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Message from the Waqf team

Assalamualaykum - peace be upon you all,

Islamic Relief Waqf is the gift that keeps on giving, transforming the lives of poor people across the world year after year. Our generous donors have helped us continue this legacy for the past 15 years since our inception. In 2015, we established twelve new Waqf funded projects to help those in need.

Since 2000, Islamic Relief Waqf has gone from strength to strength, growing and benefiting more donors and beneficiaries every year. From repairing life-saving water systems in Ethiopia to constructing new water points in India, Waqf funds have changed the lives of thousands of the world's poorest communities.

In India, flood-affected families were given new homes and villages were better protected from natural hazards through the implementation of disaster risk prevention plans. Poor families in rural India were also served by a mobile health clinic for the first time, whilst a new health point was set up in Chechnya to help ease the pressure from the local hospital which was overburdened by patients. In Bangladesh, 825 people were able to see clearly for the first time in years due to undergoing cataract operations and following eye care plans designed to tackle preventable blindness.

In Bosnia and Herzegovina, Waqf funding provided poor entrepreneurs with greenhouses and other essentials so they could earn a living from growing fruit and vegetables. A new scheme in India provided seeds and tools to poor farmers as well as agricultural training to help them grow crops. The scheme also supported artisans to restart weaving enterprises, provided disabled people with livestock to enable them to generate an income and helped poor women to kick-start home gardening plots.

Sri Lankan children received school bags, stationery and bicycles to reduce long and tiring journeys to school – opening up a new world of opportunity for them through education. Meanwhile, interventions such as the distribution of clothing vouchers and blankets helped orphaned children in Palestine and Yemen to survive the harsh winter weather.

The year also marked an exciting milestone for Islamic Relief Waqf, as we became registered with the UK Charity Commission. This new development further supports our ambitious growth plans, as God-willing, we increase the opportunities for donors to reap never-ending blessings in this world and the next by investing in our Shariah compliant shares.

Once more, we extend our heartfelt thanks to our donors and supporters for their continued commitment to creating lasting, positive change for those who need our help the most.

Wa salaam – in peace,

The Waqf team

Front Cover: Selma Bosnjak. A single mother of two children. She lives in a household with 13 members. None of them had a job. Islamic Relief has provided for them a greenhouse of 500 m2 in which they work and earn a living.

Islamic Relief WaqfSustainable benefits for all

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

The concept of Waqf operates by ensuring the original donation or "investment" is preserved intact, whilst the profit generated from the donation is used to help people in need. In this way, the original donation continues to produce a charitable income year after year.

The aim of Waqf is to bring ongoing benefit to people – from those who make Waqf donations to the beneficiaries whose needs are met through Waqf projects. 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.

Since it was established in the year 2000, Islamic Relief Waqf has benefited thousands of vulnerable people in over 25 countries.

Islamic Relief invests Waqf donations – which can be in the form of money, property or other assets - to generate funds for relief and development projects.

At the heart of Islamic Relief's Waqf ethos is a cycle of sustainability:

- The ongoing benefit starts with the donor, whose single donation helps generate charitable funds each year – benefitting them spiritually throughout their lifetime and even after their death.
- 2. Donations are invested in accordance with Islamic principles, with minimal risk to ensure there is an ongoing return on investment.
- 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.



Mohammed Fuad, 8 years old, receives his sister's voucher. Islamic Relief in Yemen has provided more than 1200 orphans with winter clothing vouchers with a value of 12,000 YER (\$56 USD) each. The project was funded by Waqf.

Waqf Funds

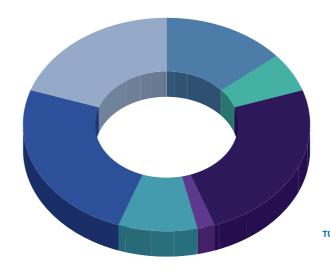
Islamic Relief Waqf offers donors the option of investing in Waqf shares of a fixed value, or contributing smaller amounts towards the Waqf Support Fund. Shares are available in eight Waqf funds:

- Emergency Relief and Disaster Prepardness
- Water and Sanitation
- Orphan and Child Welfare
- Education

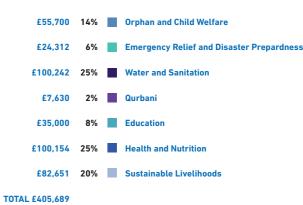
- Health and Nutrition
- Livelihood Support
- Qurbani
- General*

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

Waqf in 2015



Percentage of Waqf funds allocated to projects in 2015 (funded by the return on investment in 2014)



Waqf-funded programmes

In 2015, 12 projects were funded by Waqf, each selected for providing long term sustainable benefits to some of the world's poorest communities. These projects were funded by the return on the investment from the previous year, with a total of 405,689 GBP spent on Waqf projects.

Waqf projects are funded by Waqf shares, Sadaqa Jariya donations and the Waqf Support Fund.

The total **Waqf revenue for 2015 was 253,504 GBP**, from which the return on investment will be used to fund projects in 2016.



Excited students show their appreciation after receiving new bicycles from Islamic Relief, Pottuvil, Ampara, Sri Lanka. This project was funded by Waqf.

Wagf shares and investments

In 2015, the cost of a Waqf share remained 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. In 2015, all Islamic Relief Waqf shares were invested in property.

Over the past 15 years, the return on investment has funded 110 humanitarian relief and development programmes around the world.

Islamic Relief Waqf received 176 new Waqf Shares from generous donors in 2015, worth approximately 167,357 GBP¹. This brought the total number of Islamic Relief Waqf shares to 4,731².

1.some shares were received in euros and USD 2. All 2015 are due to be audited in July 2016

Out of reach education in Sri Lanka

30 years of civil unrest coupled with the destruction caused by the 2004 tsunami has left many areas of Sri Lanka devastated, with the smaller, more remote areas being hit the worst. In Sengamam, a village in the Ampara district, more than 90% of families are classed as poor, with a daily income of 700 LKR or less (USD 4.80.)

Districts like Ampara and Batticaloa are so isolated that they don't even have their own healthcare or education

facilities. To get to school, children have to walk to the nearest town which is an average of 5km away. For some, this means a 5am start every day, while others try to hitch lifts with strangers. Although dangerous, it saves their energy for studying in school. For some children, the distance is simply too far and children are left with no option but to drop out.

Furthermore, with limited opportunities for work, families cannot afford to buy their children the school books they need, provide them with uniforms or replace their damaged shoes.

This year, Islamic Relief Waqf has supported the education of 1,250 school children by providing them with school shoes, bags and stationary items that are vital for their continued learning. We also gave 150 children their own bike, which will make their journey to school less tiring. With the extra energy and time saved, the children will be able to focus more on their studies. They'll also be able to support their family when collecting water and food from the market.energy and time, the children will be able to focus more on their studies. They'll also be able to support their family when collecting water and food from the market.



Keeping Orphans warm in Yemen and Palestine

In winter months, temperatures in Yemen can fall to -5°C.

With little shelter from the bitter cold and no money to buy warm clothing, children are likely to fall ill with flu, fever and other cold-related illnesses. Orphans are at particular risk, having lost the main breadwinner of the family.

The current humanitarian emergency in Yemen has left 16 of the 25 million people requiring access to aid and assistance. The health sector in particular has been hit hard and as a result, cannot function properly. A severe shortage of doctors, medicine and other urgent supplies mean that when children become ill, there is little chance medical help will be available.

To protect orphans from the harsh weather, we have provided 1,200 orphans with coupons worth approximately \$56 dollars to spend on winter clothing of their choice such as coats, hats and boots.

Winter blanket distribution in Gaza

As many people in Gaza prepared for another bitterly cold winter, Islamic Relief Waqf provided blankets to 33 families of sponsored orphans. After the conflict, many families returned to their homes to find them destroyed. Some used tarpaulin to cover holes; others made temporary shelters out of left-over material, but these measures are not enough to shelter from the harsh cold and rain in Gaza.

Each family was given three blankets to provide some respite. Mrs. Mona Hijazi said: "Thank you. I appreciate your commitment to relieving our suffering and to making our children happier and healthier."



Hana's story

Hana Ahmed is 35 years old and has seven children. Her husband died five years ago. They have scarce access to electricity and spend hours queueing to get water from the water tanks donated by aid organisations.

Hana registered with Islamic Relief last year. In addition to receiving winter clothes, she has also received food for Ramadan, blankets and money every three months to help pay for living expenses.

"Prices are much higher now. When my children and I get sick, we can't afford to travel to hospitals".

"Our living situation has changed" said Hana. "You can see how happy [the clothes distribution] has made my children. I want to thank both the donors and Islamic Relief Waqf for the joy and pleasure they have brought to our hearts. We truly believe that there

are people who care about us and our children, and we want to thank them. May God grant them a thousand rewards."

Building greenhouses for a sustainable future in Bosnia

The conflict in Bosnia ended over 20 years ago, but the country is still re-building its infrastructure and economy. The war left two million people displaced and unemployment soared. In 2010, the percentage of people without work had risen to a shocking 43%.

Those who were left displaced have been returning to their homes, desperate to resume the life they once had before the conflict started. However, with the decline of industries turning to other sources of income.

biggest employers.

eat and to sell.

We identified five families who were displaced during the war and since returning to their homes – which have been severely damaged by the conflict – they have very few opportunities to earn them with their own greenhouse, as well as training and equipment so they can

year round.





Nezir's story

Nezir and his family lived in the mountains of Srebrenica before the war, but when the fighting started they fled to the main city. When this was attacked, they trekked through the forest to seek refuge in Tuzla. In the six days it took them to get there, Nezir sadly lost his brother and a number of other relatives.

Being internally displaced, Nezir couldn't get a job or provide for his family. He felt at a loss.

"I never wanted to depend on someone. You can't earn money for your family as a refugee; it's so tough."

"I never wanted to depend on someone. You can't earn money for your family as a refugee; it's so tough." said Nezir.

Seven years later in 2002, the family returned back to

their home, only to find it completely destroyed. They had to cover the floors with spare material and use blankets

In order to stay in their home, Nezir and his wife have earned money through growing and selling raspberries, keeping bees as well as rearing sheep and cows. Unfortunately, with very little resources available to support them, it hasn't been enough to keep them afloat. The greenhouse will be invaluable for providing them with a sustainable source of income for years to come.

"I can't find the right words to thank the donors. Islamic Relief Waqf is the first organisation to visit me since I returned here 13 years ago" said Nezir. "I will be able to provide for my family with this greenhouse. If we work hard, everything will be alright."

Escaping the poverty trap in India

In early September 2014, the Jammu and Kashmir region experienced heavy and incessant monsoon rains that lasted for more than five days, affecting over 10 million people across 2,600 villages.

In the Kashmir Valley - where most people survive on agriculture and horticulture - 557km² of land was flooded.

Almost a guarter of the families in the Bandipora and Baramulla

Working with IGSSS (a local, non-profit organisation),

Islamic Relief Wagf has funded an income generation project to help some of the worst affected families work themselves out of poverty and debt:

- 140 families were given agricultural equipment such as seeds,
- use to generate income through selling the animals, their meat, milk and wool.





Ali's story

For 15 years, Ali Mohammad Pandith was a carpet weaver by trade. However, the floods swept his business and all of his possessions away. Ali was the main breadwinner of the family and

> this responsibility made him turn to money lenders when he had no other source of income. Unfortunately, this just added to their problems and the family were left in debt, with no prospects or means to escape, trapping them deeper into poverty.

In the immediate aftermath of the floods, IGSSS provided aid relief

in the form of food, water and blankets. Now, our joint project has provided the family with two of their own sheep plus the initial stock of animal feed needed to keep the sheep healthy. After just a few days, the female sheep gave birth. Ali and his family will be able to keep breeding the sheep until they have a whole flock.

"Providing me with this livestock was the only way to help me overcome the trap of poverty and debt that we are in." said Ali.

> Artisans weave carpet on a traditional loom in Jammu & Kashmir, India

Mobile health care in India

India has one of the lowest rates of public health expenditure in the world. With few healthcare facilities available, there is a huge strain to provide the overload of sick patients with the treatment they urgently need.

Millions of people are pushed deeper into poverty every year because of the costs incurred from medical treatment. In 2012, the average number of deaths in India from communicable diseases was 253 per 100,000, compared to the global average of 179.

With a population of more than 112 million people,
Maharashtra is India's second most populous state, yet 30%
live below the poverty line. In these areas, access to health
centres can be over 50km away. Each year, approximately
45,000 of the children living here die before the age of
five, falling victim to malnutrition, diarrhoea and other
illnesses. The area is also home to an alarmingly high
number of people living with HIV and AIDS. In Osmanabad,
a district within Maharashtra, only 18.5% of women know
about transmission and prevention of the virus.

The SPARSH hospital (supported by P.R.I.D.E. India) is the only facility for healthcare in the Osmanabad and Latur districts. The hospital experiences a continuous influx of patients, with an average of 250-300 visits per day. Understandably, the staff and facilities are under tremendous strain thereby affecting the quality of service provided.

Islamic Relief Waqf has funded a mobile medical unit that will travel around marginalised communities, providing medical care to those who cannot afford to travel to the SPARSH hospital. Travelling to 25 villages situated between 10 and 40km of the hospital, the fully equipped unit will significantly reduce the burden on the hospital. Each village will be visited twice each month, reaching up to 20,000 people in need of medical assistance.



Distant healthcare in Chechnya

During the Chechen war, the health care sector fell apart. Countless hospitals were destroyed or heavily damaged, and those that remained became overcrowded, straining the already limited facilities and staff. Many hospitals were abandoned in their inoperative state, leaving countless people without access to much needed health care.

Like many other areas, Karpinka's first-aid station was Ministry to request the help of Islamic Relief. With no local access to healthcare, residents had to

travel 7km to the nearest hospital, whether an overload of patients at the hospital, straining the staff and facilities and thus reducing the quality of medical care that

Islamic Relief Wagf rehabilitated the medical point by repairing all of the walls and floors and supplying it with

equipment for ultrasounds and electrocardiography. The first-aid station now has a medical bed and table, special lamps to kill bacteria and a dry-air sterilizer.

The burden on the local hospital has now reduced considerably and residents can save the money they had to spend on travelling to the hospital.



Wagf

unbearable stomach pains. It

suffering from a peptic ulcer

(open stomach sores) and had

to endure a very painful hour

and a half bus journey to the

Petimat and her family

are delighted that the

their doorstep.

medical point has now been

rehabilitated and access to

health care is now available on

hospital.

later turned out that Adam was

Blindness in Bangladesh

In remote areas of northern
Bangladesh, many people are without homes and income, education opportunities are rare and access to clean water and sanitation is limited.
Life is hard enough, but for the approximately 40,000 people who live in this area who are either completely blind or severely visually impaired, life is extremely difficult and frustrating.

With extended exposure to sunlight, dust, waste materials and chemicals, many people suffer from serious eye sight problems. The country has one of the highest rates of people living with untreated cataracts and without treatment and knowledge of preventable techniques, it's easy to understand how so many remain unnecessarily blind.

In order to look after them, other family members have to make sacrifices. **Sometimes children will drop out of school or adults will have to give up their jobs,**

contributing to the cycle of never-ending poverty.

In remote areas, eye treatment facilities can be around 50-60km away, and most cannot even afford the journey there, let alone the cost of treatment.

We implemented a project to improve the eyesight of 825 people through cataract screening and primary eye care. We also held awareness sessions for around 1,000 people, teaching them about appropriate hygiene routines, how to prevent and cure certain eye issues and how to overcome every day issues.



Eid celebrations for all

Every year, Islamic Relief Waqf distributes Qurbani meat to families who are extremely impoverished and marginalised. Many of these families cannot even afford to have three meals a day, let alone a meal including meat.

For every donor who has a Qurbani Waqf share, a sacrifice will be made on their behalf every year. Each Eid, the number of people receiving Qurbani meat will increase.

In 2015, we provided 205 families living in vulnerable communities with Qurbani meat.



Bangladesh - Faiza's story

As her husband is too sick to work, Faiza, 54, is the breadwinner for her family. She does household chores for other families, but the money she earns barely covers the cost of food, let alone other expenses like schooling and medicine.

There's no electricity and they can only get water from the local water pump. The cost of meat for Faiza is equal to two days' worth of food so buying meat isn't even an option for her anymore.

"My children ask for gifts for Eid but I can't afford to buy any," Faiza told us. "This meat is the only thing I can give them. The best thing about Eid for me is seeing the smiling faces of my children."

Malawi – Nitty's story

Mother of 8 children from Sylhet delighted to receive Qurbani meat from IR Bangladesh

Nitty and her family are used to not having enough food, but last year the situation was even worse. The high amount of rain meant the harvest was poor and the family had ever less food than usual.

Nitty worries about her own health as well as the health of her children. Without meat, they lack protein. "People who eat meat look different to us: they look healthier" she said.

The Qurbani pack that we gave the family provided them with the first piece of meat they'd eaten all year.

Niger – Moumey's story

Since Moumey's husband died, her family haven't been able to afford meat. She described to us how people usually celebrate Eid.

"It's a day of mercy. We get up early in the morning to sweep our houses and cook food before going to the Eid prayer. When we come back we eat the food and share it with our neighbours and give some to those who are in need."

However, for her family, Eid is like any other day.

"Unfortunately we can't do this generous act. We just cook food for our family and stay at home."

"We are very happy to receive this meat. We pray to God and make dua for those who donated and worked hard to provide us with this."



Purifying hand pumps in India

In Bihar, people use rain, streams and rivers for drinking water due to the lack of safe water provision. Unsafe and dirty, it's often contaminated with pollutants such as iron and faeces thus contributing to the spread of diseases.

Islamic Relief Waqf built 45 hand pumps in Pothia and Thakurganj, Bihar. The pumps have integrated systems which automatically remove the iron from the water, purifying it for drinking purposes. The pumps benefit 2,250 households, equal to approximately 13,500 people.

Members of the community were employed to carry out the installation of the hand pumps, providing much needed work for the locals for over 160 days.

WASH committees were formed in 40 of the villages, giving the community the responsibility of maintaining the water pumps as well as promoting general sanitation and hygiene within the village. Community meetings were also held to discuss the importance of safe water and cleanliness.

Community meetings were also held to discuss the importance of safe water and hygiene.



Young girls in Dhardharia Village in Pothia fetching safe drinking water from the recently installed hand pump with iron removal system.



Rehabilitating water pumps in Ethiopia

Africa's second most populous country, Ethiopia, suffered from unbearably high temperatures and minute levels of rainfall. Crops dried up and livestock perished, trapping people further into poverty. According to the UN, \$1.4 billion is needed in humanitarian aid to support the population.

The Afar region, which is vulnerable to regular droughts due to its location below sea level, was significantly affected. The drought created a life-threatening shortage of water, made worse by the lack of functional water pumps.

Due to issues with proper maintenance, many of the water pumps had broken and decayed over the years, forcing people to walk for hours every day to get water from stagnant sources and flooded highland areas.

Islamic Relief Waqf rehabilitated eight broken water pumps, providing life-

saving clean water for 10,000 people in the Ewa and Teru districts of the Afar region. In each area, we formed a committee of people and gave them the responsibility of managing the water pumps. Two people from each committee were trained on how to fix and maintain them, ensuring the pumps can continue to provide a sustainable source of clean drinking water.

We also distributed 12,500 water guards which filter water to make it safe to drink, and 15,000 bars of soap to improve hygiene and sanitation. 66,000 people were given vital information and advice on water and sanitation, personal and environmental hygiene, HIV, Malaria, water collection and storage, and waterborne diseases.



Flood resistant homes in India

In 2014, over 300,000 people were affected by the heavy rains and flooding in Assam. Tens of thousands of shelters collapsed and busy roads became relief camps, filled with rows and rows of emergency tents.

In an attempt to seek immediate shelter, temporary huts were made out of any left-over material that could be found. Months later, people are still residing in these unstable and unsafe shelters. The people of Assam received compensation money from the Government, but at just 2,300 rupees per person (approximately 23 GBP), it simply wasn't enough to help them back

Moreover, the area is extremely vulnerable to flash flooding which temporary shelters are unable able to support. If flooding occurs again in the future, the damage and destruction will be even greater.

on their feet.

In 2015, Islamic Relief Waqf rebuilt 46 damaged houses. Built with flood resistant materials and raised off of the ground, the houses will be much better equipped to withstand future episodes of flooding.

Local communities were also trained on disaster and risk prevention activities - such as first aid and search and rescue training.



Rubina Begum's mud hut was washed away







Islamic Relief Waqf

19 Rea Street South Birmingham B5 6LB

Tel: +44 121 622 0600 Email: waqf@irwaqf.org

www.irwaqf.org

Charity No. 1162805