns and their ripple effects, but we decided we needed to widen the pool of our food-based initiatives in response to the pandemic, and thus, our Qurbani project had a monumental **51,888 beneficiaries** in the last annual year. This included meat from **56 cows, 36 camels, 30 goats and 344 Lambs**.

As every year, last year too our team bought your sacrificial animals after close inspection to make sure their health conditions are in accordance with the Shariah guidelines. Come Eid al Adha, our team members oversee the sacrifice of your animal, ensuring sanitary conditions and adherence to Islamic commands regarding the act. Finally, they distribute 100% of the animals meat among people from impoverished communities.

With your constant support, we use Eid al Adha as a time to deliver safe, good quality meat to those who are only able to eat such meat as a luxury, as they lack the means to afford it on a regular basis.

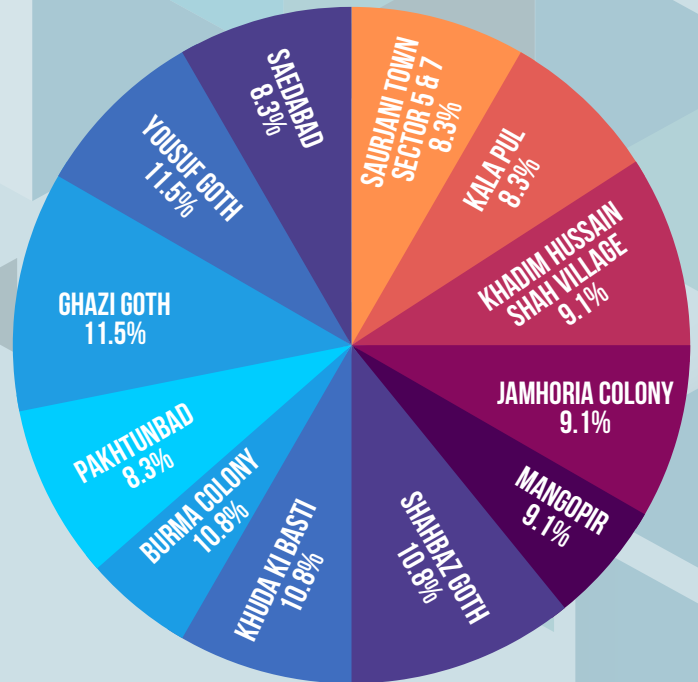


WHAT ARE SOME OF THE AREAS WE DISTRIBUTED OUR QURBANI MEAT IN

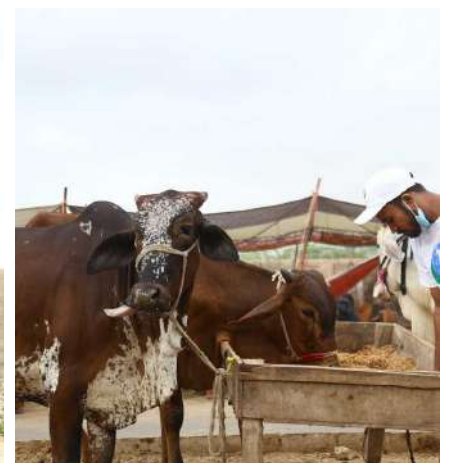




WHAT AREAS DID WE DISTRIBUTE OUR QURBANI MEAT IN LAST YEAR?



Every Muslim, regardless of their financial situation, deserves to enjoy their Eid-ul-Adha celebration. By gifting them meat, we make it possible for them to have a fulfilling lunch and dinner, whilst ensuring they do not go hungry during this special time. In this respect, we distributed the meat from last year's Qurbani to over **50 areas** including Surjani Town, Ibrahim Hyderi, Pakhtunabad, Jamhoria colony, Noor Deen Goth, Khalil Goth, Mehran Basti, Sultanabad, Ghulam Muhammad Goth, Sector 7A, Kherabad and many more.



GIVING SADAQAH IMPROVING LIVES

Sacrificing an animal to please Allah (SWT) and to feed people in need, in time of joy as well as troubles is a practice recommended and appreciated by the Prophet (peace be upon). With UCI, anyone can fulfil this divine act of Sadaqah sacrifice by donating towards the purchase and qurbani of an animal, such as a goat.

Over the last year, UCI's donors contributed to the sacrifice of **30 goats**, gifting the meat to **1,440 people** from deprived families in areas of **Surjani Town, Ibrahim Hyderi, Pakhtunabad, Jamhoria colony**, as those facing the type of deprivation prevalent throughout underdeveloped parts of Pakistan indulge in meat as a scarce luxury. A single meat pack can feed more than 5 members of a family comfortably.





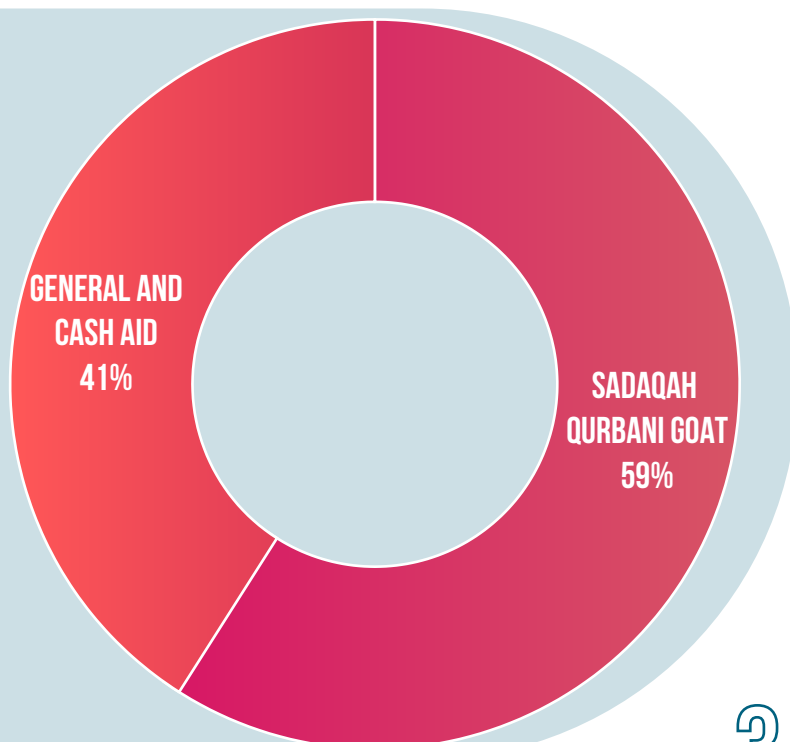
In addition to Sadaqah in the form of animal meat, we also give away Sadaqah as cash or general aid. Last year, we gave varying amount of cash aid to approximately **1000 individuals** who were in dire need, among the beneficiaries were orphans, widows and people from impoverished families.

By committing good deeds like these, free from duplicity and narcissism, you will be awarded pure life in this world and the Hereafter, for you are helping those in need. This year, consider expressing gratitude to Allah (SWT) by giving Sadaqah in the form of animal sacrifice.



SADAQAH PROJECT 2020

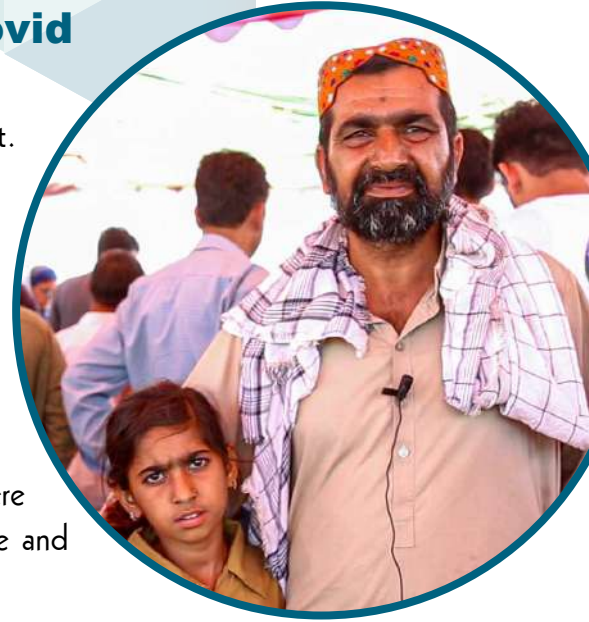
How did we help
2440 people
with Sadaqah
Last Year?



THE IMPACT OF YOUR DONATIONS

Maqsood Shares His Struggles in Covid Lockdowns and Says Thank You.

I am **Maqsood**, I am a daily wage worker and I live in Laal Baheyo Ghot. I am the only one working in my family, there are **15** of us in our household. My wages are generally very low, I make **500 Rs** on a good day but with Covid lockdowns it's been less than even that. The lives of us daily workers and our families are very unpredictable, we don't know if we'll be able to eat the next day or not, it's not a dignified way to live but thanks to people like **Mufti Abdul Wahab** and Ummah Charity International, we are able to have stable food and the feeling that someone is looking out for us. It fills my heart with hope, seeing that there are good people out in the world who donate to keep people like me and family fed. All I can say is I am grateful to all of them.



Ghulam Rasool Expresses his Gratitude on Having a local Mosque.

My name is Ghulam Rasool, I am a resident of village Nagorsher Ghoat, my father is the Imaam of the local mosque here. The only mosque in our locality was in a painfully terrible state and was in desperate need to repair and re-construction. It was as if there was no mosque before in our village, we had to walk miles to another village or perform our Salah. Thankfully, people like Mufti Abdul Wahab care enough about communities like ours to invest in us. UCI re-constructed our local mosque, **Masjid - e - Ayesha**, and around **300-400** people can perform their Salah there. Alhamdulillah we now can perform our religious duties over here rather than to praying at home or walk to another village. We are thankful to Madam Kulsoom Akhtar and Mufti Abdul Wahab who re-constructed Masjid Hazrat-e-Ayesha. May Allah gives Barakah in their health and life.



Haseena Tells the Reality of Living with Poor Sight and Poverty

My name is Haseena, I live in Yousuf Goth, I am widow and a single mother of four, my oldest son is twelve years old, and the poor child has to help me take care of his younger siblings. I can't afford the tuition fee of four children so the eldest two are not able to go to school either. In these circumstances, it's difficult to think about my own health, I am grateful that Ummah Charity International cared enough to set up an eye care camp for us and gave us free consultation and medication. I just want to say that being compassionate is a sign of a good human being and people who give their Sadaqah and donations to help people like me are good people indeed and I will remember them in my prayers.



Fouzia Ismail Shares her Joy Over her Son s Education.

My son studies at the Maktab funded and run by Ummah Charity International here in **Ibrahim Hydari**, I cannot begin to describe how thankful I am to them for giving my child the opportunity to learn and grow. My husband does not earn enough for us to feed ourselves and pay the ever-rising school fee, so when this Maktab opened and offered to educate our child in both Islamic and general education for free, we were over-joyed. I can finally imagine a future for my child outside of poverty and deprivation and that is a liberating feeling.



Hear how Razia s Begum s Life was Transformed through our Water Project.

I cannot express how grateful I am, that we no more have to use contaminated water for our daily use, my children would not have to walk miles just to fetch clean water. Thank you to everyone who donated towards this hand pump to be built in my house in Goth La Hari. Every penny given towards this cause will help more people like me to support their families. These hand pumps have introduced a whole new way of living for us, and for this, we cannot thank you enough.



Shafiq Ahmed Shares His gratitude towards UCI Donors

I am a teacher at a local madrassa in Goht Dabli Shah, the work does not pay much, I barely make **3,000 Rs** a month and the pandemic has definitely made things worse for us. On top of that, I am the only earning person in my family of **9**, it gets almost impossible to survive with such little income. We're barely able to make ends meet as it is, in Ramadan things get more expensive.

In such circumstances the support Ummah Charity International has extended in the form of the monthly food pack mean more to than we can ever express.

My heart is filled with gratitude for Mufti Abdul Wahab, Team UCI and everyone who donates to them, it feels good to know that people like us are remembered and cared for.





REPORT OF THE TRUSTEES

FOR THE YEAR ENDING
30TH SEPTEMBER 2020

The trustees present their report with the financial statements of the charity for the year ended 30th September 2020. 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, Chairman Ummah Charity International, has been involved in philanthropist activities well over a decade now. He has established a reputation for himself as a prominent Islamic religious scholar, making his presence known on both international mainstream and social media, with an ever-expanding following. His vision for Ummah Charity International has always been of creating a more equitable, just society where no one is forced to live in unfavorable conditions. To realize this vision, he closely monitors the activities of the charity and, whenever possible, personally visits sites of relief work to make sure that organization's processes are carried out smoothly. He is dedicated to his work of alleviating poverty, providing urgent relief, creating employment opportunities, and making education accessible and he is making all of this possible bit by bit through careful strategizing, fueled by genuine concern.

"Waqas Rahman brings over 15 years of IT industry experience as a consultant. He has contributed in transforming Ummah Charity International into a professional body and setting up the foundation for success. His focus has been on improved productivity and better time management across the various organizational functions, providing UCI with the boost it needed to become a quality institution. During the early years, he was involved in providing advice on better tools and processes, thereafter he was involved in the various charity projects on the ground and is currently focusing on UK based opportunities. He is an advocate of the vision and goals of the charity, which puts the needy individual at centre of their work. "



Faisal Rao has capabilities in accounting have helped tremendously in managing the charity's funds for projects within and outside the UK. By profession, he works as an accountant for a large London based organization, but his drive for social change motivated him to be a part of UCI's board of trustees. His experience and knowledge in monetary matters have allowed the charity to be able to meet allocated funds to relevant projects effectively and timely. His work with the UCI is deeply cherished as it is crucial.

REFERENCE & ADMINISTRATIVE DETAILS

Legal and Administrative Information

Registered Charity Name:

Ummah Charity International

Registered Charity No.

II46342

The Trustees:

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

Mr Abdul Wahab

Mr Faisal Rao

Mr Waqas Rahman

Registered Office:

16 Village Way East
Harrow
HA2 7LU

Accountants:

Hybrid Accountancy Limited
Association of Chartered
Certified Accountants
6 Pennine Parade
Pennine Drive
London,
NW2 1NT

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

FEED THE UMMAH	WOMEN EMPOWERMENT	PROVIDE CLEAN WATER	ADVANCE EDUCATION SYSTEM	EMERGENCY RELIEF IN NATURAL DISASTERS
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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

After a truly challenging year, we at Ummah Charity International have strategized a plan to double down our charitable work, which would include expanding our current relief networks while developing new ones. Firstly, because we understand the extent of the damage that Covid continues to cause, we are expanding covid-related aid work like increased food provisions and sanitation pack distributions, with estimated increases. Estimated 1156 covid relief food packs will be provided in the coming year. Secondly, as we notice growing poverty levels here in the UK, we are starting strategic relief work in areas of London, particularly in the borough of Ealing, with high levels of homelessness, exacerbated by the pandemic. Giving away carefully crafted food aid kits to 250 homeless people. Given that UCI prioritizes long term solutions to poverty, we plan for working on a Street School in a new location in an effort to increase the width of our long-term solutions to poverty and illiteracy. The same way, we are increasing the impact of our women empowerment project by increasing the distribution of sewing machines to 30% compared to the last 5 years. Similarly, we are also improving the reach of our Rozgar initiatives by getting new rickshaws to 14 individuals, impacting the lives of 112 family members by extension. To develop our medical networks, we are investing in the healthcare care infrastructure, hoping to organize close to 55 eye camps, creating a network of optical health support for 4500 families by giving way hundreds of free prescription drugs and funding 700 eye cataract surgeries. Understanding the importance of support structures UCI is developing strategies to improve and increase our volunteer networks both in Pakistan and in the UK to grow our on-the-ground appeal and efficiency. We also practice showing appreciation to staff for their work by spending team-building time with them outside of immediate office hours.

Lastly, but importantly, we are planning on establishing relations with local authorities and organizations in both Pakistan and the UK to increase our approach and mediums for providing support to at-risk individuals and families.

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 (£896,192) 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, (£330,885) was spent with these partner organisations. The income tax recoverable from Gift Aid is used for admin and marketing related expenses.



FINANCIAL STATEMENT

FOR THE YEAR ENDING
30TH SEPTEMBER 2020

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 30 September 2020.

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 of 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.



Hybrid Accountancy Limited
Association of Chartered Certified Accountants
6 Pennine Parade
Pennine Drive
London,
NW2 1NT

26 July 2021

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 30TH SEPTEMBER 2020

	Notes	Unrestricted fund £	Restricted fund £	30/9/20 Total funds £	30/9/19 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	87,007	-	87,007	70,106
Charitable activities	3				
Health & Welfare		2,521	19,653	22,174	75,897
Ramadan		20,409	148,805	169,214	100,190
Hifze Quran		11,564	29,683	41,247	28,971
Qurbani & Aqiqa		88,050	1,205	89,255	45,810
Economic Empowerment		3,235	60,653	63,888	64,106
Sadaqah		-	25,178	25,178	40,194
Water Projects		21,480	201,534	223,014	144,889
Zakat		-	46,422	46,422	33,232
Education		2,400	13,145	15,545	9,185
Disaster Relief		6,321	15,340	21,661	15,706
Masjid		11,356	78,183	89,539	35,903
Voluntary Donations		15,173	50	15,223	46,234
Feed the Ummah		23,923	49,909	73,832	-
Total		293,439	689,760	983,199	710,423
EXPENDITURE ON					
Raising funds	4	12,810	112,162	124,972	122,198
Charitable activities	5				
Health & Welfare		770	7,480	8,250	15,375
Ramadan		-	77,476	77,476	61,610
Hifze Quran		-	2,700	2,700	4,340
Qurbani		72,295	1,205	73,500	37,933
Economic Empowerment		-	-	-	37,400
Sadaqah		-	3,725	3,725	9,947
Water Projects		9,500	109,000	118,500	121,138
Zakat		-	7,400	7,400	-
Education		1,284	13,001	14,285	7,000
Disaster Relief		649	2,000	2,649	10,990
Masjid		2,000	10,000	12,000	29,000
Feed the Ummah		-	10,400	10,400	-
Other		152,113	-	152,113	181,319
Total		251,421	356,549	607,970	638,250
NET INCOME		42,018	333,211	375,229	72,173

The notes form part of these financial statements

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 30TH SEPTEMBER 2020

	Notes	Unrestricted fund £	Restricted fund £	30/9/20 Total funds £	30/9/19 Total funds £
RECONCILIATION OF FUNDS					
Total funds brought forward		195,137	628,517	823,654	751,481
TOTAL FUNDS CARRIED FORWARD		<u>237,155</u>	<u>961,728</u>	<u>1,198,883</u>	<u>823,654</u>

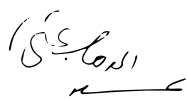
The notes form part of these financial statements

STATEMENT OF FINANCIAL POSITION

30TH SEPTEMBER 2020

	Notes	Unrestricted fund £	Restricted fund £	30/9/20 Total funds £	30/9/19 Total funds £
FIXED ASSETS					
Tangible assets	11	12,115	-	12,115	8,070
CURRENT ASSETS					
Debtors	12	215,274	(2,675)	212,599	140,637
Cash at bank and in hand		<u>28,289</u>	<u>964,403</u>	<u>992,692</u>	<u>694,293</u>
		243,563	961,728	1,205,291	834,930
CREDITORS					
Amounts falling due within one year	13	(17,315)	-	(17,315)	(17,342)
NET CURRENT ASSETS		<u>226,248</u>	<u>961,728</u>	<u>1,187,976</u>	<u>817,588</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		238,363	961,728	1,200,091	825,658
CREDITORS					
Amounts falling due after more than one year	14	(1,208)	-	(1,208)	(2,004)
NET ASSETS		<u>237,155</u>	<u>961,728</u>	<u>1,198,883</u>	<u>823,654</u>
FUNDS	16				
Unrestricted funds				237,155	195,137
Restricted funds				<u>961,728</u>	<u>628,517</u>
TOTAL FUNDS				<u>1,198,883</u>	<u>823,654</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 26 July 2021 and were signed on its behalf by:



Mr. Abdul Wahab - Chairman



Mr. Faisal Rao - Treasurer

The notes form part of these financial statements

continued...

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 30TH SEPTEMBER 2020

	Notes	30/9/20 £	30/9/19 £
Cash flows from operating activities			
Cash generated from operations	1	<u>306,883</u>	<u>8,949</u>
Net cash provided by operating activities		<u>306,883</u>	<u>8,949</u>
Cash flows from investing activities			
Purchase of tangible fixed assets		<u>(7,688)</u>	<u>(420)</u>
Net cash used in investing activities		<u>(7,688)</u>	<u>(420)</u>
Cash flows from financing activities			
Capital repayments in year		<u>(796)</u>	<u>(1,122)</u>
Net cash used in financing activities		<u>(796)</u>	<u>(1,122)</u>
Change in cash and cash equivalents in the reporting period		298,399	7,407
Cash and cash equivalents at the beginning of the reporting period		<u>694,293</u>	<u>686,886</u>
Cash and cash equivalents at the end of the reporting period		<u>992,692</u>	<u>694,293</u>

The notes form part of these financial statements

NOTES TO THE STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 30TH SEPTEMBER 2020

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

	30/9/20 £	30/9/19 £
Net income for the reporting period (as per the Statement of Financial Activities)	375,229	72,173
Adjustments for:		
Depreciation charges	3,643	2,224
Increase in debtors (Decrease)/increase in creditors	(71,962)	(68,078)
	<u>(27)</u>	<u>2,630</u>
Net cash provided by operations	<u>306,883</u>	<u>8,949</u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1/10/19 £	Cash flow £	At 30/9/20 £
Net cash			
Cash at bank and in hand	694,293	298,399	992,692
	<u>694,293</u>	<u>298,399</u>	<u>992,692</u>
Debt			
Finance leases	(3,066)	796	(2,270)
	<u>(3,066)</u>	<u>796</u>	<u>(2,270)</u>
Total	<u>691,227</u>	<u>299,195</u>	<u>990,422</u>

The notes form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30TH SEPTEMBER 2020

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 2019)', 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.

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.

Plant and machinery	-	25% on cost
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.

continued...

NOTES TO THE FINANCIAL STATEMENTS – CONTINUED

FOR THE YEAR ENDED 30TH SEPTEMBER 2020

2. DONATIONS AND LEGACIES

	30/9/20 £	30/9/19 £
Gift aid	70,793	70,106
Grants	<u>16,214</u>	<u>-</u>
	<u>87,007</u>	<u>70,106</u>

Grants received, included in the above, are as follows:

	30/9/20 £	30/9/19 £
Govt Grant	<u>16,214</u>	<u>-</u>

continued...

NOTES TO THE FINANCIAL STATEMENTS – CONTINUED

FOR THE YEAR ENDED 30TH SEPTEMBER 2020

3. INCOME FROM CHARITABLE ACTIVITIES

		30/9/20	30/9/19
	Activity	£	£
General Donations	Health & Welfare	2,521	12,284
Restricted Donations	Health & Welfare	19,653	63,613
General Donations	Ramadan	20,409	12,205
Restricted Donations	Ramadan	148,805	87,985
General Donations	Hifze Quran	11,564	11,165
Restricted Donations	Hifze Quran	29,683	17,806
General Donations	Qurbani	88,050	45,810
Restricted Donations	Qurbani	1,205	-
General Donations	Economic Empowerment	3,235	7,641
Restricted Donations	Economic Empowerment	60,653	56,465
Restricted Donations	Sadaqah	25,178	40,194
General Donations	Water Projects	21,480	22,045
Restricted Donations	Water Projects	201,534	122,844
Restricted Donations	Zakat	46,422	33,232
General Donations	Education	2,400	1,095
Restricted Donations	Education	13,145	8,090
General Donations	Disaster Relief	4,270	3,213
Restricted Donations	Disaster Relief	17,391	12,493
General Donations	Masjid	11,356	2,110
Restricted Donations	Masjid	78,183	33,793
General Donations	Voluntary Donations	15,173	32,285
Restricted Donations	Voluntary Donations	50	13,949
General Donations	Feed the Ummah	23,923	-
Restricted Donations	Feed the Ummah	49,909	-
		<u>896,192</u>	<u>640,317</u>

continued...

NOTES TO THE FINANCIAL STATEMENTS – CONTINUED

FOR THE YEAR ENDED 30TH SEPTEMBER 2020

3. INCOME FROM CHARITABLE ACTIVITIES - continued

Grants received, included in the above, are as follows:

	30/9/20	30/9/19
	£	£
Zakat	262,725	199,124
Sadaqah	429,086	291,340
	<u>691,811</u>	<u>490,464</u>

4. RAISING FUNDS

RAISING DONATIONS AND LEGACIES

	30/9/20	30/9/19
	£	£
Advertisement	28,662	13,138
Event cost	3,975	9,568
Fundraising cost	92,335	99,492
	<u>124,972</u>	<u>122,198</u>

5. CHARITABLE ACTIVITIES COSTS

	Grant funding of activities (see note 6) £
Health & Welfare	8,250
Ramadan	77,476
Hifze Quran	2,700
Qurbani	73,500
Sadaqah	3,725
Water Projects	118,500
Zakat	7,400
Education	14,285
Disaster Relief	2,649
Masjid	12,000
Feed the Ummah	10,400
	<u>330,885</u>

continued...

NOTES TO THE FINANCIAL STATEMENTS – CONTINUED

FOR THE YEAR ENDED 30TH SEPTEMBER 2020

6. GRANTS PAYABLE

	30/9/20	30/9/19
	£	£
Health & Welfare	8,250	15,375
Ramadan	77,476	61,610
Hifze Quran	2,700	4,340
Qurbani	73,500	37,933
Economic Empowerment	-	37,400
Sadaqah	3,725	9,947
Water Projects	118,500	121,138
Zakat	7,400	-
Education	14,285	7,000
Disaster Relief	2,649	10,990
Masjid	12,000	29,000
Feed the Ummah	10,400	-
	<u>330,885</u>	<u>334,733</u>

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

	30/9/20	30/9/19
	£	£
Zakat	121,451	124,490
Sadaqah	<u>122,936</u>	<u>172,103</u>
	<u>244,387</u>	<u>296,593</u>

7. SUPPORT COSTS

	Management £	Finance £	Information technology £
Other resources expended	<u>62,134</u>	<u>80,153</u>	<u>4,683</u>

	Other £	Governance costs £	Totals £
Other resources expended	<u>3,643</u>	<u>1,500</u>	<u>152,113</u>

NOTES TO THE FINANCIAL STATEMENTS – CONTINUED

FOR THE YEAR ENDED 30TH SEPTEMBER 2020

8. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 30 September 2020 nor for the year ended 30 September 2019

TRUSTEES' EXPENSES

	30/9/20	30/9/19
	£	£
Trustees' expenses	<u>3,009</u>	<u>8,324</u>

9. STAFF COSTS

	30/9/20	30/9/19
	£	£
Wages and salaries	<u>20,406</u>	<u>25,137</u>
	<u>20,406</u>	<u>25,137</u>

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

	30/9/20	30/9/19
Number of Staff	<u>4</u>	<u>3</u>

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

10. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund	Restricted fund	Total funds
	£	£	£
INCOME AND ENDOWMENTS FROM			
Donations and legacies	70,106	-	70,106
Charitable activities			
Health & Welfare	12,284	63,613	75,897
Ramadan	12,205	87,985	100,190
Hifze Quran	11,165	17,806	28,971
Qurbani	45,810	-	45,810
Economic Empowerment	7,641	56,465	64,106
Sadaqah	-	40,194	40,194
Water Projects	22,045	122,844	144,889
Zakat	-	33,232	33,232
Education	1,095	8,090	9,185
Disaster Relief	3,213	12,493	15,706
Masjid	2,110	33,793	35,903
Voluntary Donations	32,285	13,949	46,234
Total	<u>219,959</u>	<u>490,464</u>	<u>710,423</u>

continued...

NOTES TO THE FINANCIAL STATEMENTS – CONTINUED

FOR THE YEAR ENDED 30TH SEPTEMBER 2020

10. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted fund £	Restricted fund £	Total funds £
EXPENDITURE ON			
Raising funds	36,198	86,000	122,198
Charitable activities			
Health & Welfare	207	15,168	15,375
Ramadan	-	61,610	61,610
Hifze Quran	-	4,340	4,340
Qurbani	37,933	-	37,933
Economic Empowerment	-	37,400	37,400
Sadaqah	-	9,947	9,947
Water Projects	-	121,138	121,138
Education	-	7,000	7,000
Disaster Relief	-	10,990	10,990
Masjid	-	29,000	29,000
other	174,036	7,283	181,319
Total	<u>248,374</u>	<u>389,876</u>	<u>638,250</u>
NET INCOME/(EXPENDITURE)	(28,415)	100,588	72,173
RECONCILIATION OF FUNDS			
Total funds brought forward	<u>223,552</u>	<u>527,929</u>	<u>751,481</u>
TOTAL FUNDS CARRIED FORWARD	<u>195,137</u>	<u>628,517</u>	<u>823,654</u>

continued...

NOTES TO THE FINANCIAL STATEMENTS – CONTINUED

FOR THE YEAR ENDED 30TH SEPTEMBER 2020

11. TANGIBLE FIXED ASSETS

	Plant and machinery	Fixtures and fittings	Computer equipment	Totals
COST	£	£	£	£
At 1 October 2019	-	4,767	9,807	14,574
Additions	2,040	-	5,648	7,688
At 30 September 2020	2,040	4,767	15,455	22,262
DEPRECIATION	-	1,796	4,708	6,504
At 1 October 2019	510	446	2,687	3,643
Charge for year	510	2,242	7,395	10,147
At 30 September 2020	510	2,242	7,395	10,147
NET BOOK VALUE				
At 30 September 2020	1,530	2,525	8,060	12,115
At 30 September 2019	-	2,971	5,099	8,070

12. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	30/9/20 £	30/9/19 £
Other debtors	969	(200)
Prepayments and accrued income	211,630	140,837
	<u>212,599</u>	<u>140,637</u>

13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	30/9/20 £	30/9/19 £
Finance leases (see note 15)	1,062	1,062
Taxation and social security	446	4,044
Other creditors	15,807	12,236
	<u>17,315</u>	<u>17,342</u>

continued...

NOTES TO THE FINANCIAL STATEMENTS – CONTINUED

FOR THE YEAR ENDED 30TH SEPTEMBER 2020

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

	30/9/20 £	30/9/19 £
Hire purchase contracts and finance leases (see note 15)	<u>1,208</u>	<u>2,004</u>

15. LEASING AGREEMENTS

Minimum lease payments under finance leases fall due as follows:

	Finance leases	
	30/9/20 £	30/9/19 £
Net obligations repayable:		
Within one year	<u>1,062</u>	<u>1,062</u>
Between one and five years	<u>1,062</u>	<u>2,004</u>
	<u>2,270</u>	<u>3,066</u>

16. MOVEMENT IN FUNDS

	At 1/10/19 £	Net movement in funds £	At 30/9/20 £
Unrestricted funds	195,137	42,018	237,155
Unrestricted			
Restricted funds	628,517	333,211	961,728
Restricted			
TOTAL FUNDS	<u>823,654</u>	<u>375,229</u>	<u>1,198,883</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds	293,439	(251,421)	42,018
Unrestricted			
Restricted funds	689,760	(356,549)	333,211
Restricted			
TOTAL FUNDS	<u>983,199</u>	<u>(607,970)</u>	<u>375,229</u>

continued...

NOTES TO THE FINANCIAL STATEMENTS – CONTINUED

FOR THE YEAR ENDED 30TH SEPTEMBER 2020

16. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

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

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

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

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

	At 1.10.18 £	Net movement in funds £	At 30.9.20 £
Unrestricted funds	223,552	13,603	237,155
Unrestricted			
Restricted funds	527,929	433,799	961,728
Restricted			
TOTAL FUNDS	<u>751,481</u>	<u>447,402</u>	<u>1,198,883</u>

continued...

DETAILED STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 30TH SEPTEMBER 2019

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	513,398	(499,795)	13,603
Restricted funds			
Restricted	1,180,224	(746,425)	433,799
TOTAL FUNDS	<u>1,693,622</u>	<u>(1,246,220)</u>	<u>447,402</u>

17. RELATED PARTY DISCLOSURES

During the year under review, charity has paid few expenses to their related parties which includes: Travel expenses were paid by the charity for travel amounted to £3,009 (2019: £8,324) made by the trustee which are fully disclosed in note 8 of the financial statements.

Consultancy fee of £32,500 was billed for the services provided by Mrs Z S Shaikh (wife of one of the trustee) during the reporting period. At the year-end charity owed Mrs Shaikh £6,400, which was paid after the year end.

continued...

DETAILED STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 30TH SEPTEMBER 2019

	30/9/20 £	30/9/19 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Gift aid	70,793	70,106
Govt Grants	<u>16,214</u>	<u>-</u>
	87,007	70,106
Charitable activities		
General Donations	204,381	149,853
Restricted Donations	<u>691,811</u>	<u>490,464</u>
	896,192	640,317
Total incoming resources	983,199	710,423
EXPENDITURE		
Raising donations and legacies		
Advertisement	28,662	13,138
Event cost	3,975	9,568
Fundraising cost	<u>92,335</u>	<u>99,492</u>
	124,972	122,198
Charitable activities		
Grants to institutions	330,885	334,733
Support costs		
Management		
Trustees' expenses	3,009	8,324
Wages	20,406	25,137
Rates and water	2,023	7,595
Insurance	1,049	457
Light and heat	2,123	2,297
Telephone	2,817	3,306
Postage and stationery	9,463	10,341
Sundries	540	591
Rent	10,000	25,833
Subscriptions	35	35
Volunteer Expenses	<u>10,669</u>	<u>20,226</u>
	62,134	104,142
Finance		
Bank charges	9,484	4,275
Carried forward	9,484	4,275

This page does not form part of the statutory financial statements

Together we make life better for the Ummah

DETAILED STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 30TH SEPTEMBER 2019

	30/9/20 £	30/9/19 £
Finance		
Brought forward	9,484	4,275
Consultancy fee	32,500	34,000
Professional fees	<u>38,169</u>	<u>33,002</u>
	80,153	71,277
Information technology		
Repairs and renewals	2,427	535
IT Services	<u>2,256</u>	<u>1,641</u>
	4,683	2,176
Other		
Plant and machinery	510	-
Fixtures and fittings	446	524
Computer equipment	<u>2,687</u>	<u>1,700</u>
	3,643	2,224
Governance costs		
Accountancy and legal fees	<u>1,500</u>	<u>1,500</u>
Total resources expended	<u>607,970</u>	<u>638,250</u>
Net income	<u><u>375,229</u></u>	<u><u>72,173</u></u>



UK Charity Re. No: 1146342
**UMMAH CHARITY
INTERNATIONAL**
Together we make life
better for the Ummah



YOUR DONATIONS HELPED US ALL SMILE!

"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

