

Annual Report 2019/20



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Forward

Dear brothers and sisters,

Assalamu alaikum wa rahmatullah,

May the peace and blessings of Allah be upon you all, Here we present you with the annual report of 2019/20. It shows the investment results of your contributions and how the proceeds have been utilised in accordance with your wishes in the various charitable work sectors under the supervision and implementation of the International Waqf Fund. The International Waqf Fund was established (as a fully independent subsidiary) globally by Islamic Relief Worldwide after it was a department within IRW. We would also like to thank all donors for their support and trust over the past twenty years. Moreover, we assure you that, God willing, we will continue our efforts in every way possible through charitable and real estate investments inside and outside of the UK. Furthermore, we shall also try to enhance the investment capacity in terms of funding by marketing new and various projects, as well as through the organisation's new investment committee, which includes senior specialist members, to oversee the investment process at all stages.

We are also pleased to invite you to visit our new website (www.waqf.org). You can also follow us on social media for updates and news via Twitter, Facebook and Instagram to keep up to date with the organisation's recent efforts in terms of marketing and projects. We hope that by updating the organisation's endowment work we will gain your satisfaction and increase your confidence and support for us. We ask Allah, the Exalted and Most High, to help us fulfil this obligation. With our very best wishes for the new year. **Wassalamu alaikum wa rahmatullah**

Lotfy Aly Managing Director

About us

As part of the exciting changes and to reflect our new vision. We have now changed our name from Islamic Relief Wagf to International Wagf Fund.

However, changing our name will not affect our terms and conditions for our past donors. We continue to operate the charity as usual with our parent organisation who are Islamic Relief Worldwide, based in Birmingham.

The funds raised from our generous donors are currently being invested in Sharia-compliant investments. Moreover, We utilise the returns to implement charity projects across the globe. Beside that We have raised more than £7.5 Million. In addition, we receive an annual average return of 5-7%. In 2019/20 we implemented projects in sectors such as Health and Nutrition, Education, Ourbani, Water and Sanitation, and Sustainable livelihood.

What is a Waqf?

A centuries-old Islamic tradition established by the Prophet Muhammad (peace be upon him), Wagf is a form of charitable giving that has provided sustainable support to charitable, educational and religious causes throughout the Muslim world.

It is a donation of money, property or other assets, the profit from which is given away as charity. Giving Waqf means never-ending blessings for the donor, as their gift keeps on giving - the original gift is preserved intact so it can continue to help vulnerable people year after year (Sadaga Jariyah).

Recognising the need for sustainable charity, in the year 2000, Islamic Relief began offering Shariah compliant Waqf shares as a way to donate. Since then, the generosity of Waqf donors has powered life-saving and life-changing humanitarian intervention in over 25 countries worldwide.

Vision, mission and values



OUR VISION

Inspired by our Islamic values, we envisage a world in which thriving communities help everyone achieve their God-given potential.



To help communities lift themselves out of poverty through long-term sustainable solutions that lead to positive and lasting change.



OUR VALUES

We remain guided by the timeless values and teachings of the Qur'an and the prophetic example (Sunnah), most specifically : Sincerity (ikhlas), Compassion (Rahma) and Custodianship (Amana).

Where we worked in 2019/20



04



Indonesia

Myanmar

Sudan

Yemen

Bosnia and Herzegovina

What we've accomplished using the returns on Waqf investments







Sanitation, Orphans and Child Welfare,



Waqf in 2019/2020

Waqf Funds

With International Waqf Fund, donors may invest in fixed value Waqf shares or contribute smaller amounts towards the Waqf Support Fund or Sadaqah Jariyah.

Projects funded in 2019/20



Orphans, Child Welfare and Education £258,878

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Grand Total £683,194.20

Emergency relief and Health £185,905.20

Offering Sudanese families life-changing cataract operations



Sadly, hospital facilities have been damaged whilst demands continue to increase. We, therefore provided the following equipment:

• CataRhex 3 Phaco machine:

Used for lens implants, these machines can be sterilised and reused to decrease the cost of operations

• Slit lamps:

Used to measure visual levels of patients

This project has the potential to benefit up to 1.1 million people living in Khartoum with cataracts over the coming years.

Meet Husna

Husna is a 72-year-old farmer and the sole breadwinner for her family. She told us about how she was suffering from cataracts and how much the surgery helped change her life:



them for their good deed."

Above: Husna, a cataract surgery patient funded by International Waqf Fund

How we use your donation





Above: Surgeon Doctor Mohammed Ahmed Siddiq prepping for cataracts eye surgery in Sudan

"I suffered from cataracts in my right eye for five years. Last year, it got worse and I almost lost my vision. The hospital provided medical services free of charge and I had my surgery in March 2020. Alhamdulillah it was a success. I would like to thank the donors and I hope Allah (SWT) rewards

Supporting vulnerable communities by responding to healthcare needs

Every Location: Yemen	Project type:	Beneficiaries:	Cost:	Year
	Emergency relief	932 people	£14,977	2019
Since 2015,	ongoing conflict in Yen	nen has led to the	country's rapid	economic

decline. Around 3.3 million people are internally displaced and 17.8 million are in desperate need of water and sanitation. As a result, Yemen now faces the world's largest humanitarian crisis.

Our emergency intervention in Yemen is a continuation of previous work undertaken by our parent organisation Islamic Relief. Our previous project in Al Soodah district had closed and with no other NGO to fill the gap, we intervened to ensure the sustainability of this hospital.

We equipped the surgical department of this hospital for a duration of three months to provide life-saving operations for residents in Al Soodah district. In total, we provided free surgical operations to a total of 932 patients. In addition, we also funded the salaries of two health specialists - one surgeon and one specialist anaesthetist.



Above: Operating theatre in Yemen where we funded sterilisation and cleaning material to prevent the spread of infection

As a result, this project enabled us to improve the health of affected citizens and reduce both morbidity and mortality rates

Emergency Relief and Health

Supporting vulnerable Jordanians with food packs during COVID-19

Location: Project type: Jordan **Food Emergency Response**

The lockdown caused by Covid-19 has had a negative impact on the livelihoods of numerous Jordanians. Many vulnerable people were already struggling with living conditions and are now under the severe stress of trying to survive with no stable income. Government lockdown measures have since heightened an increased risk of household violence, food insecurity and economic insecurity.

Our project aimed to support Jordan's most vulnerable individuals who have lost their means of income and are struggling to meet their basic needs. One of the people we helped was Nadia. We provided Nadia and her family with a food parcel to cover her family's needs for one month, whilst also referring her to another NGO who could support her by offering monthly cash allowance.

Meet Nadia



Above: Beneficiary Nadia collecting her family food pack

Nadia worked as a hairdresser and was the sole breadwinner in the family. However, her income alone was not

sufficient to cover the family's expenses and the family have been dependant on the National Aid Fund.

Nadia's youngest child Aya, is three years old and one of her middle children, Khaled suffers from a chest disease, whose treatment she cannot afford.

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Beneficiaries: Cost 539 families £16,100 Li:O 2020

Nadia is a 44-year-old hairdresser and mother to seven young children. Sadly, her husband abandoned her and their children during the Covid-19 pandemic - a vulnerable time for everyone.

The family live in in an almost inhabitable home in Al Karak and struggle to make ends meet. Before losing her husband and her job,



Above: Contents of a food pack which supports a family in need for a month

Emergency Relief, Health and WASH

Disease prevention WASH kits for vulnerable people in Mali

Location:	Project type:	O Beneficiaries:	📕 Cost:	Year
🎽 Bamako, Mali	Emergency relief	🗀 1,902 people	😂 £37,138	0 2020

Mali is one of Africa's biggest countries yet at the same time, one of the world's poorest nations. Almost half the population live on less than \$1.90 a day, whilst around 18 million people heavily rely on agriculture. Sadly, the effects of climate change has led to food shortages for many communities.

Our project in Mali focussed on immediate disease prevention following the onset of COVID-19. We aimed to support as many vulnerable people and at risk people as possible.

Here are the following activities we implemented in two of the hardest-hit districts in Bamako:

- Distribution of WASH kits to 300 households
- 20 sessions held to educate and raise awareness of Covid-19
- 40 faith leaders trained on Covid-19 prevention and identification
- 33 televised and radio broadcasts to raise awareness of Covid-19
- Displays of posters in public places, informing the public of best practice for disease prevention
- 22 health centres provided with hygiene kits, WASH kits and protective clothing (gloves and masks)

Meet Djeneba



Djeneba is a 75-year-old housewife who lives in commune 2 in Bamako with her husband, her four sons, their wives and their 22 grandchildren. Her four sons are the breadwinners, feeding their family through their work as gardeners.

Unfortunately, during the rainy season, their gardens have been left destroyed by the heavy rainfall, leaving them with reduced space to grow their produce.

WAQF FUND ovid-19 Resp

Above: Djeneba in a queue to collect her WASH kit

The family struggle financially and at home have only have 10 rooms between all 32 of them with no washing or cooking facilities.

"My family does not have enough money to survive. We do not have access to clean water. Sometimes we buy water from a private tap nearby and sometimes when we have no money we have no choice but to drink water from the well. We need financial support for our children and we need food support during these difficult times". - Djeneba

Djeneba is grateful for the support she received through this project and thanks Islamic Relief for their support:

"Alhamdulillah, I thank Allah (SWT). I thank the donors from Islamic Relief who have granted me the Covid-19 prevention WASH kits. I have received adequate kits for my family's protection with hygienic tools. May Allah (SWT) protect the donors and all humanitarian workers around the world."





Above: WASH kit for Covid-19 prevention

Providing life-saving PPE during the Covid-19 pandemic

Location: Indonesia	Project type: Emergene	cy relief Beneficia	aries: Cost: £5,000	Year 2020
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During the Covid-19 pandemic, this project distributed 1,505 items of personal protective equipment consisting of facemasks, hand sanitisers, Covid-19 awareness booklets and Covid-19 campaign T-shirts. Additionally, as part of this project, we also installed 24 hand washing facilities including soap and refills in public places, shelters and schools



Above: Public hand washing facility installation

A 31-year-old housewife and mother of two, Zulfiana struggles to make ends meet. The Covid-19 pandemic has now made her family's difficult situation even worse.

This project helped families liked Zulfiana's with essentials such as facemasks, hand sanitisers and soaps. This is in addition to providing Covid-19 prevention education to inform Zulfiana and many other people in the community of the risk of Covid-19.

"Alhumdulillah, Covid-19 prevention tools have helped me a lot, especially the face masks and hand sanitiser. Thank you Islamic Relief for helping my family. We are sincerely grateful for everything"



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Emergency Relief and Health

Supporting families with food packs during Covid-19

Cocation: Project type: Emergency relief

2000 people all across Birmingham in collaboration with Green Lane Mosque (GLM). Whilst at the peak of the pandemic, our funding helped Green Lane Mosque to set up a temporary mortuary on site to cope with the increasing number of deaths. A 40ft container was set up in the mosque care park to help store bodies of the deceased, allowing us to preserve the honour and dignity of those who passed away.

Food packs contained:



Above: Food packs ready to be distributed across Birmingham

One beneficiary we helped was a single father who is living on his own and struggles with his mental health. Sadly after the break-up of his marriage and family life, he fell into depression and neglected his health. His children live in a different city to him and have very little contact with him. Fortunately, one day, his daughter decided to call him but couldn't get through to him. She was very worried and called on GLM to go out to check on him. When a member of GLM welfare team went out to visit him, they found him in a very bad state. His health was dire, he had signs of malnutrition and had been living with no electric or gas for 2 months and very little food. His fridge and cupboards were bare and there were signs that he had attempted to cook something a long time ago.

Alhamdulilah, we were able to reconnect his gas and electric and we supplied him with a generously sized food parcel. We continued to deliver parcels to him and also provided hot cooked meals to him during the first lockdown. The support we have provided will hopefully go a long way to help him recover and return to living a normal healthy life.

Jazak Allah khair to Islamic Relief and International Waqf Fund for funding our walk in foodbank and emergency food deliveries during COVID-19.





Cost:

H Year **2020**

During the pandemic, we distributed 500 parcels of food and essential items to

- Spaghetti
- Cereals
- Baked Beans Biscuits
- Soup
- Tinned Fish
- Baby mik
- Nappies
- Pasta Sauce Longlife Milk
 - Sugar

 - Tea/Coffee
 - Juice
 - Rice

Providing families with life-saving food assistance during the Covid-19 pandemic

Vertion: Vertion:	Project type:	Beneficiaries:	Cost:	Year
	Emergency relief	504 people	£30,000	2020
identified as displaced pe crisis and the	a total of 15.9 millio 5 food insecure. The eople who are in dire i 9 Covid-19 pandemic, f and water quality is co	ere are currently need. Due to ongo food prices have ris	over 3 million ing conflict, the sen, whilst food	internally economic

We therefore provided food assistance to 72 households in Aden, benefitting around 504 people. Each individual received food rations in six instalments.

Each food basket contains:

• 50kg white flour • 10kg rice • 5kg sugar • 5kg beans • 4.6kg oil



Meet Fawziah

Fawziah is a 60-years-old diabetic who lives in Yemen with her son, daughter-in-law, five grandsons and her husband who is currently unwell. The family home was destroyed in the flash floods, leaving them with nothing. Fawziah and her family struggle on a daily basis to meet their basic needs, with the whole family living in a single room without a bathroom or access to water.

Fawziah used sell mangos. She currently has no source of income. Her grandsons travel long distances, up to 2 hours each time, to get water from old wells. The family share a bathroom with their neighbours and struggle to eat with their limited income.

bove: Fawziah from Yemen informing us on her living situation

"It has really affected my health negatively. I cannot sleep. I have been bitten by mosquitos. Sometimes I go to bed thirsty. I'd really like to thank International Waqf Fund Yemen for all their support. They proved that they are committed to supporting vulnerable people as they provided me with a food basket, so I will go back home happily because I will be able to cook and eat."- Fawziah



Above: Fawziah collecting her food pack

Emergency Relief and Health

Providing life-saving PPE during the Covid-19 pandemic

Location: Project type: Pakistan **Emergency relief**

(PPE) was in high demand as the outbreak spread worldwide. In Pakistan, due to the shortage of PPE, medical staff were reluctant to provide assistance to patients. This project helped secure PPE in a total of 5 health facilities, 2 district administrations and 2 educational institutions across Peshwar, Khyber, Orakzai, North and South Waziristan district of KP.

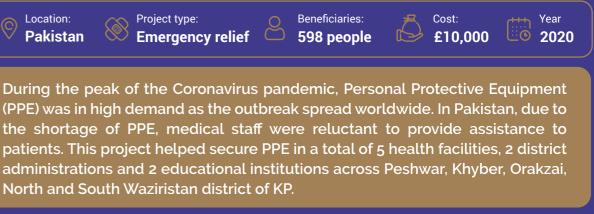
International Waqf Fund supported a total of 598 people, 119 health staff and 479 other staff by providing the following PPE:

- Masks
- Protective uniforms
- Hand sanitiser
- Head cover caps
- Surgical gowns
 - Goggles

The items were received from Islamic Relief Pakistan with thanks and gratitude by change to Provincial Disaster Management Authority (PDMA)



Above: IWF staff delivering life-saving PPE



 Surgical gloves Latex gloves • Shoe covers • Face shields



Above: IWF staff delivering life-saving PPE

Providing life-saving PPE during the Covid-19 pandemic





In Bosnia we provided 200 pieces of medical protective clothing and 200 viziers.

"I want to thank International Waqf Fund for this valuable donation, which will greatly contribute to the protection of the employees of the institution and protect emergency medical staff from potential infection." - Adem Zahlihic, Director of the Public Institution for Emergency Medical Assistance of Sarajevo Canton

Providing life-saving PPE during the Covid-19 pandemic



This project has helped to provide the following:

- Thermometers
- Masks and gowns
- Hand disinfectants and disinfectant solutions



Above: Sameer receiving life saving PPE kits

- Nebulisers and nebulisation masks
- Brochures, posters and screens to present Covid-19 educational information

Meet Sameer

He's a 9-year-old orphan who lost his father to a rocket attack on his village. For the past three years he has been living with his mother in a camp on the Syrian-Turkish border.

"The masks, gloves and hand sanitisers help a lot in preventing this disease.

I hope to God that this disease will end so that I can return to my school and my friends so that we can spend great times playing together."

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Orphans, and sustainable livelihoods

Empowering orphans mothers through vocational skills training

Project Orphans and Location: 0 🗤 type: sustainable livelihoods 🗂 Yemen This project in Yemen focussed on training, educating and empowering orphan mothers with vocational skills to help them sustain an income. We provided skills and training in areas such as incense and perfume making, hairdressing, food production, sewing and embroidering.

A total of 100 orphan mothers have benefitted from the vocational training and start-up grants. The project crucially enabled these mothers to improve their living standards.

Meet Noha

Prior to the outbreak of war in Taiz, Noha lived a happy normal life with her family. Her husband was then sadly killed by a sniper in 2015, leaving behind Noha and her two young children.



Above: Noha completing her vocational training

Through this project, we were able to provide Noha with vocational training on perfume and incense making. With her newly-gained knowledge and skills, Noha is now able to financially sustain herself and her children.

"I really thank you for supporting us and our children and for giving us the opportunity to have a source of sustainable income. I prav to Allah (SWT) to reward you abundantly. I also thank my son's sponsor for his continuous support".

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"My life before the loss of Amar was beautiful. I had no worries. He died and left us with no support. My son Helal has epilepsy and (my daughter) Zainab has liver disease.

After my husband's death, I was depressed and couldn't imagine what I would do with my life and my children. I had no source of income and my children need medical care. I had no money and no savings, on top of a small debt. I was totally helpless."



Above: Project participant learning to use a sewing machine

Orphans, Child Welfare and Education

Supporting safe living spaces for Syrian orphan families seeking refuge in Turkey

Cocation: Turkey	Project type: Orphanage support	Cost: £11,667	Beneficiaries: 176 people	Year 2019
million see focussed o	king refuge in Turl	key and other nei ving spaces with	lee their homes, wi ighbouring countrie protection from ab	s. This project

With this project, we covered two months of rent and utilities for the building where many orphan children live with their mothers.

Meet Khawla

Thirty-nine-year-old Khawla is a mother of seven children currently seeking refuge in Turkey. She fled from Aleppo six years ago with her children. Khawla told us:



Above: 39-year-old Khawla (second person from left to right) with her children in an orphanage funded by International Waaf Fund

Khawla now lives with her seven children in specialist housing for orphan families in Gazientep. The family benefit from free housing, with running water and electricity, whilst the heating bills are also fully paid for.

"I am very happy with the support and hope that you will provide more assistance in the future. We live in extreme poverty and need someone who stands beside us to offer support."

"Almost six years ago, the fighting started near our residential area in a neighbourhood of Aleppo. My house was destroyed when a barrel bomb exploded next to it.

My husband died and two of my children were injured. Feeling very afraid for the lives of my young children, I had no choice but to leave the area.

I was displaced in several different areas inside Syria and in every region, we were at risk of death by shelling. Until we reached Turkey, I struggled with many hardships and to meet the daily needs of my children."



Above: Three young boys in the orphanage funded by International Waqf Fund (2019)

Orphans, Child Welfare and Education

Supporting orphans



The conflict in Gaza has placed a heavy burden on children and young people. Over 8,000 orphaned children are living in dire conditions across the West Bank and Gaza. Sadly, orphaned children living with or without carers often struggle the most with building sustainable, secure futures for themselves.

With our restricted Gaza orphan fund, we have supported two orphaned children living in the Gaza Strip. We continue to offer care for 12-year-old Yousef and 15-year-old Seraj.



Above: 12-year-old Yusuf, an orphan sponsored by International Waqf Fund with his siblings

Serai

Seraj's family lack a stable source of income and usually rely on charitable assistance. Therefore, this sponsorship will serve as a main source of income for her family, helping them to sustain themselves. Seraj aspires to become a dentist with the hopes of helping others. She is grateful for the support she receives and told us:

"Your sponsorship makes a difference and I hope that you will keep on supporting me.

I hope to complete my education and find a job and then I will support needy orphans-just like you do. May Allah (SWT) reward you for all your good deeds."

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Beneficiaries:

Cost 2019:

Cost **2020**:

Yousef

Yousef's family lack a stable financial income. Therefore, the regular sponsorship provided by International Waqf Fund from 2019 onwards offers a main source of income for the family and helps to meet Yousef's needs.

As a result, Yousef can now enjoy a better standard of life:

"Your sponsorship provides us hope and support to face life's difficulties. No words are enough to thank the people who give from their own money to help orphans. We always pray to Allah (SWT) for your blessings and best reward."



Above: 15-year-old Seraj, an orphan sponsored by International Waaf Fund.

Orphans, Child Welfare and Education

Smarter technology for better learning (project 1)



This new form of technology allows for better interactive communication between teachers and students, with the display of digital images and videos and the touch screen features catering to different learning needs, incorporating visual, audio and kinaesthetic approaches to learning into lessons.



Above: Student Merima at Elči Ibrahim Pasha Madrasa

Merima, a senior student at Elči Ibrahim Pasha school in Travnik speaks on how the new smart boards have helped her immensely in her education.

"We used to work on much older chalk boards and unfortunately this would sometimes not work well. However, with this new technology it's much easier to play our presentations. Our teachers are using the smart board to offer their lessons in a more creative way and this helps us to learn better [in class]."

Smarter technology for better learning (project 2)



This technology therefore facilitates quality teaching and learning, making classes more efficient and productive. We provided 21 smartboards in the Gazi Husrev-Bey

Osman, a student at the Gazi Husrey-Bey Madrasa told us how much these smartboards have helped improve his quality and level of education:

"We are very grateful for the opportunity that was given to us. The interactive projectors are going to improve the quality of our education. We are going to have much more fun as classes will be more interesting."



Student Osman using the Above: smartboards provided by International Waqf Fund in Bosnia

Orphans, Child Welfare and Education



Al-Amal primary school was established in Sarajevo in 1996 and has been operating as a local primary school ever since. The school aims to provide quality education to children in their mother language, namely Arabic.



Above: Two young girls learning in Al-Amal school funded by IWF

Three children, Sara, Harun and Hanan have secured scholarships to attend school for the next two years. In addition, the provisions of new sports equipment means children at the school can increase their amount of physical activity in sports lessons.



Above: Nedzla speaking about the new gym and equipment at Al-Amal school

Supporting students and providing scholarships at Al-Amal school in Bosnia

Cost 2019: B £19.972

Cost 2020: B £5.500

Recently, with increased demands within the community, a secondary division has been added to the school. After the opening of the secondary division at Al-Amal, with the help of International Wagf Fund and Islamic Relief in Bosnia, the school's building has since expanded to accommodate more than 250 students.

As part of this project, We provided :

• Uniforms for 36 teachers Sports equipment for 163 students Scholarships for three of the most vulnerable children



Above: A young boy learning in Al-Amal school funded by IWF

"We didn't have a gym and it was hard to find equipment. We recently received tracksuits that made it much easier for us to attend sports education classes. Now it is much easier for us to train and we also all look like one united team. No one is different which is very nice. Thank you to all of you who help children and enable them to grow healthily and happily as any normal child should." – Nedzla

Orphans, Child Welfare and Education

Providing orphan families with Eid gifts and WASH kits



With this project we aimed to increase the well-being of 1,620 orphans.

Firstly, we provided funds so they can afford new clothes and shoes for Eid. This positively impacted their self-esteem and made them feel more considered in their community.

Secondly, we provided each orphan family with hygiene kits, composed of:

- 1 bucket, containing 25 litres of water
- 1 bucket to store waste water
- 1 packet of 30 pieces of soap



Above: Maimouna receiving her hygiene kit

Maimouna told us:

"The Eid gift distribution of clothes and hygiene kits will greatly help to improve our lives.

Thank you Islamic Relief and your donors for all their efforts helping vulnerable people. May Allah (SWT) reward and bless you."

Additionally, we trained 50 community volunteers on hygiene and Covid-19 prevention, distributed posters to raise Covid-19 awareness and radio broadcasted 30 messages in local languages.

Meet Maimouna

Maimouna is a 55-year-old mother and widow who lives with her five children. Her home contains two rooms and is built of mud, with no electricity and poor hygiene conditions. Maimouna sells ice and fresh water for a living. On her income alone, she struggles to support the basic needs of her family, such as food, health care, education and clothing.



Above: Maimouna receiving her hygiene kit

Orphans, Child Welfare and Education

Supporting an orphan family in Mali





Above: Beneficiary Moussokoura with her 6 children

"I thank all the donors and namely the sponsor of Sambou and Nene and the donors of International Waqf Fund for their support. May Allah (SWT) reward and protect them, increase the weight of their good deeds and grant them whatever they want. Truly, I don't have the right words to thank the donors. Without them, this problem would not be fixed. May Allah (SWT) reward them with the

highest place in paradise."



Above: Moussokoura with her 6 children

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After some inheritance disputes, Moussokoura and her six orphan children were on the verge of being evicted from their home. Moussokoura reached out for help and together with Islamic Relief Canada and International Waqf Fund, this project was able to help her and her family. Moussokoura and her children are now the legal owners of their home and no longer have to worry about being evicted.



Above: Moussokoura cooking in her home

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Supporting orphan families in Lebanon during the Covid-19 pandemic



This project helped orphan families by providing 2304 food parcels, 290 hygiene kits, clothing and cash assistance.



Above: Mother and widow Jihan who is living in Beirut with her 5 children

Jihan suffers from a chronic disease, yet does not have enough money to get treated. With money being scarce for the family, only two of her children are able to attend school, whilst one of her daughters also had to drop out of university.

Jihan told us:

"Keep going please, there are still thousands of people who are waiting and praying to eat, drink, sleep well, and feel safe. May Allah (SWT) reward everyone who can support us and other people all over the world."

Meet Jihan

When the Syrian crisis started, Jihan was living a normal life with her husband and 5 children. Jihan then became a widow and as the family lost everything, they became refugees.

Sad, scared and looking for refuge, Jihan and her family ended up in Beirut. They live in a small one bedroom home with a shared toilet. Living conditions are very poor and unsanitary, with no clean water. Electricity is expensive, there is no heating and living costs in Lebanon have now increased.



Above: Food and hygiene parcels being delivered in Beirut by our staff on the ground





Above: Food and hygiene parcels being received by beneficiaries. (Beirut, Lebanon)

International Wagf Fund Annual Report 2019/20

WASH, Education and sustainable livelihoods

Providing financial support, education and WASH facilities for poverty-struck families in Myanmar

Location Project type: Education, water and Myanmar sustainable livelihoods

Myaungmya, is a small village in Myanmar. Due to insufficient job opportunities in the area and the low level of income available, families struggle financially. Food poverty is common, whilst many people do not have access to critical water and hygiene facilities such as tube wells and latrines. In addition, children's education also suffers as these financial hardships impact entire families.

With this project, we've covered three critical areas of need:



Financial support: We've provided home-based livelihood opportunities including poultry, goat and cattle rearing and homestead gardening. This has provided families with a sustainable income



Education: We've expanded and improved existing schools to ensure children are enrolled in a safe and secure educational facilities



and installing water pumps



Above: : Thidar inside her home in Myanmar

Beneficiaries: 696 people 🔂 £150,000 🖽 2019

Cost:

WASH (Water, Sanitation and Hygiene) facilities: We've improved school infrastructures by providing WASH facilities (suitable for boys and girls)

> Labourers, Thidar and Hanmi have three young girls and usually earn around £2.90 a day during harvesting season. The family struggle with their daily income and often live hand-to-mouth. Their living conditions are poor. In addition, the family do not have a latrine and are forced to use open spaces in the nearby jungle.

> This project has thankfully helped families like Thidar's by providing cash support to enable the family to sustain themselves financially, as well as providing their daughters with the opportunity to go to school and receive an education.



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Above: : Individuals in Myanmar receiving skills training and orientation

Above: Locals in Myanmar retrieving their cattle to sustain their own livelihoods

Alongside the cash support, we trained up beneficiaries on how to manage and budget their money. We also lead an orientation day teaching beneficiaries how to maintain and manage their houses, tube wells, toilets and generally how to improve their water and sanitation practices. Our teams additionally provided livestock-based skills training to help teach individuals how to look after their animals.



Above: : A completed school in Myanmar



Above: A completed community tube well

This project provided seven deep wells for 116 families living in Myaungmya, instead of using hand pumps for each household.

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Qurbani

Helping families in Yemen, Malawi, Mali and Niger celebrate Eid



Beneficiaries: Cost Year **2019** 2100 people £15,870 International Waqf Fund reached out to as many people as possible, providing vulnerable individuals with Qurbani meat to enable them to feel valued and included during Eid festivities. We bought joy to 4,774 people during Eid by providing them with high-quality halal meat.

Meet Abdo

Before the war broke out, Abdo had a secure life as a construction worker. After the conflict gripped the country, Abdo and his family became worried about their welfare and subsequently decided to flee their home.



will continue."

Location: Project type: \bigcirc Malawi Ourbani

Beneficiaries: 737 people

Meet Sarudzai

Sarudzai is a 28-year-old mother of four and a housewife. Sadly, Sarudzai struggles to make enough money to sustain her whole family.



Above: Sarudzai, receiving Qurbani meat



The family therefore cannot afford meat and often live off fish, potatoes and tomatoes.

"In the war, a missile struck my sister's house and destroyed it. Her son was badly injured-damaging his backbone and skull. The women in my family were really frightened and some of them became very unwell. Because of this, we decided to flee to Aden."

The Qurbani meat we provided was therefore, able to offer much-needed sustenance.

"I am thankful from my bottom of my heart for the generous support of Islamic Relief. I hope this support

> Cost : £2,300

Year 2020

As a result, the family rarely get to eat meat. This Qurbani meat saved them from starving.

"There was no hope that we could eat today but this meat pack has really rescued us from starving. The children are all smiling because they have not had meat in a while. It is a good feeling to see the children happy. The children are used to eating vegetables hence it was kind of strange for them to have meat. On top of that we have saved the money we could have used for relish today."

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Qurbani



Meet Sokona

41-year-old mother of five, Sokona is the sole breadwinner in her home, selling fresh okra in the local market. Sokona does not have a fixed income and her family's diet changes based on what she can afford. Meat is too expensive for Sokona, so she rarely gets a chance to offer her family any meat.

We therefore provided her with a Qurbani meat pack - to help her and her family celebrate Eid-al-adha.



Above: : Sokona, cooking her Qurbani meat with her children

"My meat pack helps me a lot. I've had a happy feast with my children and after the feast, I'll spend around three days eating the meat I've received. It really brings a great joy to my family.

Thanks to Islamic Relief for supporting our community. They have dried our tears and brought hope into our life. We are now living in dignity and peace. I'd like to send my sincere thanks and greetings to the donors for their generosity and solidarity. I encourage Islamic Relief to keep helping people in need and expand their support in other sectors."

	oject type: OBeneficiaries: Irbani 1,055 people	Cost : £2,208	Year 2020
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Meet Nafissa

Nafissa is a 58-year-old lady who sells millet porridge for a living. Nafissa struggles to satisfy the basic needs of her family.

The family live in a clay hut with a straw roof and to reach healthcare facilities, they have to travel 7km by foot. Meat is a luxury, expensive to buy and so, Nafissa can only afford to feed her family meat occasionally.

We therefore provided a meat pack to Nafissa on Eid-al-Adha to help her and her family celebrate.



her grandchildren

"This meat pack has helped us. We could not afford to buy a ram but we have enough meat to eat as everybody else. We are very happy with this NGO Islamic Relief, thank you very much. May Allah (SWT) bless you, I wish you good luck."

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Sustainable Livelihoods

Providing Barber shop vocational training for local Jordanians

Location Jordan

Project type: Sustainable livelihoods

With lack of support for Jordanians battling against poverty, we stepped in again in 2019 to provide support to local communities struggling to maintain a livelihood.

We identified nine of the worse-affected areas in terms of unemployment in the central and southern regions. We then provide vocational training in barbering and how to run a successful business. In total, we helped to establish nine fully-equipped barber shops.

This project has successfully provided opportunities for young men to start their own business, enabling them to live a stable and dignified life. As a result, the project has provided long-term economic support for families, enabling parents to send their children to school and protect them from the risk of child labour.



Above: Safwan working in the barber shop set up by International Waqf Fund

Safwan now feels as through his life has a purpose and he wants to further his knowledge about the trade he has chosen. He hopes to enrol on hair-cutting and further training courses.

Today, the barbershop is a meeting place for the area's local residents who come to the shop to socialise in the evenings. This project was made possible thanks to a grant provided by the Jordan Hashemite Charity Organization, the International Waqf Fund and the Masar Al-Khair initiative.



Meet Safwan

A 19-year-old who left school early due to his chronic illness and limited family income. This project has allowed Safwan to learn new skills, gain confidence and become independent.

After two months of training, Safwan has now moved onto serving real customers. With this new-found independence, Safwan is no longer reliant on his father.



Above: : A project participant working in the barber shop set up by International Waqf Fund

Sustainable Livelihoods

Providing mushroom farming opportunities for families living with a disability

Location: Project type: Beneficiaries: Cost: Year Sustainable livelihoods 64 people 🗁 £33,000 **10** 2019 Indonesia

With this microfinance project, we helped provide better standards of living for families with disabled individuals. Mushroom cultivation is easy to manage, has good market absorption and receives high margins, making it perfect as a sustainable source of income for families with loved ones living with a disability.

Mushroom farming has become a means for individuals with disabilities and their carers in the area of Pidie Jaya to break down stereotypes and the stigmas attached to living with a disability. At the time of compiling this report, the mushrooms have been harvested and are ready to sell to local markets. Thanks to this project, the community are more accepting of those living with disabilities, which in turn helps to empower and lift individuals and families out of poverty.

Our intervention with this project has already shown the improvement of living conditions for disabled families in Pidie Jaya. The response from the market has been positive with constant demands for more produce from buyers. This project has also opened doors for the wider community who upon visiting mushroom houses have set up their own. The impact of local families' lives has been phenomenal.



Above: Ibu Salamah, cultivating mushrooms for a living

I've produced more than 2000 baglogs and I'm really confident the mushroom cultivation will lift up my livelihood and support my family.

"My first harvest produced 12- kilo per-days with a market price of IDR 40,000 (£2.27) per kilo, so I earned more than IDR 80000 (£4.54) per-day."

told us how she benefitted from the project: "I'm really keen on this mushroom cultivation programme because it's easy to manage. Productivity is high and the mushrooms are

Mother and earthquake survivor Iby Salamah

easy to sell in local markets. Islamic Relief has provided us with training, as well as the mushroom cultivation house and

advice on how to make baglogs for the mushrooms.



Above: Ibu Salamah, happily showing her mushrooms

Sustainable Livelihoods

Empowering widows, orphans and survivors of conflict



Widows, orphans and survivors of war are some of the most vulnerable people in Bosnian society today. To help empower these individuals to be able to lift themselves out of poverty and build a sustainable financially-independent future, we provided 46 microfinance loans to locals in a variety of areas:

These loans helped cover the cost of medical expenses, firewood for heating, agricultural development, business set-up or expansion, house repairs and additionally schooling and scholarships.

One of the many war widows to benefit from an Islamic Relief loan is Hatidza. Living in Hadzici, near the capital Sarajevo. Hatidza's husband was killed at the beginning of the war in 1992. Most of her family, including Hatidza herself were held in concentration camps during the war.



the loan received by International Waqf Fund.

To help support her financial future, we provided Hatidza with a loan enabling her to buy firewood for heating purposes, to carry out some reconstruction in her house (installing new windows)and to start an agricultural project. Hatidza bought some seeds and planted various vegetables to enable her to financially sustain herself and her family from the income that they will bring.

• 4 social loans • 14 business loans • 17 housing loans • 11 education loans

The majority of Hatidza's male relatives were killed. Her two brothers spent around four years in different concentration camps and soon after the war both died from injuries relating to the war. They were beaten many times in the camps. Hatidza's brother-in-law was sadly also killed along with his 30 family members during the conflict. After enduring so much loss, Hatidza bravely stood as a witness to the war in Court.

CONTACT US

International Waqf Fund 22-24 Sampson Road North, Birmingham, B11 1BL, GB United Kingdom

Tel: +44 121 622 0716

waqf@waqf.org www.waqf.org

Company Number: 08612172 Charity Number: 1162805