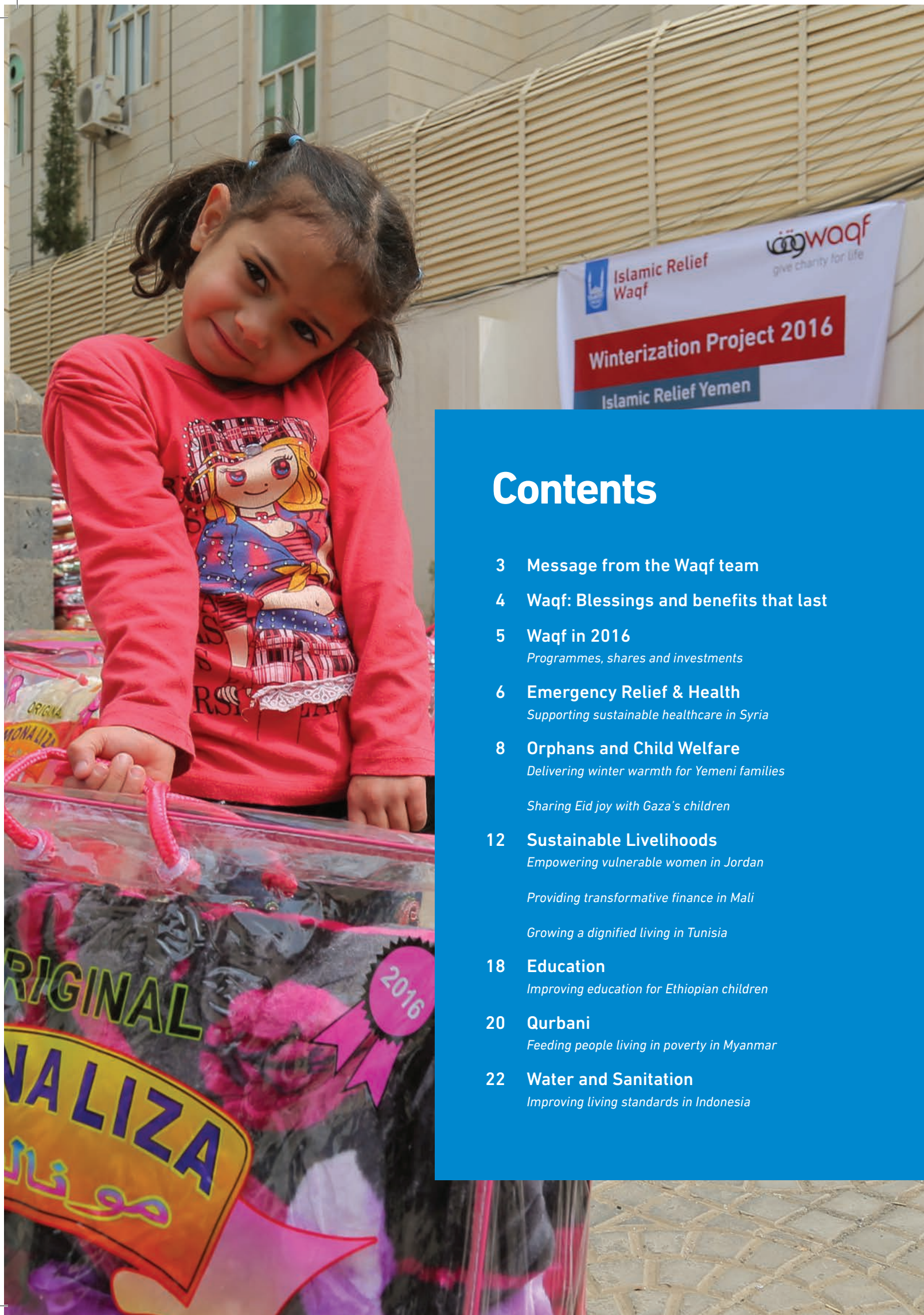


Waqf



WAQF

Annual Report 2016



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Message from the Waqf team

Assalamu Alaykum – peace be upon you all,

Since the year 2000, Islamic Relief Waqf has enabled big-hearted donors to save lives and transform impoverished communities year after year. In 2016, thanks to our generous donors, supporters and partners, nine new projects were funded by profit from our Shariah-compliant Waqf shares.

A new solar power electrical system installed at a hospital in northern Syria has already saved thousands of lives – and demonstrated the potential of the technology to keep other crucial services running in the war-torn country.

In Yemen, items such as warm clothing and blankets as well as advice on good hygiene practices helped vulnerable children survive the cold winter season. School children in the slums of Ethiopia's capital city opened up a world of education through new books, computers, and science laboratories.

Struggling families in Tunisia received the support they needed to set up small farming enterprises. Women in Jordan were supported to earn a living from cooking and tailoring, whilst mushroom cultivation offered a route out of the poverty trap in Indonesia.

We also brought smiles to faces at Eid, with new clothes for orphaned children in Gaza and Qurbani meat for families in Myanmar.

Together, we helped over 91,727 individuals across eight countries this year and enabled our generous donors to be rewarded with blessings in this world and the next.

With your continued support, God willing, we will reach even more of those who need our help as we strive to unlock the full potential of Waqf to achieve lasting, positive change.

Wa salaam – in peace,

The Waqf team

Cover: A girl receiving a food basket provided by Islamic Relief UK - Taiz city, Yemen

Left: An orphan child receiving winterisation item provided by Islamic Relief - Waqf Programme (Winterization Project 2016) in Yemen

Islamic Relief Waqf

Blessings and benefits that last

Waqf is a form of sustainable, ongoing charity (sadaqa jariyah) practiced throughout Islamic history and more recently revived by organisations like Islamic Relief.

The concept of Waqf preserves intact the original donation or 'investment', which can be in the form of money, property or other assets – whilst using the profit to help vulnerable people. As a result, the original donation produces a charitable income year after year.

Waqf aims to achieve ongoing benefits. Those who make Waqf donations gain never-ending blessings, whilst others receive the life-saving and life-changing assistance they need.

Since the first Waqf was established by the Prophet Muhammad (peace be upon him), the Waqf model has been used to provide continued support to charitable, educational and religious causes throughout the Muslim world.

People in over 25 countries have been assisted by much needed relief and development projects funded by Islamic Relief Waqf since we were established in the year 2000.

A cycle of sustainability is at the heart of our ethos:

1. The ongoing benefit begins with the donor, whose single donation helps generate charitable funds each year – benefiting them spiritually throughout their lifetime and even after their death.
2. Donations are invested in accordance with Islamic principles, with minimal risk to make certain we secure an ongoing return on investment.
3. Profits are then used to fund specially selected relief and development programmes that bring long-term, sustainable benefit to some of the world's poorest communities.

Waqf Funds

With Islamic Relief Waqf, donors choose to invest in Waqf shares of a fixed value, or to contribute smaller amounts towards the Waqf Support Fund.

- Emergency Relief and Disaster Preparedness
- Water and Sanitation
- Orphan and Child Welfare
- Education
- Health and Nutrition
- Livelihood Support
- Qurbani
- General*

* General and Waqf Support Funds are used to supplement programmes in all sectors, wherever the need is greatest.



Above: Beneficiary receiving her certificate for completing the vocational training funded by Islamic Relief Waqf in Jordan.

Waqf in 2016

In 2016, eight projects were funded by Waqf, each selected for its long-term sustainable benefits in some of the world's poorest communities. These projects were funded by the return on investment from the previous year, **with a total of 318,328 GBP spent on Waqf projects.**

The total **Waqf revenue for 2016 was 186,232 GBP**, from which the return on investment will be used to fund projects in 2017.

Waqf projects are funded by revenue from Waqf shares, Sadaqa Jariyah donations and the Waqf Support Fund.

Waqf shares and investments

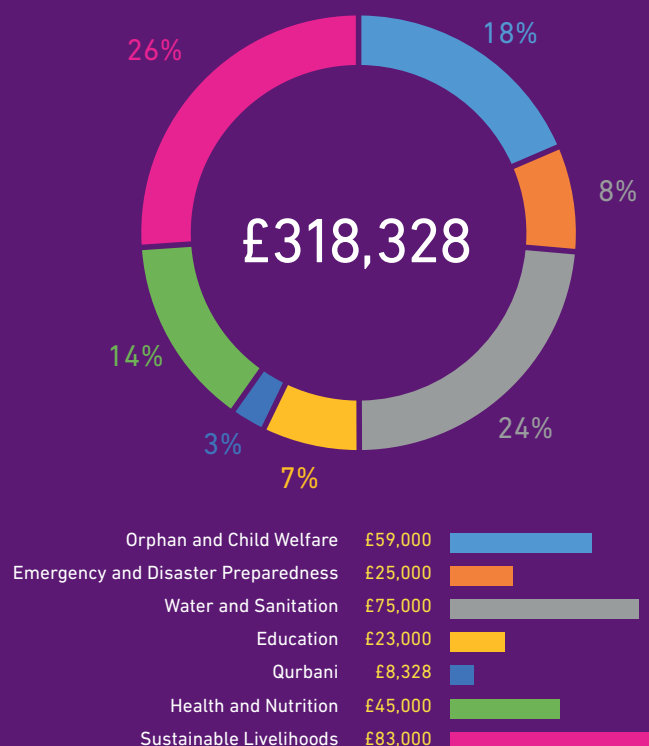
In 2016, the cost of a Waqf share remained at 890 GBP for UK donors (1,300 euros for the rest of Europe, and 1,650 USD anywhere else in the world).

From each share, 90 GBP (200 euros or 250 USD) is used to cover administrative costs, including the cost of fundraising for Waqf. The remaining 800 GBP (1,100 euros or 1,400 USD) is invested for an annual profit, from which 10 percent is re-invested to enable the investment cycle to continue.

Over the past 15 years, the return on investment from Islamic Relief Waqf has funded 118 humanitarian relief and development programmes around the world.

In 2016, all Islamic Relief Waqf shares were invested in Islamic Relief properties.

Islamic Relief received 115 new Waqf shares from generous donors in 2016, worth around 116,045 GBP.¹ This brought the total number of Islamic Relief Waqf shares to 4846.²



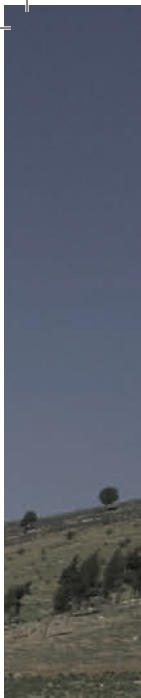
¹ Some shares are received in euros and USD.

² Figures audited July 2017

Supporting sustainable healthcare in **Syria**

The drawn-out, devastating conflict in Syria has left 13.5 million people in urgent need of humanitarian assistance. Over half of the population have fled their homes, whilst **4.6 million** people remain trapped in besieged and hard to reach areas where services such as healthcare are unable to cope with ever increasing needs. Restrictions placed by neighbouring nations on those seeking safety have left many grappling with dire conditions along the border.

At the Turkish-Syrian border in northern Idlib, the pressure on Bab-Al-Hawa Hospital grew as more health facilities in Aleppo were damaged or destroyed. Running at full occupancy, it depended on expensive-to-run diesel generators for electricity that left it dependent on expensive-to-run diesel generators that left it struggling for funding and vulnerable to disruptions in fuel supply routes. It risked having to shut down.



A major Islamic Relief Waqf project in 2016 brought in a technical and engineering team to instal a comprehensive solar power system worth over **300,000 EUR**, which was procured by German development agency GIZ.

Critical sections such as the emergency room, intensive care unit, and operating theatres now have a continuous, reliable supply of electricity. In addition, the hospital's need for diesel has decreased by about 30 per cent.

Training and technical materials provided through the scheme enables on site staff to maintain the power system, to secure energy and cost savings for many years to come.

Thirteen-year old Waleed* needed surgery to save his leg after he was hit by shrapnel from a barrel bomb. Originally from Aleppo, he fled to Idlib with his family in search of safety. He was working as a labourer at a local garage, helping to support his family after his father died, when the bombs fell.

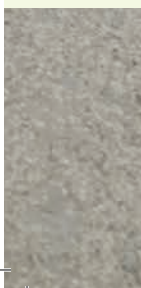
"Two mechanics rushed from the garage to see where the airstrike had hit," he said. Waleed ran to hide in a nearby warehouse, which was then struck. "I stood up, but could not see anything due to all the dust. I couldn't feel my leg... it was hit by shrapnel from the barrel bomb."

"I tried to walk to the other garage, 20 metres away, but was knocked down by the air pressure from a missile. I was put into a car and taken to the hospital."




Waleed underwent urgent surgery at the hospital – which Islamic Relief had also provided with medicine and equipment – and has since recovered. Over **70,600** patients are benefiting from the project, which is the first step in an ambitious programme to equip numerous Syrian hospitals and health centres with the solar powered technology.

**Name changed for protection purposes.*



Left: Solar panels installed for Bab-Al-Hawa Hospital

Top: Engineer from Installation of Solar System project in Bab-Al-Hawa Hospital



Orphans and Child Welfare

Delivering **winter warmth** for Yemeni families

War-torn Yemen teeters on the brink of famine: a staggering **14 million** of its people are food insecure and malnutrition is widespread, particularly among children. Water is scarce. Around 70 per cent of the population need humanitarian assistance. Families uprooted from their homes by fighting face uncertain futures, and thousands of people have died.

Safiyya Sofyan Saeed is a widow, struggling to provide for her eight children. She relied on support from charities, but this ended when the conflict began.



"We have no regular salary or income. We have no electricity – we lived in the darkness for months," Safiyya told us, explaining that high prices mean poor families cannot afford to buy fuel for lighting, cooking, or heating.

She and her family faced grave conditions as winter approached. Plummeting temperatures trigger a rise in conditions such as flu, fever and skin diseases.

"May Allah protect you and the organisation, and provide you with goodness and health."

The conflict has crippled Yemen's healthcare system, with even basic medical supplies running out and hospitals forced to close their doors.

"[Islamic Relief Waqf] have provided us with food supplies and blankets. They also gave us winter clothes," said Safiyya, describing the lifesaving aid the family received to protect them from the cold.

In Sanaa and Saada, we distributed food and essential items such as warm clothing, mattresses and bedding – as well as brochures educating families about good hygiene and safety practices. In total, we reached 1,200 orphan children and their families.



Naif Abdul-Malek, an orphan sponsored by Islamic Relief - Yemen, while attending awareness and promotion sessions about hygiene, child protection and disease prevention.

Left: Orphans Ayah Askar and Hafsa Askar receive blankets provided by Islamic Relief - Waqf Programme (Winterization Project 2016) in Yemen

Top: Islamic Relief Yemen distribute blankets to families.

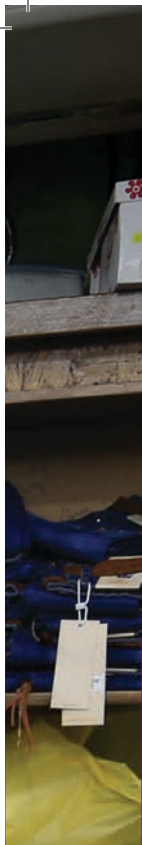
Orphans and Child Welfare

Sharing **Eid joy** with Gaza's children



Waqf waqf

Eid Gifts for Palestine Orphans -Eid Ul Adha
Islamic Relief – IRWAQF
Islamic Relief Palestine - Gaza Office
2016



Home to 1.8 million people, Gaza has faced successive conflicts that have worsened poverty within the enclave. The unemployment rate is a staggering 50 per cent, and nearly one in two families struggle with hunger or food insecurity. With little ability to pay for food and clothing to celebrate religious festivals, the burden often feels even heavier at Eid.

In 2016, an Islamic Relief Waqf project lightened the load for some of the poorest families – and brought smiles to the faces of **40 children** on Eid ul-Adha.

Thanks to our generous donors, we welcomed the families to one of the Gaza Strip's biggest clothing stores – where they picked out, free of charge, new clothes to make the holy festival extra special.

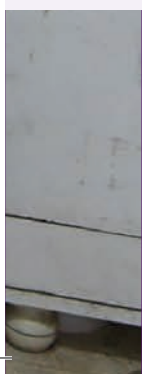
"Marah is paralysed," said Selmeya Al Dawabha as she chose clothes for three of her children.

"She was very happy when I told her that I'm coming home with new clothes. May Allah bless you and reward you for bringing happiness to the heart of a disabled child."

The excitement of new garments meant that Amal Ibrahim Radwan's daughter barely slept the night before their trip to the store. "She woke up very early in the morning!" said her mother. "I'm truly unable to express my thanks and gratitude."

Left: Islamic Relief staff with some of the children who came to choose new clothes.

Top: Ahmed Doghmosh and Mohammed Doghmosh with their Eid Clothes.



Empowering **vulnerable women** in Jordan

Jordan is thought to have welcomed more than 658,000 people fleeing violence in neighbouring Syria. Public services are struggling to cope, unemployment is high, and vital humanitarian funding is critically short. As a result, many refugees and poor Jordanians alike are forced to rely on humanitarian aid to meet even their most basic needs.

A project funded by Islamic Relief Waqf is making sure 200 Syrian and Jordanian women can become financially self-sufficient and are able to provide for themselves and their families.

The women are receiving vocational training in cooking and tailoring, as well as business



management and marketing know-how that will help them build successful small enterprises. The project also teaches vital life skills such as communication. Crucially, Syrian and Jordanian women attend classes together, helping break down barriers to social cohesion.

On graduating from the course, each participant also receives equipment with which to kick-start their business.

Since her husband died, Rema Qasqas, 38, has relied on charity and the little she has been able to earn as an occasional caterer. Before the project, she sometimes had to ask her local supermarket for credit so that she could feed her family.

"I feel more confident and satisfied selling my home-made products. Customers are happy with my food, appreciate my products and recommend me to others."

Focused on enabling women to generate an income of their own both now and in the years ahead, the Islamic Relief scheme is being delivered by our partner Jordan Hashemite Charity Organisation in partnership with the Danish Refugee Council.

"Supporting my four children is my purpose in life," she said. "Now, I have a big opportunity to expand my cooking skills and increase my family income."

Left: One of the women participating in a sewing session funded by Islamic Relief Waqf

Top: Five women taking part in a cooking session

Providing **transformative** finance in Mali

Vulnerable people worldwide are routinely denied access to potentially life-changing loans because conventional finance institutions regard them as too much of a risk to lend to - or, for Muslims, because their faith forbids them from accessing loans that are not Shariah-compliant. This leaves many vulnerable to unscrupulous loan sharks whose crippling charges leave them mired deeper than ever in debt and poverty.

A scheme that we funded in 2016 gave some of the poorest households in Mali a permanent route out of the poverty trap. It provided Islamic microfinance services to **147 women** struggling to provide for their families in a country in which 2.5 million people were estimated to be food insecure.



Participants did not need assets to secure a Qard Hassan interest-free loan – instead, the risk if they were unable to pay it back was shared by members of the fully-trained community cooperatives set up through the project.

"Thanks to these loans we are able to cope with the daily expenses of our households."

The enterprising women used their loans to produce and sell shea butter, juice, traditional mustard and monkey bread pastries, among other businesses. With the money they earn, they are now able to improve their living standards, feed their families, and send their children to school.

"My main activities are for the moment the trade of peanut butter, coal and some seasonal products such as onions," said Mamou Kodio, 49. A widow and mother-of-five living in a village near Bamako, her youngest child is just eight years-old.

Mamou is one of a dozen women members of a cooperative set up by Islamic Relief – which has also helped the group to borrow from a local cooperative union.

"We have benefited from a lot of technical, financial and advisory support from Islamic Relief," she added, describing how the women redistribute some of the profits from their businesses as loans, enabling cooperative members to further develop their enterprises.

Left: The president of Moridjambougou vegetable producer women association fetching water from the vegetable garden well.

Top: Mamou (centre) and her fellow cooperative member meet with Islamic Relief staff.

Growing a **dignified living** in Tunisia

The local economy of Kebili depends on farming. One of the poorest parts of Tunisia, high unemployment in the southern province leaves many households struggling without a regular source of income.

Mohsen Ben Salem, a farmer living in Limaguess village, relies on the money he makes from growing vegetables to take care of his six dependants. Alongside many others in Kebili, Mohsen lost his sole source of income when storms destroyed his greenhouse and insects razed his crops in 2016.

Struggling to make ends meet and – like many poor people excluded from traditional banking institutions – unable to get a loan from the bank, he faced borrowing money from friends and relatives.



Then Islamic Relief Waqf stepped in, giving **40 families** in Mohsen's village the opportunity to earn a dignified, reliable income.

"I would like to thank Islamic Relief Waqf. Without this help, I would have suffered."

"Islamic Relief Waqf provided us with plastic sheets," said Mohsen, recalling how heavy winds blew away the protective sheeting from his greenhouse, "and fertilisers and pesticides.

As well as receiving vital equipment and seeds, the farmers also learned to protect their crops from pests and to increase the productivity of their greenhouses. To make sure the project achieves lasting impact in the area, the local community and the regional government are now continuing the scheme.



Mohsen Ben Salem with Head of Islamic Relief Waqf

Left: Al-Hadi Ajleeli planting his first crops in the greenhouse constructed by Islamic Relief Waqf.

Top: Construction of greenhouses taking place.

Improving education for Ethiopian children

Living in the sprawling slums of Ethiopia's capital means scant access to basic facilities and few opportunities to escape grinding poverty. By transforming three schools in Addis Ababa this year, we empowered local children to unlock an education – and with it, the chance to build brighter futures.

Zerihun*, 14, is an eighth grade student. His parents cannot afford to buy school books, so he depends on the library at school.

"The school library doesn't have enough books," he told us when we first met him. "We are also not allowed to take books home. This is affecting me and my friends at exam time."

Zerihun also explained that the school's ICT room closed when all the computers stopped working.

Following the success of our project to improve the quality of education available to Ethiopian children, in 2016 we launched a similar scheme covering three more schools.

School libraries received 1,000 books, as well as desks, chairs and even bookcases. The number of children using the libraries has gone up by 57



per cent, whilst teachers are also using the latest resources to increase their subject knowledge.

We set up ICT rooms in the schools, providing computers and classroom furniture – and parent teacher associations came together to purchase more computers.

"I wish to become either a doctor or pilot, to earn my own income and support my family and those who are in need of help. Thank you very much for what you have done."

Our teacher training empowered school staff to use their new skills to prepare their lesson plans, draw on the internet as a resource, and to upskill other teachers. Students took ICT courses, so they could, for the first time, use technology to support their learning.

In addition, new equipment for two science laboratories gave students the chance to explore practical experiments and activities, expanding their learning experience from the theoretical to the practical.

"Things have changed," Zerihun told us when the Islamic Relief Waqf scheme completed. "A lot of students are going to the library. Our teachers are referring to the new books, and they also advise us to refer those books. They are also providing basic computer training after school. We are also getting the chance to do practical experiments in our laboratory."

Now, the schoolboy has big plans for the future.



Above: Students using the new books and furniture in one of the libraries refurbished by Islamic Relief Waqf.

In total, **2,000 children** in Sor Amba, Africa Birhan, and Addis Tesfa gained access to a better education through the project.

*Name changed for protection purposes

Qurbani

Feeding poor people in Myanmar

Over a quarter of Myanmar's population live below the national poverty line. Some three million people were classed as food-poor in 2016, and nearly 35 per cent of all children under the age of five were chronically malnourished. Decades of conflict and violence have shattered the lives of many families, explained father-of-six U Hla Kyaw, 63, when we met him at one of the country's camps for internally displaced people.

"I owned a fish trading centre, I had many customers. I could commute anywhere I wanted to go and could buy everything I needed. I could send my children to school.

Sultan Ahmed, 70, once made a decent living from his fifteen acres of paddy fields – until his lands were confiscated a decade ago. He now earns what he can as a daily labourer.



"I do all kinds of work to get a small income to provide for my family. I would like to feed my family delicious food, but I cannot.

We normally eat dry fish and vegetables," he said, pointing out that meat is unaffordable for impoverished families.

"However, all my possessions were lost during the conflict in 2012, and I feel that I do not have freedom. I wish I could have a better life, especially for my children."

Donations made to Islamic Relief Waqf brought joy to U Hla Kyaw and Sultan Ahmed – and thousands of others. Altogether, 165 Qurbanis were performed and the meat distributed to the poorest families in Rakhine state, Myanmar.

"Today is a blessed day for our family and our community," said Ahmed, when he received his family meat pack on Eid ul-Adha. "Thank you so much to the donors, I pray to Allah to help the donors."




Above: Now living in Kaung Doat Kar Camp, U Hla Kyaw and his family enjoyed Qurbani meat at Eid

The two kilogram packs of beef enabled some **4,459 people** in Rakhine state to celebrate the religious festival with nutritious, hearty meals.

Top: Our Qurbani distribution helped thousands in Myanmar's impoverished Rakhine state.

Left: A Rohingya family receiving Qurbani meat from Islamic Relief Waqf.



Water and Sustainable Livelihoods

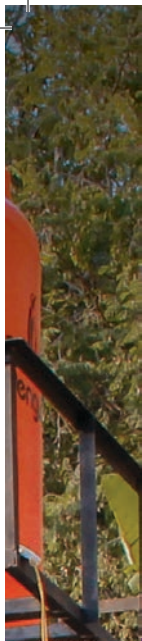
Improving **living standards** in Indonesia

Whilst there has been significant progress in tackling poverty in Indonesia, around 28.6 million people still live below the poverty line. The Nusa Tenggara Barat province is among the country's poorest and least developed, with many families experiencing poor health and low nutritional levels. Harvests fail to yield sufficient food to sustain local people throughout the year, and water scarcity worsens the hardship they face.

A project that we funded this year ensured reliable supplies of clean water for nearly **13,000 people** across ten locations in the province's Lombok area.

Working with an existing water management committee to share their experience, we were able to empower other communities to work together to install and maintain new water and sanitation facilities.

Wells were drilled, with homes in eight locations directly connected to the new supply. Two communities added public toilets which – together with ongoing work to promote hand-washing



and stop open defecation – are helping to boost community health.

Widowed mother-of-three Napisah, 43, lives with her eldest son and his family, sharing a room with her youngest boys.

"I go to fetch water five times a day. Sometimes there are more than 20 people waiting to get water," she explained, describing the two-roomed house. The family get their water from a well some distance from home. They have no latrine and no bathroom.

"The wells that are constructed by Islamic Relief in our village will really help me and other people, God-willing. The well will reduce our burden. I think that my family and I will be healthier because the water is safe."

"I'm very grateful and thankful to the donors, we hope they receive an abundance blessing from Allah SWT".

In addition, Islamic Relief Waqf funding also developed livelihoods for local women, reaching **240 poor families in 16 villages**. Offering technical assistance to help female farmers maximise their land through the drought seasons, we also expanded our successful mushroom cultivation scheme. Six women's farming groups were helped to improve their production and expand their marketing network, whilst ten new

groups received training and new mushroom houses so they could launch businesses.

With her children only able to get seasonal work, the money that Hirmawati, 48, earns from mushroom farming has proven a lifeline for the family – and has enabled her to provide for four other relatives too.

"We always work hard and pray to have a good life," said the mother-of-four. "We always do our best to keep the family fed, and are grateful for whatever Allah has given to us. Alhamdulillah the mushroom cultivation programme has grown my income, it has helped me to meet our daily needs."

"Even though we do not have a big income, what we have is always enough to survive. We all commit to do our best to develop the business. Islamic Relief has changed my life."

Local government is now working with the groups to help the enterprises thrive into the future, so they continue to provide a reliable income for the farmers and their families.

Left: A beneficiary fetching clean water from IR Waqf Deep Well in Jembatan Kembar Timur Village.

Top: Hirmawati, right, working at the mushroom production house which now provides families with a reliable and sustainable income.



Islamic Relief Waqf

19 Rea Street South

Birmingham

B5 6LB

Tel: +44 121 622 0600

Email: waqf@irworldwide.org

www.irwaqf.org

Charity No.1162805