



**UMMAH CHARITY
INTERNATIONAL**

UK Charity Reg. No: 1146342



**TOGETHER
WE MAKE LIFE
BETTER FOR
THE UMMAH**

ANNUAL REPORT 2020 - 21

OUR VISION



FOOD IS A FUNDAMENTAL RIGHT

This objective is worked towards through multiple projects like our Cooked Food initiatives in Pakistan and the UK, our monthly Food Pack Project, and our multiple Ramadan projects.

EDUCATION ADVANCEMENT

Quality Education is essential for any family, community, or nation to become independent and self-sufficient; we help people towards that through our Schools and Maktabas.

EMERGENCY RELIEF

Alongside our long-term projects, we also work on projects requiring urgent attention, like helping people post natural disasters like floods and earthquakes.

PROVIDING CLEAN WATER

Our Water Project is one of our most successful projects. We help provide clean water to communities in need by installing water hand pumps and water wells.

LIVELIHOOD GENERATION

Our Rozgar and Women Empowerment projects create livelihood opportunities for people in need of them.

SKILL DEVELOPMENT

For us, empowering women entails providing them with the skillset they need to support their families, and we help facilitate them with our women empowerment initiative.

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WHAT WE BELIEVE IN?

At Ummah Charity International, we believe in providing support in a systemic, sustainable, and multifaceted way. It means that where on the one hand, we aim to provide urgent relief to people in natural disaster zones and families in need of immediate relief for water or food; we also work towards creating long-lasting solutions like creating livelihood opportunities and providing education to underprivileged children.



MESSAGE FROM THE CHAIRMAN

Last year was particularly a transformation phase from the devastating pandemic and some of the challenges hindered our activities in relief work. Ummah Charity International managed to make it through every situation while leaving an impact that we are always there for those who need us the most. It was made possible due to the tireless efforts of our dedicated team of staff and volunteers and, of course, our generous donors.

With gratitude to Allah (SWT), I say: Ummah Charity International is a thriving, life-changing philanthropic organization. Our projects have matured into relief systems geared towards long-term change, and our ability to respond to disasters has grown in efficiency. We have made amazing progress over the years to make life better for the impoverished people.

Due to economic crises that turned intense over a couple of years, we responded by increasing the beneficiaries of our food initiatives as much as possible. Pakistan is already a country fighting malnutrition, so compounding this with the economic crises, we knew we needed to relieve it at the best possible level.

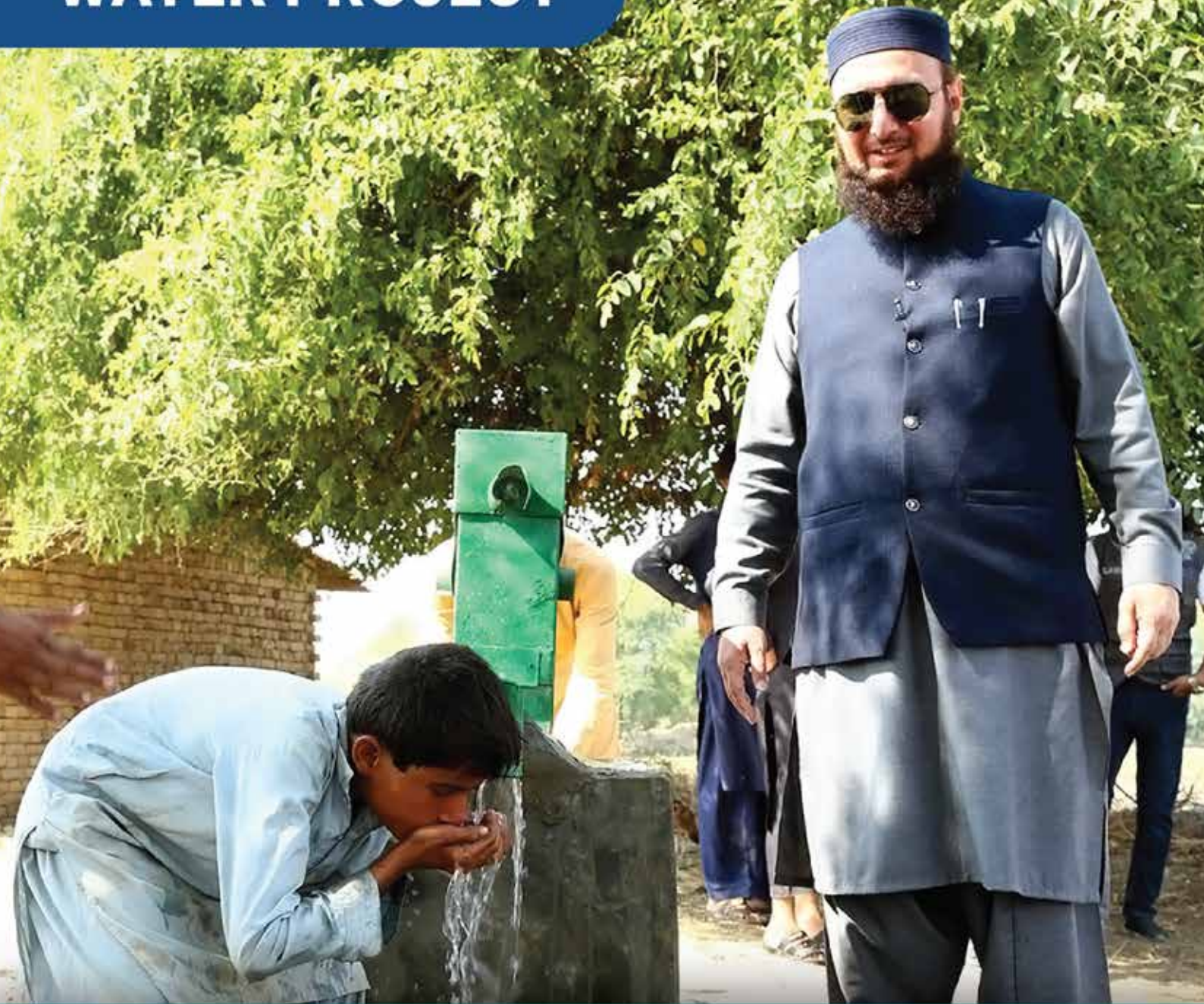
Without our donors' support, it wouldn't have been possible to achieve the goals. Your generosity is bringing smiles to people that live complicated, tumultuous lives, so I hope it brings you serenity knowing that you are making a much-needed change.

As we present our annual report, spanning our humanitarian efforts from 1st October 2020 to 31st December 2021, 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 expand geographically to other areas of the world.



Mufti Abdul Wahab | Chairman

WATER PROJECT



We are proud to say that with our donors' support and our team's tireless efforts, we provided clean and safe water to **72,500** people last year alone.

It is an understatement that water is a fundamental need for one to survive, as this essential element sustains life and all its workings. Despite all this, it is deplorable how this resource is unavailable to a shockingly high number of people, particularly in impoverished and underdeveloped communities across the Global South.

MAKING CLEAN WATER ACCESSIBLE



IMPACT OF YOUR DONATION

Ummah Charity International understands the disastrous implications of this lack. For the past decade, we have worked towards improving access to clean water for hundreds of communities in the high water-scarce areas of Interior Sindh and Balochistan in Pakistan.

Last year, we installed 150 water wells, and 1,400 hand pumps in one of the most marginalized areas, giving impoverished communities the gift of clean drinking water. We worked in over a thousand areas, including Sukkar, Ghotki, and Mango Goth.



HOW WE MANAGED THROUGH CHALLENGES

Such projects come with countless hurdles, though every particular area has unique struggles. Some issues remain the same across the board. For instance, collaboration with the local communities, getting them on board with the work, transporting building materials to the site, extreme weather conditions, etc. Despite all this, our work has continued to flourish with our team's dedication and donors' support.



72,500 BENEFICIARIES



1,400
HAND PUMPS
35,000
BENEFICIARIES



150
WATER WELLS
37,500
BENEFICIARIES

COOKED FOOD PROJECT

The food insecurity is one of the major problems faced across the world in deprived communities. People in developing countries are much worse off in terms of getting support to feed themselves through difficult times, therefore reliance on aid is often the way they survive. UCI recognizes this food scarcity issue as a crucial and one that requires urgent and constant attention, out of this recognition we developed our Cooked Meal project. Throughout the year our team provides freshly cooked meals in severely neglected neighbourhoods, including on special occasions like Eid al Fitr, Eid al Adha, Muharram and Rabi al Awal.





CHALLENGES WE FACED

The challenges faced by our team are not reduced, acquiring quality ingredients, making sure the food is prepared in sanitary condition, and ensuring that the distribution is just and that the beneficiaries are satisfied are just a few of the struggles that accompany this work. Despite all these challenges, this project continues to flourish and provide fresh meals to people in need.



HOW UCI HAS MADE A DIFFERENCE?

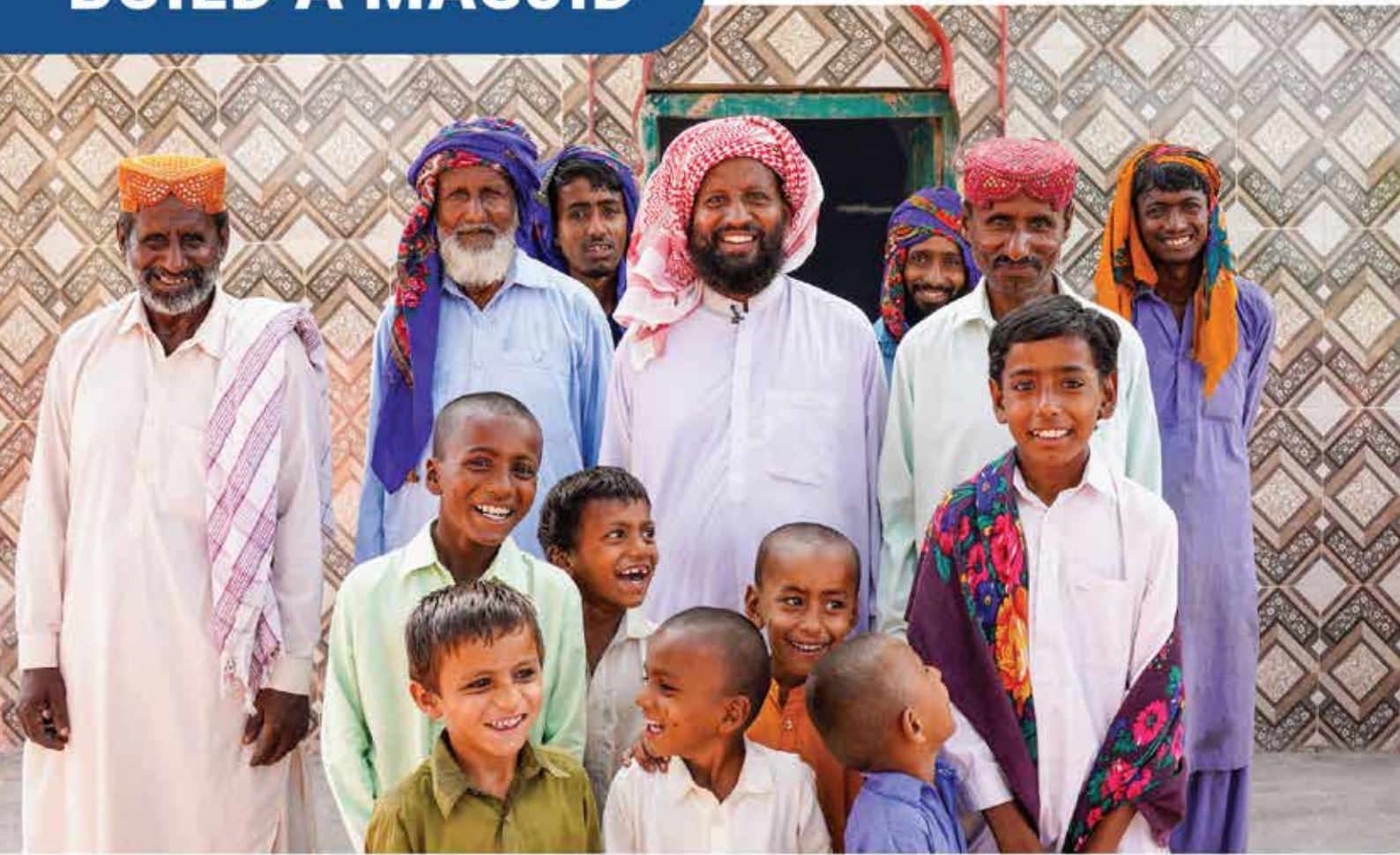
Team UCI, over the year identified numerous areas across Pakistan facing highest levels of food insecurity and this data helps them decide which areas to prioritize in their food distribution drives. Last year we provided 190 food pots to a total of 29,450 people in underprivileged communities throughout the year. The areas we worked in included Burmi Colony, Bhatani Goth, Kala Pul, Saif ul muree, Surjani Town, Yousuf Goth, Jamhoriya Colony among others. A considerable part of these meal distribution is done in our Maktabas. With the support of our donors, we could achieve a better target last year and hope to continue expanding it every year.



29,450
MEALS PROVIDED
TO UNDERPRIVILEGED
COMMUNITIES



BUILD A MASJID



REBUILDING MASJID FOR IMPOVERISHED COMMUNITIES

One of the most successful projects of Ummah Charity is our “Build a Masjid” project, which connects people around the world and helps rebuild mosques for impoverished Muslim communities deprived of this primary sacred space across rural Pakistan. Last year, UCI rebuilt 9 mosques in different areas, giving 2,700 people a place to offer their Salah in congregation or Jammah, something they would otherwise not have had access to. (Note: 06 masjids are still under construction.) This project, in particular, is vital according to the vision of our Chairman, Mufti Abdul Wahab. He believes that building masjid not only works as Sadaqah e Jariyah but also revives Islam in areas where people often let go of the teachings of the faith because of their challenging lives.



RECONSTRUCTION OF A MASJID



Our 'Build a Mosque' is the most successful yet one of the most challenging projects. It takes a struggle to locate the mosques that can be rebuilt and then we talk with the community leaders to support the cause. Other challenges we face include transporting building materials, hiring and managing labour, collaborating with the community, and working in extreme weather conditions. The whole process can take up to 10 to 12 months.

THE ULTIMATE SOURCE OF SADAQAH E JARIYAH!



Building a Mosque is one of the projects which helps our donors get the rewards of Sadaqah e Jariyah for as long as even one person prays Salah in the mosque. Many donors get mosques built in the name of their deceased loved ones and family members to help improve their afterlife by adding to their good deeds even after their demise. You can do the same for your loved ones and family members as it is more beneficial than any other gift.

DISTRICT OBARO

MANGO ABRO

SUKKUR

GHOTKI

MASJID CONSTRUCTION SITES

SUPPORT A MAKTAB



Ummah Charity's Maktab Project is a manifestation of the vision of our Chairman Mufti Abdul Wahab, who believes that holistic education is central to creating a stronger nation, both in terms of faith and in developing long-term solutions to poverty. In our Maktab, students are provided with quality Islamic education in Qur'an, Hadith, and Tajweed with the guidance of well-reputed Qaris and teachers. Alongside these Islamic subjects, students are also taught maths, English, Urdu, and other general subjects that help them grasp more comprehensive educational material in the future.



PROMOTING EDUCATION FOR A BRIGHT FUTURE

These children, whose families do not have the means to provide them with any schooling, get an education at our Maktab. In addition, UCI frequently provides these children and their families with cooked meals, including on special occasions like Eid and Rabi-al Awal. Last year we provided fresh meals and water bottles in our Maktab.



OUR CONTRIBUTION

Mufti Abdul Wahab visited Pakistan to check the arrangements at our Maktab on 29th October 2020 and 20th November 2021, where he met children and provided them with freshly cooked meals. He also monitored the performance of children studying there by having reviews from Qaris and teachers.



Our Maktab provide a safe space and a healthy environment for students to learn and grow. Through this project last year, we facilitated a total of 300 students at our Maktab, out of which 200 were boys and 100 girls in the low-income areas of Burmi Colony and Ibrahim Hydari. Moreover, a total of 14 Hafiz-e-Quran were also sponsored under our Maktab project in Hakeem Qaim Deen Village, Tehseel Ubaro, Ghotki. Every year, the Maktab host a prize distribution ceremony to mark their students' achievements and encourage them to strive higher.

300
STUDENTS AT
OUR MAKTABS

IN THE LOW-INCOME AREAS OF BURMI COLONY AND IBRAHIM HYDARI.



200
BOYS



100
GIRLS

EYECARE PROJECT



PROVIDING FREE EYECARE TO DEPRIVED PATIENTS

We at Ummah Charity International feel strongly about the disparity in healthcare. Because of that, we have been working for the past decade to provide free holistic eye care in remote and disenfranchised communities. Last year, we helped over 6,996 people by getting them free consultations, prescriptions, medication, eyeglasses, and surgery as advised by experienced doctors. In the previous year, we organized 43 eye camps in areas including Surjani Town, Baldia Town, Orangi, Mangopir, and Korangi, among others, helping over 7,046 get access to free eye care.



HOW OUR EYE CARE PROJECT WORKS?

The process through which our Eye-care project works is simple. With that, we gather a team of doctors, buy the supplies needed for consultations, acquire space within the community to set up the camp, and inform community members that they can come over for free check-ups. This process generates a high turnout as people from these areas are often overlooked and happily take the opportunity for a proper consultation. It is worthwhile to mention that these eye camps are also ways to give Sadaqah e Jariyah as they help many people in the long run by giving them a clearer vision. Mufti Abdul Wahab visits Pakistan to monitor eye care project and meet patients to check if they are properly treated.



7,046

**WERE HELPED THROUGH
FREE EYE CONSULTATIONS,
MEDICATIONS, EYEGASSES,
AND CATARACT SURGERIES**

EYE SURGERIES

UCI also facilitates and funds the patients from eye camp who are referred for surgery. We encourage our donors to donate towards our cataract removal surgeries as this seemingly minor defect can cost people their vision if left untreated. Acknowledging that cataract is the number one cause of reversible visual impairment, UCI has funded 50 cataract removal surgeries in just the last year, all of which were successful. We hope to expand our work in the coming years, covering areas with higher eye disease rates that we have not worked in before.



RAMADAN PROJECT

HELPING THE UMMAH IN RAMADAN

Muslims worldwide rejoice during Ramadan as it is a time to be closer to the Almighty and his countless blessings. At the same time, there are those who are deprived of the joys of this blissful month because of financial constraints. It can be deeply disheartening for them not to be able to afford basic meals to keep their fast at dawn and open at dusk. So, it is where UCI extends a hand of support. Our Ramadan project is a multifaceted one. We help connect the Ummah by collecting the Zakat, Sadaqah, Fidya, Kaffarah, Fitarana, and general donations from those who can give it to provide relief for those who need it.



RAMADAN PROJECT TO SERVE MUSLIM COMMUNITY

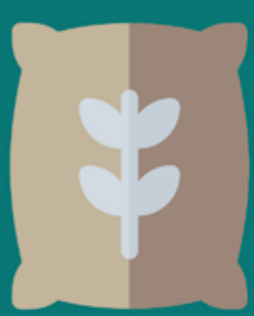
Our Ramadan project is well-rounded in that it caters to every aspect of the holy month. We provide monthly food packs so families can be self-sufficient for the entire month, and each food pack includes essentials like oil, flour, sugar, rice, lentils, tea leaves, salt, juice concentrates, powdered milk, and dates, among other things. In addition, we also provide fulfilling iftar meals and water bottles daily to people who may be far from home or cannot afford it.



OUR ACCOMPLISHMENTS

Last year, we helped 37,753 individuals with 2,770 monthly food packs. Most of these people were either unemployed or barely getting by. We also distributed iftar meals and water bottles to help people break their fast. We received Fidyah and Fitrana donations which helped feed 6,262 number of people. Moreover, UCI distributed 101 gift packs to spread smiles on Eid. All this work is made possible with the continued support of our donors, for which we are grateful.

37,753 BENEFICIARIES
FROM FOOD PACKS, IFTAR MEALS, FIDYA, & FITRANA



2,770
FOOD PACKS
27,700
BENEFICIARIES



3,690
PEOPLE
BENEFITTED
FROM IFTAR
MEALS

QURBANI PROJECT



SHARING HAPPINESS THROUGH QURBANI PROJECT

As Muslims worldwide are well aware, the completion of Hajj e Akbar is marked by the sacrifice of a halal animal. This historic ritual not only cleanses one's spirit and intentions but also helps people in the Ummah to afford luxuries like having meat regularly in their meals. The problem that UCI identified was that Muslims in developed countries could not consistently distribute their Qurbani meat to people in need as prescribed by Allah (SWT) because of inadequate distribution networks or simply because the demand is not as high as in poorer parts of the world. In developing countries, thousands of impoverished families go without meat, even on Eid al Adha. Ummah Charity International decided to bridge this gap.



Every year, we collect Qurbani donations from people in the UK and buy healthy halal animals on their behalf in Pakistan, for them to be slaughtered according to sharia principles and their meat to be distributed amongst families in need. Sometimes, we also cook fresh meals using the Qurbani meat and distribute that among people.

CHALLENGES WE FACED

The pandemic did make it challenging for our team to go into and select healthy Qurbani animals due to high COVID contraction risk and sanitation concerns. Still, they did not only buy the most suited animals but also took care of them throughout Eid al Adha. The distribution of meat and cooked meals came with COVID-related challenges, but the team navigated them successfully and timely.

This project is greatly valued by UCI, our donors, and our beneficiaries as it helps fulfil everyone's Islamic obligations while benefitting needy families.



175 LAMBS

46 GOATS



35 COWS

31 CAMELS



Last year, we received 287 Qurbani donations, of which 35 were cows, 46 goats, 175 lambs, and 31 camels. With all these, we helped feed 36,320 individuals.



ROZGAR PROJECT



TRANSFORMING LIVES WITH EMPLOYMENT OPPORTUNITIES

In Pakistan, the unemployment rate is an astounding figure of 4.45%, which means a large segment of the population lives without a constant source of income. UCI finds this extremely problematic. Our Rozgar project provides a long-term solution to unemployment and poverty by empowering disadvantaged people with the resources they require to access thriving livelihoods. By providing business opportunities, auto rickshaws, and delivery motorbikes, we build sustainable livelihoods for impoverished families.

RICKSHAWS DISTRIBUTION

Auto rickshaws are the primary focus of our Rozgar project because the demand for public transportation is increasing, making the provision of vehicles a more lucrative occupation. They also improve the quality of life for their owners, as it improves their social (and general) mobility.





Despite the pandemic and while maintaining precautionary measures, Mufti Abdul Wahab gifted 27 rickshaws to those who could not support themselves. For this distribution ceremonies were held at our Karachi office and Governor House during the annual year. A total of 170 benefitted from them, as the extended family also used them to improve their quality of life.

MOTORBIKE DISTRIBUTION

In addition to Rickshaws, Ummah Charity International also provided 30 delivery motorbikes to support 240 beneficiaries by empowering them with an earning opportunity. With your unconditional support, we could help transform the lives of 410 deprived people.



27
AUTO RICKSHAWS
170
BENEFICIARIES



30
MOTORBIKES
240
BENEFICIARIES

EMPOWERING WOMEN



EMPOWERING WOMEN FOR A STRONG FUTURE!

In the developing world, the economic potential of women remains untapped mainly due to several societal and familial factors. Women are still seen as a means of childbearing or financial liability, leaving them with minimal access to education and employment opportunities. Our response lies in our women empowerment initiative, through which we distribute sewing machines among women from underprivileged communities so that they can work towards supporting themselves and their families.



INVEST IN A WOMAN, INVEST IN A NATION

In October 2020, November, and December 2021, we distributed 500 sewing machines to women enrolled in our program. By doing so, we empowered 500 women with the help of our donors to financially support their families with an additional source of income. Despite the challenges posed by the COVID-19 pandemic, Mufti Abdul Wahab and a team of devoted volunteers organized a distribution ceremony while taking all the precautionary measures into consideration. The distribution event took place in Surjani Town, Karachi, in October 2020. We're delighted to say that our beneficiaries are now able to earn over 1000 rupees a day.



500 SEWING MACHINES
DISTRIBUTED



WHEELCHAIR DISTRIBUTION



According to the World Health Organization (WHO), about 15% of the world's population lives with some form of disability, of whom 2-4% experience significant difficulties in functioning. As Mufti Abdul Wahab has always dreamed of empowering the community, by all means, this project was something close to his heart as it was about strengthening disabled persons.





GIVING HOPE TO DISADVANTAGED PEOPLE

There are many disabled patients who are deprived of resources and cannot afford to support their families. Most of them have strong willpower to work, however, they need support to make it through every situation and be a part of society. With this consideration, Ummah Charity International planned to provide wheelchairs to support disabled persons from deprived communities. Last year, UCI distributed 200 wheelchairs with the help of our respectable donors who generously donated towards the cause.



200
WHEELCHAIRS
200
BENEFICIARIES

SADAQAH IN THE PATH OF ALLAH



The act of giving any donation, irrespective of the amount, to please one's creator and keep oneself from hardships is called Sadaqah. It is unlike other Islamic charities as it is not obligatory but still holds great significance and rewards. Ummah Charity International makes it easier for their donors to give Sadaqah in whatever form they wish to share, particularly through the sacrifice of animals and urgent aid as it helps feed and support people in need.



SADAQAH SACRIFICE & SADAQAH FUNDS

Over the last year, UCI helped 1,920 people through their Sadaqah sacrifice donations by sacrificing goats in areas including Jamhoria Colony, Surjani Town, Ibrahim Hyderi, and Pakhtunabad, as these areas are most economically deprived and food insecure, according to the survey of our team. We distribute meat bags from the Sadaqah animals to families, each of which can feed a family of up to 6.



We also help families in need with our Sadaqah initiative through urgent Sadaqah funds, as often people require immediate relief, which can only be brought about through direct monetary support. The urgent Sadaqah fund covers unfortunate events like accidents and medical emergencies, issues like education or wedding expenses of orphan girls, and providing food packs to impoverished families. Last year, we helped 9,250 individuals with our Sadaqah fund. Our team ensures that your Sadaqah is used appropriately by staying in contact with the beneficiaries.



40 SADAQAH GOATS
1,920 BENEFICIARIES

9,250 BENEFICIARIES FROM SADAQAH FUND

SERVING OUR COMMUNITIES



In Islam, it is our core duty to look after each other and support everyone whether a Muslim or a Non-Muslim. Helping others in their difficult times is the vision of our Chairman Mufti Abdul Wahab through projects that are to provide opportunities and facilities to deprived people without any discrimination. The objective behind this project was to reduce hunger and to improve nutrition for as many people as possible, specifically in the harsh winter season.



FEEDING THE HOMELESS IN UK



Through our feeding the homeless project, we were able to accomplish the target of feeding those homeless people who were living through tough times following the COVID-19 lockdown. We distributed small food packs which could serve them for a week. At UCI, we set up a stall at our head office in London for the public while maintaining precautionary measures. These food packs included items such as pasta, UHT milk, rice, tinned meat, rice pudding, cereal bars, biscuits, canned soups, and juices.

COLLABORATION WITH LONDON COMMUNITY KITCHEN

After successfully achieving the target of feeding the homeless project, we had a meeting with London Community Kitchen in September 2021. The organization has been serving the deprived community with the aim that no one sleeps hungry. We have collaborated with London Community Kitchen to provide free meals to people in need in our local communities. London is one of the most developed cities in the world but the rise in poverty and food insecurity rates, especially since the beginning of the pandemic have been concerning. Through this project, we distributed 735 boxes from September 2021 to December 2021 whereas we also provided 300 water bottles with the objective to feed the hungry without any discrimination. With the unconditional support of our donors, our project is successfully continuing to facilitate a maximum number of food-deprived people through London Community Kitchen.

WINTER SURVIVAL PROJECT



PROVIDING WINTER SURVIVAL KITS

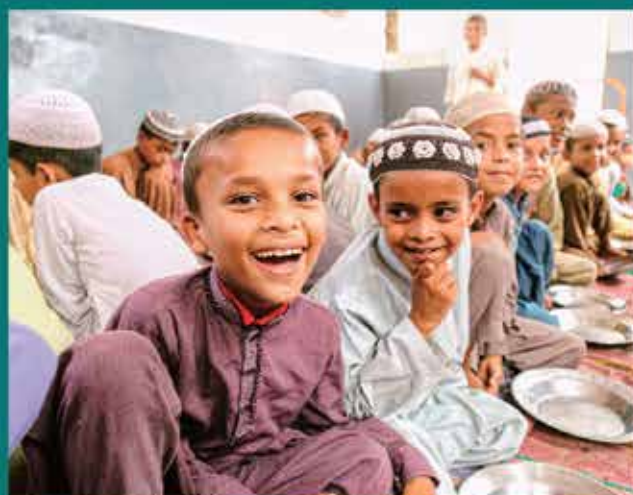
Climate change entails harsher weather across the world. In Pakistan, however, it affects different areas at the worst. Discussions of climate justice explain how the outcomes of changing weather are experienced differently by different social and economic groups. It is unfortunate that many communities across Pakistan are at the bottom tread of the global social and economic ladder.

UCI SAVING LIVES WITH WINTER PROJECT

Last year, we attempted to create our winter relief packages in a way that they cater to the basic needs of impoverished families facing harsh winters. Mufti Abdul Wahab himself visited and distributed 150 blankets while facilitating 300 beneficiaries. Our plan is to expand this project by including food, water, blankets and tents (for homeless families). The smaller pack includes everything except the temporary shelter/tent. As a more urgent form of aid, we also distribute just blankets to people who need them.



200,000+ TOTAL BENEFICIARIES FROM ALL OUR PROJECTS DURING 2020 - 2021





REPORT OF THE TRUSTEES FOR THE PERIOD FROM **1ST OCTOBER 2020 TO 31ST DECEMBER 2021**

The trustees present their report with the financial statements of the charity for the period 1st October 2020 to 31st December 2021. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

BOARD OF TRUSTEES



Mufti Abdul Wahab, Chairman Ummah Charity International, has been involved in philanthropist activities for 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 and social media, with an ever-expanding following. His vision for UCI has always been to create a more equitable, just society where no one is forced to live in unfavourable 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 the organization's processes are carried out smoothly and transparently.

Faisal Rao's 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 allocate funds to relevant projects effectively and timely. His work with UCI is as deeply cherished as it is crucial.



Aftab Ahmed (appointed 31st December 2021) is a dedicated philanthropist and a seasoned businessman. He built his enterprise Euro Mobiles and Laptops into the successful business that it is today with his drive and hard work. He joined Ummah Charity International with the same drive and with his passion for serving humanity, to make a lasting positive change in the world. His experience in handling highly sensitive matters makes him the perfect person to be a trustee of UCI and we very much look forward to his active contributions.

REFERENCE & ADMINISTRATIVE DETAILS

LEGAL & ADMINISTRATIVE INFORMATION

REGISTERED CHARITY NAME:

Ummah Charity International

REGISTERED CHARITY NO.

1146342

REGISTERED OFFICE:

16 Village Way East
Harrow, HA2 7LU

PRINCIPAL OFFICE:

16 Village Way East
Harrow, HA2 7LU

BANKERS:

Barclays Bank
220 Ealing Road
Wembley, Middlesex
HA0 4QH

THE TRUSTEES:

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

Mr Abdul Wahab

Mr Faisal Rao

Mr Waqaas Rahman (resigned 31 December 2021)

Mr Aftab Ahmed (appointed 31 December 2021)

ACCOUNTANTS:

Hybrid Accountancy

Chartered Certified Accountants

6 Pennine Parade, Pennine Drive, NW2 1NT

AUDITORS:

Silver Arc

Chartered Certified Accountants
and Registered Auditors

1 Quality Court, Chancery Lane, WC2A 1HR

STRUCTURE, GOVERNANCE & 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 work. These factors usually come under discussion in trustee meetings and require necessary action. 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 good causes. Trustees are aware of these potential risks and have already discussed overcoming the threats (if arise) with possible risk and are agreed to discuss them in every trustee meeting so that a 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 well assessed and discussed in detail. The charity is controlled by its governing document, a deed of trust, and constitutes an 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 a temporary fall in donations.

GENERAL DATA PROTECTION REGULATION (GDPR):

Since 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 either in person, by telephone, by email, or via our website contact form. Complaints will be dealt with in accordance with our policy. We strive to make Ummah Charity International meet high standards and up to the expectations of our donors. All procedures and frameworks are reviewed on a 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. 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, and Fundraising activities are carried out by our own staff or volunteers. We don't use third parties or agencies

OUR OBJECTIVES & ACTIVITIES

OUR OBJECTIVES:

Ummah Charity International is a developmental charity organisation working with some impoverished countries, regardless of colour, sect or creed. Our objectives revolve around the major goals listed below:

Feed the ummah

Clean Water

Provide Education

Women Empowerment

Emergency Relief in Natural Disaster

EXPERTISE IN OUR HUMANITARIAN PROJECTS:

This includes our response to any natural disasters, including COVID-19, earthquakes, flooding and every such situation that requires efficiency and quick action. We also focus on building a better community as an important aspect of our objectives through our local projects and social bonding with a wide variety of people and organisations.

EMPOWERING THE COMMUNITIES:

Development of integrated programmes especially sustainable livelihood projects which enable 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.

TRUST BUILDING & WORK EFFICIENCY:

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. Our food projects, clean water provision, education, women empowerment, and emergency relief in natural disasters are serving the community on a large scale as per their needs.

CURRENT DEVELOPMENT PROGRAMMES & PROJECTS SET UP ARE:

- Strengthening impoverished people through our Rozgar & Women Empowerment Project
- Educating children for a brighter future
- Provision of clean and hygienic drinking water to rural and urban areas
- Organizing free eye care camps and conducting cataract surgeries
- Alleviating hunger with our cooked meals and food packs projects
- Infrastructure projects including building a masjid and homes for the displaced
- Seasonal projects including Ramadan, Qurbani, and Winter Projects
- Humanitarian response including our UK Projects of feeding the homeless & serving through London Community Kitchen

MISSION & VALUES

OUR 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 the sufferings and hardships of all mankind is the prime mission of UCI. We are continuously endeavouring to tackle the root cause of the problem that causes the inequitable distribution of resources.

OUR 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 the 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, detailed feedback on 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: the 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 delivered a sense of well-being & happiness without compromising on people's self-respect. We have been playing an effective 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 others were meant to uplift the economic status of families. In either case, our efforts have proven fruitful and helped the beneficiaries in changing their lives and providing them with a chance to uplift their current situation. It is worth mentioning that whatever we have achieved so far is quite encouraging and a source of boosting our morale and spirit to continue the good work for the public's benefit and help.



FUTURE DEVELOPMENTS

COVID-19 made us face major challenges in our care and relief work. As the situation moves towards betterment, we at UCI plan on further expanding our network by increasing our charitable efforts for both urgent relief work as well our sustainable development projects. Our aim is to transform lives in a way that can break the poverty cycle for as many people as possible.

NEW INVESTMENT STRATEGY

Ummah Charity International has grown rapidly over the decade, reaching an increasing number of impoverished communities yearly. Our plan is to continue with our mission of helping more people in Pakistan and in the UK with a focus on expanding our food project better than the previous year, organising more eye camps and cataract surgeries, and empowering communities with our Rozgar and Women Empowerment projects. UCI will focus on building strengths and gaining sector-wide recognition for its funding work. The trust of our donors is making our plan for something bigger and better every year, and we are continuing to make the process transparent.

IN-HOUSE TRANSFORMATION

At UCI, we are not only focusing on bringing improvements to our charity work but also ensuring to have in-house transformation. In the near future, we plan to change our charity name for a bespoke identity. The rebranding of our organisation will be a major phase. However, we are planning to make this transformation smooth. In addition, we will be introducing a new donor management system, Icharms, that will be integrated with the accounting software Xero. This software will make the donation process even more transparent and quick while minimising the manual entry of donor details in the system.

UK PROJECTS

With the success of our Feed the Homeless and London Community Kitchen projects, Ummah Charity International is planning to reach out to more vulnerable people in the UK who are homeless and have to struggle for food every day. Our mission is to cover more towns and cities across the UK over the next three years. The interest and impact these projects have generated from our supporters have encouraged us to value this programme in the coming years.



STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

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

STATEMENT OF TRUSTEES' RESPONSIBILITIES

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).

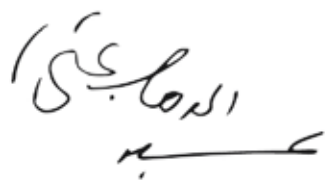
The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the 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 the maintenance and integrity of the charity and financial information included on the charity's website.

Approved by order of the board of trustees on 28th October 2022 and signed on its behalf by:



Mr Abdul Wahab - Trustee

FUNDRAISING ACTIVITIES

The organisation'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 were really successful and helped the charity to reach more audiences 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. 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 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, the amount can be quantified with reasonable accuracy, and there is a 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 communities from different backgrounds and cultures, the only thing common among them is "poverty and insufficient resources" most of them receive 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 thousands of people, and any delay or obstacle in delivering the projects can awfully affect their lives. Therefore, trustees are in view that a minimum of twelve-month reserve would be necessary to run the programs smoothly and to ensure sustainability. The UCI runs learning, fundraising, capacity building and advocacy activities and programmes supporting communities and individuals. The UCI Reserves Policy is to maintain a 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 enable 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 (£1,091,821) in direct donations from the general public to carry out the programmes mentioned in the Statement of Financial Activities. Most of this was utilised in the year, and the 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, £558,751 was spent with these partner organisations. The income tax recoverable from Gift Aid is used for admin and marketing-related expenses.



**REPORT OF THE TRUSTEES
AND AUDITED FINANCIAL
STATEMENT FROM
1ST OCTOBER 2020 TO
31ST DECEMBER 2021**

REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF UMMAH CHARITY INTERNATIONAL

Opinion

We have audited the financial statements of Ummah Charity International (the 'charity') for the period ended 31st December 2021 which comprise the Statement of Financial Activities, the Statement of Financial Position, the Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31st December 2021 and of its incoming resources and application of resources, for the period then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF UMMAH CHARITY INTERNATIONAL

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Report of the Trustees is inconsistent in any material respect with the financial statements;
- or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, the trustees are responsible for the preparation of the financial statements which give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Our responsibilities for the audit of the financial statements

We have been appointed as auditors under Section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF UMMAH CHARITY INTERNATIONAL

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Extent to which the audit was capable of detecting irregularities, including fraud

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

As part of designing our audit, we determined materiality and assessed the risks of material misstatement in the financial statements, including how fraud may occur by enquiring of management of its own consideration of fraud. In particular, we looked at where management made subjective judgements, for example in respect of significant accounting estimates that involved making assumptions and considering future events that are inherently uncertain. We also considered potential financial or other pressures, opportunity and motivations for fraud. As part of this discussion, we identified the internal controls established to mitigate risks related to fraud or noncompliance with laws and regulations and how management monitor these processes. Appropriate procedures included the review and testing of manual journals and key estimates and judgements made by management.

We gained an understanding of the legal and regulatory framework applicable to the Charity and the industry in which it operates, drawing on our broad sector experience, and considered the risk of acts by the Charity that were contrary to these laws and regulations, including fraud.

We focused on laws and regulations that could give rise to a material misstatement in the financial statements, including, but not limited to, the UK tax legislation and equivalent local laws and regulations.

We made enquiries of management with regards to compliance with the above laws and regulations and corroborated any necessary evidence to relevant information, for example, minutes of meetings held, legal reports kept and correspondence between the Charity and its solicitors.

We completed a sample of audit reviews with a focus on the income, expenditure and cash balances throughout the period to ensure that activities were supported and in line with Charity rules and practices. Any unusual findings were raised with the Trustees for further investigation.

REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF UMMAH CHARITY INTERNATIONAL

Our tests included agreeing the financial statements disclosures to underlying supporting documentation and enquiries with management.

We did not identify any key audit matters relating to irregularities, including fraud. As in all of our audits, we also addressed the risk of management override of internal controls including testing journals and evaluation whether there was evidence of bias by the Trustees that represented a risk of material misstatement due to fraud. Our audit procedures were designed to respond to risks of material misstatement in the financial statements, recognising that the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery, misrepresentations or through collusion. There are inherent limitations in the audit procedures performed and the further removed non-compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely we are to become aware of it.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Councils website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

U ZAHOR

Silver Arc Chartered Certified Accountants & Registered Auditors
1 Quality Court
Chancery Lane
London WC2A 1HR

28th October 2022

Note:

The maintenance and integrity of the Ummah Charity International website is the responsibility of the trustee; the work carried out by the auditors does not involve consideration of these matters and, accordingly, the auditors accept no responsibility for any changes that may have occurred to the financial statements since they were initially presented on the website.

Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE PERIOD 1ST OCTOBER 2020 TO 31ST DECEMBER 2021

				PERIOD 1.10.20 TO 31.12.21	YEAR ENDED 30.9.20
	Notes	Unrestricted fund £	Restricted fund £	Total funds £	Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	99,879	-	99,879	87,007
Charitable activities					
Health & Welfare		150	42,065	42,215	22,174
Ramadan		-	194,801	194,801	169,214
Hifze Quran		-	52,360	52,360	41,247
Qurbani		-	61,040	61,040	89,255
Economic Empowerment		-	42,657	42,657	63,888
Sadaqah		-	46,776	46,776	25,178
Water Projects		-	190,129	190,129	223,014
Zakat		-	55,520	55,520	46,422
Education		-	4,075	4,075	15,545
Disaster Relief		-	4,209	4,209	21,661
Masjid		-	193,415	193,415	89,539
Voluntary Donations		15,845	-	15,845	15,223
Feed the Ummah		-	88,900	88,900	73,832
Total		<u>115,874</u>	<u>975,947</u>	<u>1,091,821</u>	<u>983,199</u>
EXPENDITURE ON					
Raising funds	4	2,007	-	2,007	124,972
Charitable activities					
Health & Welfare	5	-	54,384	54,384	8,250
Ramadan		-	172,191	172,191	77,476
Hifze Quran		-	27,971	27,971	2,700
Qurbani		-	61,213	61,213	73,500
Economic Empowerment		-	99,862	99,862	-
Sadaqah		-	35,887	35,887	3,725
Water Projects		-	280,765	280,765	118,500
Zakat		-	-	-	7,400
Education		-	20,999	20,999	14,285
Disaster Relief		-	3,723	3,723	2,649
General Donations		8,400	-	8,400	-
Masjid		-	73,356	73,356	12,000
Feed the Ummah		-	53,093	53,093	10,400
Other		<u>53,437</u>	<u>-</u>	<u>53,437</u>	<u>152,113</u>
Total		<u>63,844</u>	<u>883,444</u>	<u>947,288</u>	<u>607,970</u>
NET INCOME		52,030	92,503	144,533	375,229

The notes form part of these financial statements

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE PERIOD 1ST OCTOBER 2020 TO 31ST DECEMBER 2021

			PERIOD 1.10.20 TO 31.12.21	YEAR ENDED 30.9.20
	Notes	Unrestricted fund £	Restricted fund £	Total funds £
RECONCILIATION OF FUNDS				
Total funds brought forward		237,155	961,728	1,198,883
		<hr/>	<hr/>	<hr/>
TOTAL FUNDS CARRIED FORWARD		<u>289,185</u>	<u>1,054,231</u>	<u>1,343,416</u>

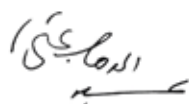
The notes form part of these financial statements

STATEMENT OF FINANCIAL POSITION

FOR THE PERIOD 1ST OCTOBER 2020 TO 31ST DECEMBER 2021

	Notes	Unrestricted fund £	Restricted fund £	31/12/21 Total funds £	30/9/20 Total funds £
FIXED ASSETS					
Tangible assets	11	83,607	-	83,607	12,115
CURRENT ASSETS					
Debtors	12	192,040	1,105	193,145	212,599
Cash at bank and in hand		<u>51,642</u>	<u>1,053,128</u>	<u>1,104,770</u>	<u>992,693</u>
		243,682	1,054,233	1,297,915	1,205,292
CREDITORS					
Amounts falling due within one year	13	<u>(38,106)</u>	-	<u>(38,106)</u>	<u>(17,316)</u>
NET CURRENT ASSETS		<u>205,576</u>	<u>1,054,233</u>	<u>1,259,809</u>	<u>1,187,976</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		289,183	1,054,233	1,343,416	1,200,091
CREDITORS					
Amounts falling due after more than one year	14	-	-	-	<u>(1,208)</u>
NET ASSETS		<u>289,183</u>	<u>1,054,233</u>	<u>1,343,416</u>	<u>1,198,883</u>
FUNDS	16				
Unrestricted funds				289,185	237,155
Restricted funds				<u>1,054,231</u>	<u>961,728</u>
TOTAL FUNDS				<u>1,343,416</u>	<u>1,198,883</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 28th October 2022 and were signed on its behalf by:



Mr Abdul Wahab - Trustee



Mr Faisal Rao - Trustee

The notes form part of these financial statements

STATEMENT OF CASH FLOWS

FOR THE PERIOD 1ST OCTOBER 2020 TO 31ST DECEMBER 2021

	Notes	PERIOD 1.10.20 TO 31.12.21 £	YEAR ENDED 30.9.20 £
Cash flows from operating activities			
Cash generated from operations	1	<u>190,603</u>	<u>306,884</u>
Net cash provided by operating activities		<u>190,603</u>	<u>306,884</u>
Cash flows from investing activities			
Purchase of tangible fixed assets		(77,378)	(7,688)
Sale of tangible fixed assets		<u>1,122</u>	<u>-</u>
Net cash used in investing activities		<u>(76,256)</u>	<u>(7,688)</u>
Cash flows from financing activities			
Capital repayments in year		<u>(2,270)</u>	<u>(796)</u>
Net cash used in financing activities		<u>(2,270)</u>	<u>(796)</u>
Change in cash and cash equivalents in the reporting period			
Cash and cash equivalents at the beginning of the reporting period		<u>112,077</u>	<u>298,400</u>
Cash and cash equivalents at the end of the reporting period		<u>992,693</u>	<u>694,293</u>
Cash and cash equivalents at the end of the reporting period			
		<u>1,104,770</u>	<u>992,693</u>

The notes form part of these financial statements

NOTES TO THE STATEMENT OF CASH FLOWS

FOR THE PERIOD 1ST OCTOBER 2020 TO 31ST DECEMBER 2021

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

	PERIOD 1.10.20 TO 31.12.21 £	YEAR ENDED 30.9.20 £
Net income for the reporting period (as per the Statement of Financial Activities)	144,533	375,229
Adjustments for:		
Depreciation charges	3,646	3,643
Loss on disposal of fixed assets	1,119	-
Decrease/(increase) in debtors	19,453	(71,962)
Increase/(decrease) in creditors	<u>21,852</u>	<u>(26)</u>
Net cash provided by operations	<u>190,603</u>	<u>306,884</u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.10.20 £	Cash flow £	At 31.12.21 £
Net cash			
Cash at bank and in hand	<u>992,693</u>	<u>112,077</u>	<u>1,104,770</u>
	<u>992,693</u>	<u>112,077</u>	<u>1,104,770</u>
Debt			
Finance leases	<u>(2,270)</u>	<u>2,270</u>	<u>-</u>
	<u>(2,270)</u>	<u>2,270</u>	<u>-</u>
Total	<u>990,423</u>	<u>114,347</u>	<u>1,104,770</u>

The notes form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS

FOR THE PERIOD 1ST OCTOBER 2020 TO 31ST DECEMBER 2021

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 PERIOD 1ST OCTOBER 2020 TO 31ST DECEMBER 2021

2. DONATIONS AND LEGACIES

	PERIOD 1.10.20 TO 31.12.21 £	YEAR ENDED 30.9.20 £
Gift aid	99,879	70,793
Grants	<u>-</u>	<u>16,214</u>
	<u>99,879</u>	<u>87,007</u>

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

	PERIOD 1.10.20 TO 31.12.21 £	YEAR ENDED 30.9.20 £
Govt Grant	<u>-</u>	<u>16,214</u>

3. INCOME FROM CHARITABLE ACTIVITIES

	PERIOD 1.10.20 TO 31.12.21 £	YEAR ENDED 30.9.20 £
Unrestricted Donations	5,230	2,521
Restricted Donations	36,985	19,653
Unrestricted Donations	23,972	20,409
Restricted Donations	170,829	148,805
Unrestricted Donations	15,051	11,564
Restricted Donations	37,309	29,683
Unrestricted Donations	-	88,050
Restricted Donations	61,040	1,205
Unrestricted Donations	5,071	3,235
Restricted Donations	37,586	60,653
Restricted Donations	46,776	25,178
Unrestricted Donations	24,447	21,480
Restricted Donations	165,682	201,534
Restricted Donations	55,520	46,422
Unrestricted Donations	2,095	
Restricted Donations	1,980	
Unrestricted Donations	520	
Restricted Donations	3,689	
Unrestricted Donations	19,856	
Restricted Donations	173,559	
Unrestricted Donations	15,845	
Restricted Donations	-	
Unrestricted Donations	14,962	
Restricted Donations	<u>73,938</u>	
	<u>991,942</u>	<u>896,192</u>

continued...

NOTES TO THE FINANCIAL STATEMENTS - CONTINUEDFOR THE PERIOD 1ST OCTOBER 2020 TO 31ST DECEMBER 2021**3. INCOME FROM CHARITABLE ACTIVITIES - continued**

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

	PERIOD 1.10.20 TO 31.12.21 £	YEAR ENDED 30.9.20 £
Zakat	268,386	262,725
Sadaqah	<u>535,467</u>	<u>429,086</u>
	<u>803,853</u>	<u>691,811</u>

4. RAISING FUNDS**Raising donations and legacies**

	PERIOD 1.10.20 TO 31.12.21 £	YEAR ENDED 30.9.20 £
Advertisement	-	28,662
Event cost	539	3,975
Fundraising cost	<u>349</u>	<u>92,335</u>
	<u>888</u>	<u>124,972</u>

Other trading activities

	PERIOD 1.10.20 TO 31.12.21 £	YEAR ENDED 30.9.20 £
Loss on sale of assets	<u>1,119</u>	<u>-</u>
	<u>2,007</u>	<u>124,972</u>

continued...

NOTES TO THE FINANCIAL STATEMENTS - CONTINUEDFOR THE PERIOD 1ST OCTOBER 2020 TO 31ST DECEMBER 2021**5. CHARITABLE ACTIVITIES COSTS**

	Direct Costs £	Funding of activities (see note 6) £	Support costs (see note 7) £	Totals £
Health & Welfare	18,681	31,050	4,653	54,384
Ramadan	51,914	94,810	25,467	172,191
Hifze Quran	14,490	4,050	9,431	27,971
Qurbani	5,327	51,640	4,246	61,213
Economic Empowerment	18,190	70,300	11,372	99,862
Sadaqah	12,336	12,701	10,850	35,887
Water Projects	36,286	222,525	21,954	280,765
Education	8,240	6,000	6,759	20,999
Disaster Relief	-	3,723	-	3,723
General Donations	-	-	8,400	8,400
Masjid	15,950	45,000	12,406	73,356
Feed the Ummah	16,735	24,575	11,783	53,093
	<u>198,149</u>	<u>566,374</u>	<u>127,321</u>	<u>891,844</u>

6. CHARITABLE EXPENSE

	PERIOD 1.10.20 TO 31.12.21 £	YEAR ENDED 30.9.20 £
Health & Welfare	31,050	8,250
Ramadan	94,810	77,476
Hifze Quran	4,050	2,700
Qurbani	51,640	73,500
Economic Empowerment	70,300	-
Sadaqah	12,701	3,725
Water Projects	222,525	118,500
Zakat	-	7,400
Education	6,000	14,285
Disaster Relief	3,723	2,649
Masjid	45,000	12,000
Feed the Ummah	24,575	10,400
	<u>566,374</u>	<u>330,885</u>

continued...

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED

FOR THE PERIOD 1ST OCTOBER 2020 TO 31ST DECEMBER 2021

6. CHARITABLE EXPENSE - continued

The total expense paid for Charitable objects during the period was as follows:

	PERIOD 1.10.20 TO 31.12.21 £	YEAR ENDED 30.9.20 £
Zakat	191,631	121,451
Sadaqah	<u>300,313</u>	<u>122,936</u>
	<u>491,944</u>	<u>244,387</u>

7. SUPPORT COSTS

	Management £	Finance £	Information technology £
Other resources expended	30,278	7,407	5,192
Health & Welfare	-	4,653	-
Ramadan	12,934	12,533	-
Hifze Quran	1,755	7,676	-
Qurbani	2,711	1,535	-
Economic Empowerment	1,625	9,747	-
Sadaqah	5,966	4,884	-
Water Projects	8,256	13,698	-
Education	2,059	4,700	-
General Donations	-	-	-
Masjid	3,803	8,603	-
Feed the Ummah	<u>2,612</u>	<u>9,171</u>	-
	<u>71,999</u>	<u>84,607</u>	<u>5,192</u>
		Governance costs	Totals £
Other resources expended	3,646	6,914	53,437
Health & Welfare	-	-	4,653
Ramadan	-	-	25,467
Hifze Quran	-	-	9,431
Qurbani	-	-	4,246
Economic Empowerment	-	-	11,372
Sadaqah	-	-	10,850
Water Projects	-	-	21,954
Education	-	-	6,759
General Donations	-	8,400	8,400
Masjid	-	-	12,406
Feed the Ummah	-	-	<u>11,783</u>
	<u>3,646</u>	<u>15,314</u>	<u>180,758</u>

continued...

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED

FOR THE PERIOD 1ST OCTOBER 2020 TO 31ST DECEMBER 2021

8. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the period ended 31st December 2021 nor for the year ended 30th September 2020.

Trustees' expenses

	PERIOD 1.10.20 TO 31.12.21	YEAR ENDED 30.9.20
	£	£
Trustees' expenses	<u>2,284</u>	<u>3,009</u>

During the year under review, charity has paid travelling expenses for Mr Abdul Wahab (Chairman). These are disclosed in the note above.

9. STAFF COSTS

	PERIOD 1.10.20 TO 31.12.21	YEAR ENDED 30.9.20
	£	£
Wages and salaries	<u>21,389</u>	<u>20,406</u>
	<u>21,389</u>	<u>20,406</u>

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

	PERIOD 1.10.20 TO 31.12.21	YEAR ENDED 30.9.20
Administrative staff	<u>3</u>	<u>4</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	87,007	-	87,007
Charitable activities			
Health & Welfare	2,521	19,653	22,174
Ramadan	20,409	148,805	169,214
Hifze Quran	11,564	29,683	41,247
Qurbani	88,050	1,205	89,255
Economic Empowerment	3,235	60,653	63,888
Sadaqah	-	25,178	25,178
Water Projects	21,480	201,534	223,014
Zakat	-	46,422	46,422

continued...

NOTES TO THE FINANCIAL STATEMENTS - CONTINUEDFOR THE PERIOD 1ST OCTOBER 2020 TO 31ST DECEMBER 2021**10. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued**

	Unrestricted fund £	Restricted fund £	Total funds £
Education	2,400	13,145	15,545
Disaster Relief	6,321	15,340	21,661
Masjid	11,356	78,183	89,539
Voluntary Donations	15,173	50	15,223
Feed the Ummah	<u>23,923</u>	<u>49,909</u>	<u>73,832</u>
Total	<u>293,439</u>	<u>689,760</u>	<u>983,199</u>
EXPENDITURE ON			
Raising funds	12,810	112,162	124,972
Charitable activities			
Health & Welfare	770	7,480	8,250
Ramadan	-	77,476	77,476
Hifze Quran	-	2,700	2,700
Qurbani	72,295	1,205	73,500
Sadaqah	-	3,725	3,725
Water Projects	9,500	109,000	118,500
Zakat	-	7,400	7,400
Education	1,284	13,001	14,285
Disaster Relief	649	2,000	2,649
Masjid	2,000	10,000	12,000
Feed the Ummah	-	10,400	10,400
Other	<u>152,113</u>	<u>-</u>	<u>152,113</u>
Total	<u>251,421</u>	<u>356,549</u>	<u>607,970</u>
NET INCOME	42,018	333,211	375,229
RECONCILIATION OF FUNDS			
Total funds brought forward	<u>195,137</u>	<u>628,517</u>	<u>823,654</u>
TOTAL FUNDS CARRIED FORWARD	<u><u>237,155</u></u>	<u><u>961,728</u></u>	<u><u>1,198,883</u></u>

continued...

NOTES TO THE FINANCIAL STATEMENTS - CONTINUEDFOR THE PERIOD 1ST OCTOBER 2020 TO 31ST DECEMBER 2021**11. TANGIBLE FIXED ASSETS**

	Long leasehold £	Plant and machinery £	Fixtures and fittings £	Computer equipment £	Totals £
COST					
At 1st October 2020	-	2,040	4,767	15,455	22,262
Additions	75,000	-	220	2,158	77,378
Disposals	-	-	-	(5,310)	(5,310)
At 31st December 2021	<u>75,000</u>	<u>2,040</u>	<u>4,987</u>	<u>12,303</u>	<u>94,330</u>
DEPRECIATION					
At 1st October 2020	-	510	2,242	7,395	10,147
Charge for year	-	638	515	2,492	3,645
Eliminated on disposal	-	-	-	(3,069)	(3,069)
At 31st December 2021	-	<u>1,148</u>	<u>2,757</u>	<u>6,818</u>	<u>10,723</u>
NET BOOK VALUE					
At 31st December 2021	<u>75,000</u>	<u>892</u>	<u>2,230</u>	<u>5,485</u>	<u>83,607</u>
At 30th September 2020	-	<u>1,530</u>	<u>2,525</u>	<u>8,060</u>	<u>12,115</u>

12. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31/12/21 £	30/9/20 £
Trade debtors	1,105	-
Other debtors	3,045	969
Prepayments and accrued income	<u>188,995</u>	<u>211,630</u>
	<u>193,145</u>	<u>212,599</u>

13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31/12/21 £	30/9/20 £
Finance leases (see note 15)	-	1,062
Taxation and social security	1,166	446
Other creditors	<u>36,940</u>	<u>15,808</u>
	<u>38,106</u>	<u>17,316</u>

continued...

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED

FOR THE PERIOD 1ST OCTOBER 2020 TO 31ST DECEMBER 2021

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

	31/12/21	30/9/20
	£	£
Finance leases (see note 15)	<u>-</u>	<u>1,208</u>

15. LEASING AGREEMENTS

Minimum lease payments under finance leases fall due as follows:

	Finance leases	
	31/12/21	30/9/20
	£	£
Net obligations repayable:		
Within one year	-	1,062
Between one and five years	<u>-</u>	<u>1,208</u>
	<u>-</u>	<u>2,270</u>

During the year finance lease commitments were settled and paid off completely. All balance due after more than one year were written off completely.

16. MOVEMENT IN FUNDS

	At 1.10.20	Net movement in funds	At 31.12.21
	£	£	£
Unrestricted funds			
Unrestricted	237,155	52,028	289,183
Restricted funds			
Restricted	961,728	92,505	1,054,233
TOTAL FUNDS	<u>1,198,883</u>	<u>144,533</u>	<u>1,343,416</u>

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

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
Unrestricted	115,873	(63,845)	52,028
Restricted funds			
Restricted	975,948	(883,443)	92,505
TOTAL FUNDS	<u>1,091,821</u>	<u>(947,288)</u>	<u>144,533</u>

continued...

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED

FOR THE PERIOD 1ST OCTOBER 2020 TO 31ST DECEMBER 2021

16. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.10.19 £	Net movement in funds £	At 30.9.20 £
Unrestricted funds			
Unrestricted	195,137	42,018	237,155
Restricted funds			
Restricted	628,517	333,211	961,728
	<u>823,654</u>	<u>375,229</u>	<u>1,198,883</u>

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

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

17. RELATED PARTY DISCLOSURES

Ummah Charity International has got a contract in place with a Charity in Pakistan "Help the Needy Charitable Trust (HTN)". HTN assists Ummah Charity International as a local partner to deliver their Charitable objects in Pakistan. Mr Aftab Jehangir who is a trustee in HTN is a brother of Mr Abdul Wahab who is a trustee of Ummah Charity International. During the period Ummah Charity International delivered projects of £558,751 through the assistance of HTN. All transactions are considered to be at arm's length.

Consultancy agreement is in place between Exactics Ltd and Ummah Charity International to support day to day running activities. Mrs Zahra Shafiq Shaikh who is wife of the Trustee Mr Abdul Wahab has got a participating interest in Exactic Ltd. During the period Ummah Charity International has paid total of £15,180 to Exactics Ltd for consultancy services.

During the period Mr Abdul Wasey Mohammad who is a son of the trustee Mr Abdul Wahab was paid total of £2,945 for his expenses and services provided to Ummah Charity International.

DETAILED STATEMENT OF FINANCIAL ACTIVITIESFOR THE PERIOD 1ST OCTOBER 2020 TO 31ST DECEMBER 2021

	PERIOD 1.10.20 TO 31.12.21 £	YEAR ENDED 30.9.20 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Gift aid	99,879	70,793
Grants	<u>-</u>	<u>16,214</u>
	99,879	87,007
Charitable activities		
Unrestricted Donations	127,049	204,381
Restricted Donations	<u>864,893</u>	<u>691,811</u>
	<u>991,942</u>	<u>896,192</u>
Total incoming resources	1,091,821	983,199
EXPENDITURE		
Raising donations and legacies		
Advertisement	-	28,662
Event cost	539	3,975
Fundraising cost	<u>349</u>	<u>92,335</u>
	888	124,972
Other trading activities		
Loss on sale of tangible fixed assets	1,119	-
Charitable activities		
Advertising	74,431	-
Fundraising costs	123,718	-
Charitable expenditure	<u>566,374</u>	<u>330,885</u>
	764,523	330,885
Support costs		
Management		
Trustees' expenses	2,284	3,009
Wages	21,389	20,406
Rates and water	2,955	2,023
Insurance	1,075	1,049
Light and heat	3,239	2,123
Telephone	3,497	2,817
Postage and stationery	12,025	9,463
Sundries	810	540
Carried forward	47,274	41,430

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DETAILED STATEMENT OF FINANCIAL ACTIVITIESFOR THE PERIOD 1ST OCTOBER 2020 TO 31ST DECEMBER 2021

	PERIOD 1.10.20 TO DED 31.12.21 £	YEAR EN 30.9.20 £
Management		
Brought forward	47,274	41,430
Rent	12,500	10,000
Subscriptions	65	35
Volunteer Expenses	9,509	10,669
Household and cleaning	<u>2,651</u>	<u>-</u>
	71,999	62,134
Finance		
Bank charges	10,781	9,484
Consultancy fee	15,180	32,500
Professional fees	<u>58,646</u>	<u>38,169</u>
	84,607	80,153
Information technology		
Repairs and renewals	2,302	2,427
IT Services	<u>2,890</u>	<u>2,256</u>
	5,192	4,683
Other		
Plant and machinery	638	510
Fixtures and fittings	515	446
Computer equipment	<u>2,493</u>	<u>2,687</u>
	3,646	3,643
Governance costs		
Auditors' remuneration	8,400	-
Accountancy and legal fees	3,800	1,500
Legal fees	<u>3,114</u>	<u>-</u>
	15,314	1,500
Total resources expended	<u>947,288</u>	<u>607,970</u>
Net income	<u>144,533</u>	<u>375,229</u>

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UMMAH CHARITY INTERNATIONAL

Together we make life better for the Ummah

-  0208 903 8944
-  ummahcharityinternational.org
-  info@ummahcharityinternational.org
-  16 Village Way East, Harrow, London, HA2 7LU
-  [ummahcharityinternational](https://www.facebook.com/ummahcharityinternational)
-  [ummahcharityinternational](https://www.instagram.com/ummahcharityinternational)
-  [ummahcharityintl](https://www.youtube.com/ummahcharityintl)



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