

WAQF

Annual Report 2014

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Cover: Sahjahan Buiyan, aged 52, smiles as he collects Qurbani meat distributed by Islamic Relief Waqf in Chandpur, Bangladesh. As the sole breadwinner for his family, he struggles to grow enough food as his land is under water most of the year.

Right: A flood survivor in Jhang, Pakistan, signs the Islamic Relief Waqf distribution list after receiving an emergency shelter kit.



In the name of Allah, Most Merciful, Most Kind

Message from the Waqf team

Assalamualaykum – peace be upon you all,

Islamic Relief **Waqf** has been supported by generous donors for the last fourteen years and during this time it has funded almost **one hundred humanitarian projects** around the world. As donations continue to grow, Waqf-funded programmes bring sustainable benefits to more people each year.

In 2014, Islamic Relief Waqf supported some of the poorest communities in Bangladesh, **providing orphans and their families with new homes** and installing wells to provide **clean water for river island communities**. Food insecure families in Bangladesh shared in the joy of Eid when they received *qurbani* meat this year, as did families in Malawi and Niger.

The ongoing crisis in Syria saw more refugees flee to Lebanon, where **Waqf funds helped establish a specialist health centre** for disabled refugees. In Pakistan, Waqf's emergency fund provided **shelter kits for vulnerable families** made homeless by monsoon floods.

Building on the success of last year, more women in Indonesia were supported to establish mushroom cultivation businesses and **become financially independent**. In Ethiopia, children from slum areas saw their **quality of education improve** dramatically when Waqf funded better resources, facilities and teacher training in two schools in Addis Ababa.

This year, Islamic Relief **Waqf also funded two innovative research projects** that will, God-willing, guide and improve future Waqf initiatives for Islamic Relief and others working towards humanitarian objectives within a wider economic context.

It is our hope and prayer that Waqf, a great Islamic tradition, continues to benefit those in need around the world, as it also benefits our donors in this world and the next.

Wa salaam – in peace,
The Waqf team

Islamic Relief Waqf

Sustainable benefits for all

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

The aim of Waqf is to bring ongoing benefit to people – from those who make Waqf donations to those whose needs are met by Waqf projects. Since the first Waqf was established by the Prophet Muhammad (peace be upon him), Waqf has continued to support charitable, educational and religious causes throughout the Muslim world.

Since it was established in 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 items – to generate funds for relief and development projects. The original donation is preserved intact, while **profit generated from the investment is used to help people in need**. In this way, the original donation continues to produce a charitable income year after year.

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

1. 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 death**.
2. Donations are invested in accordance with Islamic principles, with minimal risk to ensure there is **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.



Above: A family in Lombok, Indonesia, visits an exhibition featuring mushroom products from a women's livelihood support programme.

Waqf Funds

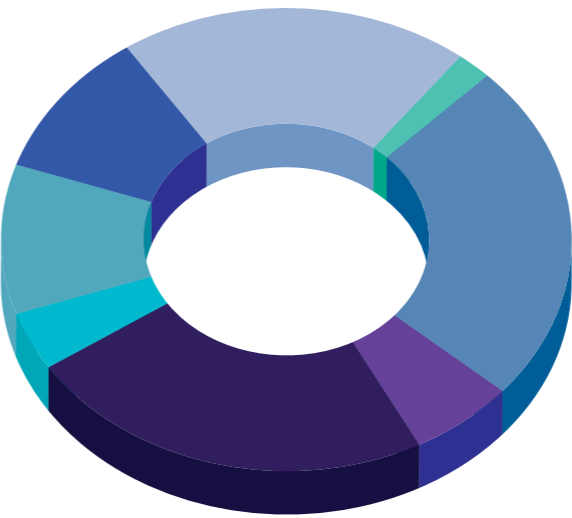
Islamic Relief Waqf offers donors the option of investing in Waqf shares of a fixed value, or contributing smaller amounts towards the Waqf Support Fund. Shares are available in eight Waqf funds:

- Emergency Relief and Disaster 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.

Waqf in 2014

Percentage of Waqf funds allocated to projects in 2014 (funded by the return on investment from 2013)



£48,000	24%	Orphan and Child Welfare
£12,000	6%	Emergency Relief and Disaster Preparedness
£47,000	23%	Water and Sanitation
£8,232	4%	Qurbani
£21,000	10%	Education
£20,770	10%	Health and Nutrition
£39,991	20%	Sustainable Livelihoods
£4,000	2%	Waqf Research Projects

TOTAL £200,993

Waqf-funded programmes

In 2014, ten 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 **200,993 GBP spent on Waqf projects**.

Waqf projects are funded by Waqf shares, sadaqa jariyah donations and the Waqf Support Fund.

The total **Waqf revenue for 2014 was 454,114 GBP**, from which the return on investment will be used to fund projects in 2015.



Above: Trucks loaded with emergency shelter kits arrive in Jhang, Pakistan, in the aftermath of devastating monsoon floods.

Waqf shares and investments

In 2014, 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.

In 2014, all Islamic Relief Waqf shares were invested in property.

Over the past 14 years, the return on investment from Islamic Relief Waqf has funded 98 humanitarian relief and development programmes around the world.

Islamic Relief received 291 new Waqf shares from generous donors in 2014, worth around 249,811 GBP.¹ This brought the total number of Islamic Relief Waqf shares to 4,555.²

¹ Some shares are received in euros and USD.
² All 2014 figures are due to be audited in July 2015.

New homes for orphans in Bangladesh

Aim: Construct 85 solar-powered family homes for orphans to help improve their living conditions, general health, ability to study after dark and complete their education.

Project cost:	Beneficiaries:
47,000 GBP	85 orphans and their families living in poor accommodation.

In Bangladesh, children from impoverished backgrounds who have lost one or both their parents are amongst **the most vulnerable members of society**. Their living standards are often worse than other poor children and they are more likely to drop out of school.

In the Rajbari district of Bangladesh, many orphans live in poorly-built houses made of thatch, straw and leaves. **The houses let in the rain and cold, causing children to fall ill** frequently, affecting their education and increasing the financial burden of medical care.

In 2014, Islamic Relief Waqf constructed 85 houses to provide basic shelter for orphans and their families. The houses were also **fitted with solar lighting systems, enabling children to continue studying after dark.** As new home-owners, the families – who as widows and orphans are often marginalised in society – enjoyed an improved social standing and greater sense of security.

The housing project also encouraged community participation, **helping to strengthen social solidarity.** Materials for the houses were locally-sourced and local expertise and labour was used for construction and installation, providing valuable employment opportunities.

Winter blankets for orphans in Gaza

Project cost:	1,000 GBP
Beneficiaries:	36 families of orphans

In 2014, Islamic Relief Waqf also distributed 108 winter blankets to 36 families of sponsored orphans in Al Shejaeya and Beit Hanoun in Gaza, Palestine. Both regions were devastated in the conflict and many families returned to find their homes completely destroyed – and with them all of their belongings. Each family received three blankets to help protect them against winter temperatures.



Women in Rajbari, Bangladesh, attend a community awareness session as part of the construction of new homes for their families.



Soriful's story

Twelve-year-old Soriful Islam is an orphan who lived in poor accommodation with his mother in Chardurlovdia, Rajbari, Bangladesh.

“We were a happy family, although my father’s income was small,” Soriful recalls. “When I was four my father died suddenly, of unknown causes, while pulling his rickshaw. After his death nobody came to help us. We spent many days without food or had just one meal a day, and we wore other people’s clothes. It was very difficult for my mother to support our family. We had no source of income.

“Islamic Relief Waqf’s Shelter for Orphan Families project fulfilled our need, providing us with safety and security. Without support from Islamic Relief it would have been really difficult for me to continue my education.

“We were in need of better shelter for a long time, but it was not possible with our very limited income.”

“I achieved GPA-5.00 (A+) in the Primary School Certificate examination in 2014. Now I am confident that I can continue my studies. I want to complete my education and become an independent person with good character. I want to be a doctor in the future, and serve the poor, and orphan families, without any fee.”

Sustainable livelihoods for women in Indonesia

Aim: Help 60 vulnerable women gain an alternative source of income through mushroom production and marketing.

Project cost:	Beneficiaries:
39,991 GBP	125 vulnerable women and their families dependent on agriculture for survival in disaster-prone areas.

In Indonesia’s West Sumatra and Nusa Tenggara Barat (NTB) provinces, people living in remote villages and on urban outskirts rely on farming and livestock to make a living. However natural disasters, climate variation and dwindling farm jobs have taken their toll on the rural poor. Many **people do not have access to equipment or techniques that could boost their yields** and help them achieve financial stability.

Last year, Islamic Relief Waqf funded a successful mushroom cultivation project in earthquake-affected areas of West Sumatra. **Mushroom cultivation offers a good opportunity for income generation** among poor communities as start-up costs are low and demand often exceeds supply. This year, the project was extended to disaster-prone areas of West Lombok, NTB.

In West Lombok, **60 women were given training and support to establish mushroom businesses.** Ongoing support was also provided to 65 mushroom entrepreneurs from the previous year in West Sumatra, to help improve their yields and income. The women selected for the new training were either landless, farm labourers, widows, survivors of recent disasters or highly vulnerable to future disasters such as flooding.

As part of the training, the women first learned how to cultivate mushrooms and received tools, equipment and seeds of suitable varieties. Then mushroom production sites were constructed using local materials such as bamboo and sawdust waste that would otherwise have been burnt. Later, the training focused on post-harvest management, adding value, product development and marketing.

With the help of Islamic Relief Waqf, some of the poorest people in Indonesia now have a sustainable income to help meet the needs of their families and build a better future.

Women in West Lombok, Indonesia, prepare mushroom seeds that they will harvest, use in products and sell to give them an alternative source of income.



Ibu Fitri’s story

Ibu Fitri lives with her husband, Pak Hadi, and two children in Telempat village, Batu Layar, West Lombok. Pak Hadi is a labourer with an irregular, low income. When Islamic Relief announced the Waqf-funded mushroom cultivation project, Ibu Fitri eagerly attended the meetings and joined one of the women’s groups.

In January 2015, as her group started harvesting, Ibu Fitri noted the growing demand for mushrooms. When the group signed a contract with a buyer to supply 15 kilos of mushrooms, she feared they might struggle to meet the order as demand was already greater than supply. However, her

group worked with the local Mushroom Forum to source additional mushrooms at a profit.

Inspired by this, Ibu Fitri encouraged her husband to build a small production unit next to

their home to supply more mushrooms to her group. Pak Hadi now spends a considerable amount of time looking after their home unit, and Ibu Fitri has finally been able to send her children to school without worrying about their fees.

“I am doing this for my children, and for my husband to earn a dignified income.”

Investing in education in Ethiopia

Aim: Provide resources, computer training and better facilities at two primary schools to help raise educational standards.

Project cost: 21,000 GBP
Beneficiaries: 3,546 children from slum areas and 10 teachers from two under-resourced primary schools.

In the slum areas of Addis Ababa, Ethiopia, children attend under-resourced government primary schools that have poor facilities in comparison to private schools. The sub-standard education they receive further hinders their chance of progressing in life and escaping poverty.

Addis-Tesfa and Soramba are two large primary schools in the Kolfe-Keranio district of the capital, attended by over 3,500 pupils from impoverished backgrounds. Neither school could provide proper access to drinking water or toilets, let alone a library or science laboratory.

Yenegeta Ayalneh (top, right), a teacher at one of the schools, would watch as thirsty children got into fights over water. “Would you believe it if I told you the school had only two taps for all the students to drink from?” he said. **“There wasn’t a single library book before Islamic Relief’s donation** – and how can a teacher teach without reference books?”

In 2014, an Islamic Relief Waqf project provided both primary schools with libraries, science laboratories and ICT rooms, along with computers, lab equipment and furniture. **The libraries were stocked with 1,900 reference books.** Ten teachers received training in computer skills, and new water and sanitation facilities were installed to improve health and hygiene standards, including **twenty drinking water taps.**

The schools now offer ICT classes for pupils and even provide training to other teachers. “I knew nothing about using computers,” said Yenegeta. “I used to beg my friends to type when I wanted to prepare worksheets for my students, but **thanks to Islamic Relief everything is now solved.**”

It is difficult to convey the ongoing impact of a good education in poor communities. In these two schools in Addis Ababa, children have rekindled their enthusiasm for learning.



Mukerem (above) and all the pupils at Soramba Primary School in Addis Ababa, Ethiopia, now have access to clean drinking water and better facilities.



Mukerem’s story

Mukerem Jemal (left) is a 15-year-old 8th grade student at Soramba Primary School. He lives with his parents and two brothers in a rented one-room house made of mud and thatch. Mukerem’s father, a fruit vendor, could not afford to buy books for his sons – and neither could their school.

“Before Islamic Relief came, I had to go to my friends to borrow reference books. Sometimes they would lend them and sometimes I came back empty-handed. I always felt ashamed to ask,” Mukerem recalled. He also questioned whether his school was a proper school, and whether his education was worthwhile.

“It was just not interesting to go to school back then. I didn’t have the reference books I needed, and computers were strange things I only knew from a distance. There were even long queues at the water tap and sometimes I’d return to the classroom thirsty.”

“After Islamic Relief came, so many things improved. Now my main focus is education. When I get free time, I run to the school library and spend hours there. My grades have improved dramatically. I plan to get the highest grade in the national exam and go on to secondary school.

“I am so grateful for the support that Islamic Relief has given to our school. Thank you.”

Emergency shelter for flood survivors in Pakistan

Aim: Provide 360 families with emergency shelter kits that can later be re-used to support their livelihoods.

Project cost:	Beneficiaries:
12,000 GBP	2,426 vulnerable people made homeless by floods.

In 2014, central Punjab in Pakistan was hit by floods during the monsoon season. Hundreds of roads were flooded and thousands of homes were washed away. In Jhang district, the worst-affected area, 46,000 homes were damaged or destroyed, forcing families to live out in the open. Shelter became an urgent priority.

Islamic Relief Waqf provided **emergency kits for 360 of the worst-affected families** in nine villages in the Athara Hazari *tehsil* (sub-district). The kits were provided to the most vulnerable first - the elderly, disabled, widows and orphans – and contained a set of tarpaulin sheets, bamboo poles and strong woven rope to allow construction of a basic family shelter.

Local youth, both men and women, were recruited as volunteers by Islamic Relief Pakistan’s emergency response team to help assess and select beneficiaries. Local participation ensured the support of the community in protecting relief goods and allowing a smooth distribution process.

Overall, 2,426 individuals from **360 families in nine villages benefited from this emergency intervention** – almost half of whom were children. Post-emergency, these kits can also be utilised for storing crops or sheltering livestock, and so will continue to benefit communities for years to come.

Working alongside Islamic Relief staff gave local volunteers an insight into emergency response, humanitarian standards, field ethics and community mobilisation – experience that will benefit their communities for years to come.

Vulnerable families made homeless by the monsoon floods collect emergency shelter kits from Islamic Relief staff in Jhang, Pakistan.



Muhammad’s story

Hafiz Muhammad Ashraf, 43, lives in Chakpatti village in Jhang, Pakistan, with his wife, two children and elderly parents. He was born with a visual disability and has memorised the Qur’an. His entire world revolves around his home and the nearby mosque where he leads prayers and teaches Qur’an. But the monsoon floods devastated his home, leaving his family with no shelter other than the emergency tarpaulin kit provided by Islamic Relief Waqf.

Islamic Relief Waqf supports emergency relief and disaster prevention work so that Waqf donors are among those helping people in their hour of need.

“We lived many days on the road, without any shelter. The food and water we had did not last long. Our houses and everything in them were smashed by the flood water,” said Muhammad Ashraf. “(Islamic Relief) are doing the most beautiful work in the world. To help others who are in a difficult situation, and in need of assistance is not only rewarding but is the real test of brotherhood. We are very grateful to Islamic Relief for helping in our time of distress. Many people are not in a position to rebuild their houses, so these tarpaulin kits will serve as a shelter for us to live in for now.”

Qurbani 2014: Sharing a taste of Eid joy

Aim: To provide *qurbani* meat to food insecure families and enable them to share in the joy of the Eid festival.

Project cost: 8,232 GBP
Beneficiaries: 5,000 people living in poverty in Niger, Malawi and Bangladesh

Every year, during the festival of Eid-ul-Adha, Islamic Relief distributes meat among poor communities following the traditional sacrifice of an animal. For many people, it is the only meat they will have eaten all year.

Islamic Relief Waqf contributes to this global project, known as *qurbani* or *udhiyah*, by performing a sacrifice every year on behalf of each donor who has a share in *Qurbani* Waqf.

In 2014, Waqf supported 200 qurbanis in Malawi, Niger and Bangladesh, reaching 5,000 people living in poverty.



Bangladesh

For families living hand-to-mouth, Eid can be a time of sadness rather than joy if they are unable to honour the occasion like everyone else.

"It is the same as any other day to me," explained Jahanara Begum, a 47-year-old day labourer and mother of five from Bapary Kandi village in Chandpur, Bangladesh. "If Allah

gives, I might buy a small amount of chicken for my family. With my small income, I can't feed the kids properly."

Jahanara picks peppers for Tk20 (£0.16 or \$0.26) a day but at season's end the work becomes scarce. "Then sometimes we eat and sometimes we starve," she said. "On this Eid day the parcel of meat brought joy to my family - I cannot express it. **This meat will be cooked for the children and help create a little festive atmosphere at home.**"

Laije's family in Machinga, Malawi, enjoy an Eid meal after receiving *Qurbani* meat from Islamic Relief Waqf.



Malawi

Laije Masamba (above, centre right) is a 32-year-old single mother of six from Njika village in the Machinga district of Malawi. The *qurbani* meat she received was a welcome addition to the family's Eid celebrations.

"I have a small garden where I plant maize but this is not enough to feed my family," said Laije. "My children suffer from malnutrition and often get sick. **The meat we received today will help us to have good meals for 3 days.**"



Niger

Mariama Oumarou (above, left) is a 48-year-old widowed mother of seven from Banga Bana in Niamey, Niger. She sells fruit for a living and has struggled to make ends meet since her husband died.

Eid-ul-Adha is a community celebration in Mariama's village. "It is a blessed day in which people slaughter animals, fry and share pieces of meat, especially with poor folks. It is a day of mercy," she explains. "This year I received *qurbani* meat from Islamic Relief. It is an opportunity that does not knock at the door every day! **I will share the meat with my family and make my children happy!**"

Providing safe, clean water in Bangladesh

Aim: Install 200 wells to provide access to safe, clean water all year round, improve hygiene standards and lower the risk of disease.

Project cost:	Beneficiaries:
47,000 GBP	7,508 of the most vulnerable people living on river islands.

In northern Bangladesh, some of the poorest families live on *chars* – river islands that are vulnerable to floods and other natural disasters. **Life for char-dwellers is extremely precarious** and many do not have access to even the most basic water and sanitation facilities, leaving them **at risk of deadly diseases**.

The Madarganj and Sarishabari *upazilas* (sub-districts) of Jamalpur are particularly vulnerable to flooding and river erosion. Most of the population depend on farming and fishing for survival, while some work as day labourers. Access to safe drinking water is limited, hygiene levels are and waterborne diseases like hepatitis E are widespread.

In 2014, a **Waqf-funded project helped increase access to safe water, improve hygiene standards and halt the spread of disease** in the north-western flood plain. **Islamic Relief Waqf installed 200 flood-proof tube wells** for some of the most vulnerable families and their neighbours. These wells - which are raised high above the flood-level – allow access to safe, clean drinking water even during the monsoon season.

To help promote proper use of the facilities and minimise the risk of disease, the Islamic Relief Bangladesh team **held practical hygiene awareness sessions with 2,000 local community members** on the importance of hand-washing and good hygiene, maintaining clean environments, drinking only clean arsenic-free water and keeping safe during disasters. They also **provided maintenance training and tools to 400 people** selected as caretakers of the new wells, ensuring long-term sustainability.

The local community helped identify the families most in need of a well in their home, including those who could not realistically afford to install one in their lifetime.

River island communities in northern Bangladesh attend a hygiene awareness session aimed at reducing the risk of disease and promoting better health.



Alema's story

Alema Begum, aged 42, lives on a *char* in Tertapara village with her husband and two children in Madarganj – an area particularly prone to flooding. Alema's husband, Abdul Aziz, works as a day labourer and the family cannot afford to install a water point in their home.

The task of collecting water often falls to women and some are forced to wait in long queues to fetch water for their families, taking away valuable time from other chores. Neighbours who have water pumps in their homes are not always welcoming, leaving people with no choice but to use contaminated water from ponds and rivers.

"Now Islamic Relief has set up a tube-well at our house, we can drink and use safe water for all our household tasks."

"My mother and I had to fetch water from my neighbour's house every day," said Alema, recalling how she would have to collect water at least four times a day. "It was very hard for us, especially in the rainy season and during the month of Ramadan."

When Islamic Relief Waqf installed a tube well in Alema's home it not only provided her family with clean, safe water but also her neighbours who, as part of the agreement, have free access to the water point.

Supporting disabled refugees in Lebanon



Aim: Establish a specialist rehabilitation centre offering free health services for vulnerable, disabled refugees.

Project cost: 20,770 GBP
Beneficiaries: 60 disabled refugees with little or no access to specialist medical care.

The devastating war in Syria has forced more than 10 million people to flee to neighbouring countries. **Over a million refugees are currently living in Lebanon**, among them 50,000 Palestinians from Syria who have ended up in refugee camps that were already overcrowded.

It is estimated that **22 percent of Syrian refugees in Lebanon are disabled**, either due to war injuries or problems at birth. Overstretched health services combined with poverty mean that vulnerable adults and children with disabilities are unable to get the therapy they desperately need.

In 2014, Islamic Relief Waqf worked in partnership with a local organisation to establish a rehabilitation centre to provide **free treatment for Palestinian refugees with physical and mental disabilities or speech difficulties**. The centre in Bekaa, Lebanon, has three medical staff trained and equipped to serve around 120 patients a year. This includes providing specialist medical care and medication, rehabilitation services including physiotherapy, speech and occupational therapy, as well as educational and family support.

Refugees with physical and mental disabilities receive free specialist medical care and physiotherapy at the Islamic Relief Waqf-funded centre in Bekaa, Lebanon.



Thanks to Islamic Relief Waqf, some of the most vulnerable refugees in Lebanon are receiving the critical care they need as they wait to see what the future holds.



Zeina's story

Six-year-old Zeina and her family fled Syria last year and are living in Bekaa, Lebanon. Zeina was born with a spinal cord problem that caused mental and physical disabilities. She received regular physiotherapy for free in Syria, until war broke out.

"I would like to thank Islamic Relief Waqf for their generous help. They restored my optimism when I had lost hope."

"We were living in Al-Raqqa when the war started and the area was besieged so Zeina couldn't continue her physiotherapy," Zeina's mother explained. "Her condition started deteriorating, and her body movement decreased."

The family fled to Lebanon, where physiotherapy is very expensive. "We looked for a centre offering free therapy but we could not find one," said Zeina's mother.

Zeina now attends the Islamic Relief centre weekly. Her mother walks thirty minutes to get there because she cannot afford transport, but she is willing to do anything to provide her daughter with care.

"Zeina feels safe here and the team is giving her the best quality of care," said her mother. "She wasn't happy at her old centre in Syria, but things are different here and Zeina has become happier and more comfortable."



Islamic Relief Worldwide
International Headquarters
19 Rea Street South
Birmingham B5 6LB

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

www.islamic-relief.org
www.irwaqf.com

Charity No. 328158