



# Annual Report 2022



INTERNATIONAL  
WAQF FUND

Infinite Good



# Welcome

**Assalamu alaykum, Peace and mercy be upon you all.**

In 2022, thanks to the generous donations from our honoured donors, we were able to fund a total of 11 projects across various sectors. These donations allowed us to work towards our vision of providing opportunities for communities in need to thrive and reach their full potential.

With the addition of new donors who donated Waqf shares in 2022, along with our long-standing donors who have been supporting us for the past 22 years, our investment pot has grown significantly. This means that each year, with the continued growth, we are able to make an even greater impact and help more people.

Our goal at the International Waqf Fund (IWF) is to revive this vital Sunnah of Waqf and make it a common practice for every Muslim, throughout the world, following the beloved ways of the Messenger of Allah, (peace and blessings be upon him), and his honourable companion

In addition to being a prophetic Sunnah, Waqf is considered to be a strategic act that transforms people's lives, one that provides benefit for communities in need for generations to come.

Allah SWT says in the Holy Qur'an, "We write down what they gave and their traces."  
Qur'an [36:12]

Your Waqf donation is just like a tree that bears its fruit year on year, it is the gift that continues giving.

We would like to extend a heartfelt thank you for your valuable contributions, and we urge you to multiply them this year. We would also like you to kindly invite your relatives and friends to engage in Waqf in this precious and timeless act of worship.

**International Waqf Fund Team**



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For more information about the International Waqf Fund (IWF) and how a Waqf share works, please visit our website at [www.Waqf.org](http://www.Waqf.org)

**Front cover photo:** Beneficiary receiving school bag and stationary in Pakistan



## About us

At the International Waqf Fund (IWF) we have been reviving an ancient and noble act for the last two decades.

The funds we raise from our generous donors are invested into Sharia-compliant investments. We utilise the returns of these investments to implement charity projects across the globe.

In addition to having raised more than £8 million, we receive an annual average return of around 7% from waqf shares.

In 2022, we implemented projects in sectors such as Health and Nutrition, Education, Qurbani, Water and Sanitation, and Sustainable Livelihoods. We aim to facilitate a better life for communities in need to thrive, by uplifting themselves out of poverty through our long-term sustainable projects.



Distribution of galla goats in Kenya



# What is Waqf?

A centuries-old Islamic Sunnah established by the beloved Prophet Muhammad (peace and blessings be upon him), Waqf 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 donated 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 (Sadaqa Jariyah).

Recognising the need for sustainable charity, in the year 2000, Islamic Relief (our parent company) began offering Shariah-compliant Waqf shares to donors as a way to leave their mark on the world and gain reward from Allah SWT. Since then, the generosity of Waqf donors has powered life-saving and life-changing humanitarian interventions in over 25 countries worldwide.



One of our Waqf projects in Mali providing fresh clean drinking water through 4 new water collection points.



## Vision, Mission and Values



### **VISION**

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



### **MISSION**

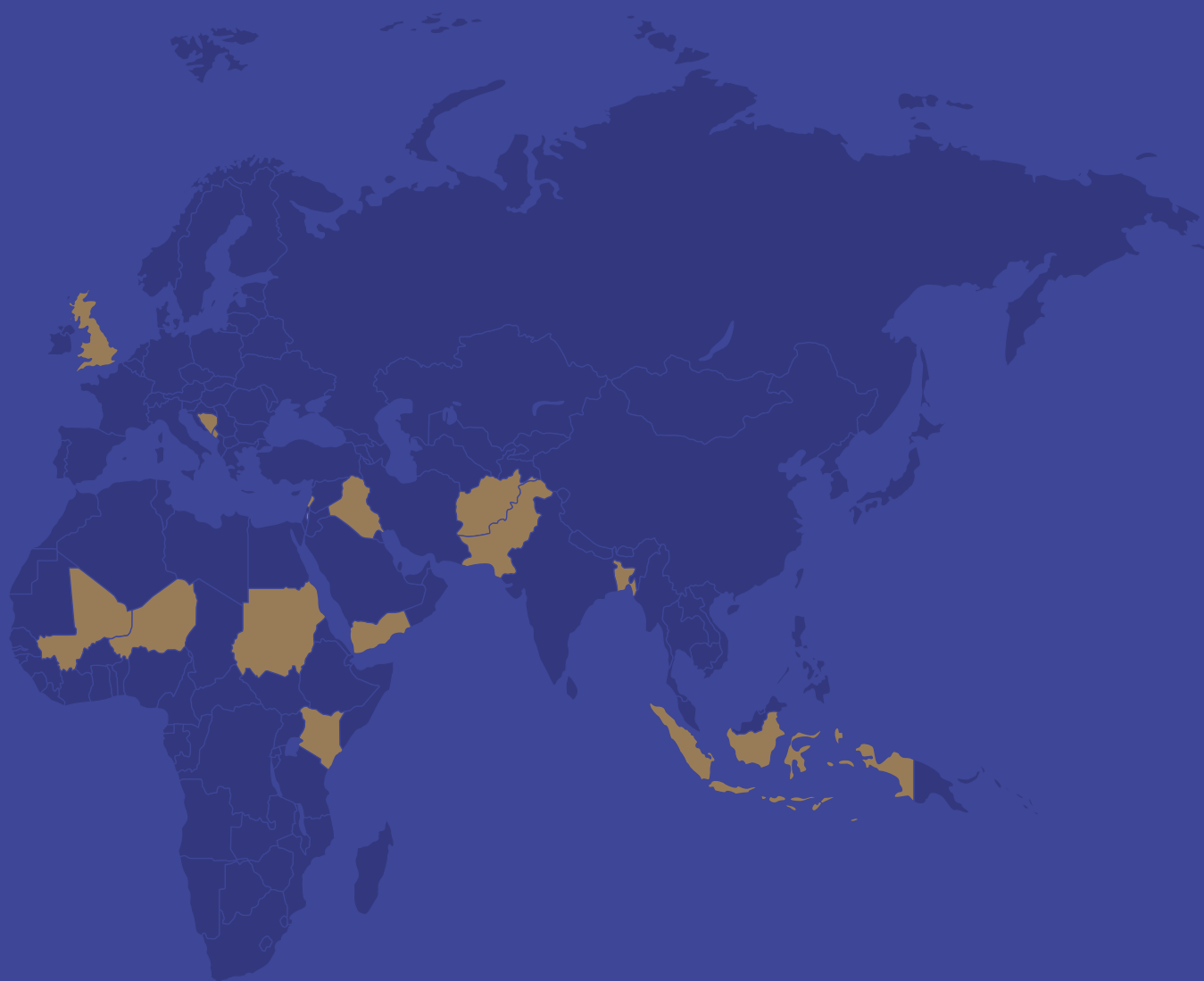
To help communities lift themselves out of poverty through long-term sustainable solutions that lead to positive and lasting change



### **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 2022





## Waqf in 2022

|  <b>Sector</b>                         |  <b>Amount</b> |
|---|--|
|  Health and Nutrition                  | <b>£40,000</b>   |
|  Orphan and Child welfare              | <b>£65,314</b>   |
|  Water and Sanitation                 | <b>£68,250</b>   |
|  Sustainable Livelihood              | <b>£75,000</b>   |
|  Emergency and Disaster Preparedness | <b>£25,000</b>   |
|  Ramadan                             | <b>£17,832</b>   |
|  Education                           | <b>£167,717</b>  |
|  Qurbani                             | <b>£15,048</b>   |
| <b>Total</b>  | <b>£474,161</b>  |



# The Donation Cycle

Waqf is a donation of money, property or other assets, the profit from which is donated as charity. Thus, it is the gift that keeps on giving! – We preserve the original gift intact, so that it can continue to help vulnerable people year after year (Sadaqah Jariyah). We only invest in shariah-compliant and low-risk investments.







## Sustainable Livelihoods



location:  
**Yemen**



Beneficiaries:  
**280**



Cost:  
**£40,000**

**Situation:** Millions of Yemenis have faced the combined effects of the war, the ongoing economic crisis, and crippled public services throughout the past seven years of warfare.

**Impact:** In 2021, escalating war resulted in increased civilian casualties, displacement, and interruption of public services, driving greater humanitarian demands. Yemen's deteriorating economy, which is a result of the conflict, aggravated the vulnerability of poor households. In 2022, more than 23.4 million people - about three-quarters of the population - would require humanitarian assistance and protection, up 13% from a terrifying level in 2021.

**Response:** This project has helped to improve the livelihoods of 40 vulnerable households in rural communities. By providing agriculture resources to help support their income activities. We have provided tools, equipment, cultivators, pesticides, seeds, water network drip irrigation and a grant of \$900. Approximately 280 individuals have benefited from this project.







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Neighborhood assistance to conflict-affected  
communities in Yemen

International Waqf Fund, 2022  
Relief Yemen.

Abdulwahed receiving agricultural  
resources.

"In my family I am the sole breadwinner; I work as a farmer in a pepper farm. My father and grandfather left me this farmland, so it is my sole source of income.

If I lose my agricultural land, I will not have the means to support my family, even though what I earn from this farmland is inadequate. In some cases, the harvest can be used to make a living for a month, while others can only be used to meet our financial needs for a couple of weeks.

It is a challenge to utilise flood irrigation to water our farmland due to its high cost and the fact that it is likely to cause most common insects and pest damage to the land.

I would like to express my appreciation and gratitude to the organisation for supporting farmers. We are in need of their assistance." - Abdulwahed





## Sustainable Livelihoods



location:  
**Kosovo**



Beneficiaries:  
**106**



Cost:  
**£35,000**

**Situation:** Kosovo is an underdeveloped country, with 62% of Kosovo's population living in rural areas. Their economy is mainly sustained via agricultural industries, with credit to the farmers.

Farmers face a lot of financial constraints such as, lack of access to facilities and agricultural tools including outdated techniques and equipment.

**Response:** In 2021, we selected 43 farmers in Kosovo to assist with greenhouses to help sustain themselves through agricultural work.

Greenhouse income generation projects like these help to pull people out of poverty and assist struggling households to earn a sustainable living.

Mrs Artone is a 39-year-old widowed mother to four orphaned children. She lost her partner to a serious heart disease and now is solely responsible for her children's upbringing.

The social assistance of 120 Euros she receives is not enough to cover her family's basic needs. Therefore, the greenhouse provided to her through this project will help her to sustain her family's basic needs and allow them to not just survive, but hopefully thrive.



Fresh tomatoes grown in the greenhouse provided by Waqf shares.



Greenhouses being prepared for the families.



Mrs Artone seeing her completed greenhouse.





International Waqf Fund staff helping to set up the greenhouses.





## Education



location:  
**Bosnia**



Beneficiaries:  
**650**



Cost:  
**£37,717**

**Situation:** Authorities and the community continue to face the political, economic, and social consequences of the devastating war which occurred during 1992-1995.

The education system has not changed and teaching methods have not evolved. Children in rural areas have lower attendance rates and disabled children have limited access.

**Response:** This project targeted areas with fewer facilities to provide smartboards for classrooms. Helping to advance children's learning with updated technology, instilling confidence in children and equipping them with knowledge and life skills.

Ten of the most vulnerable students were provided with scholarships to support their learning and help transform their communities.

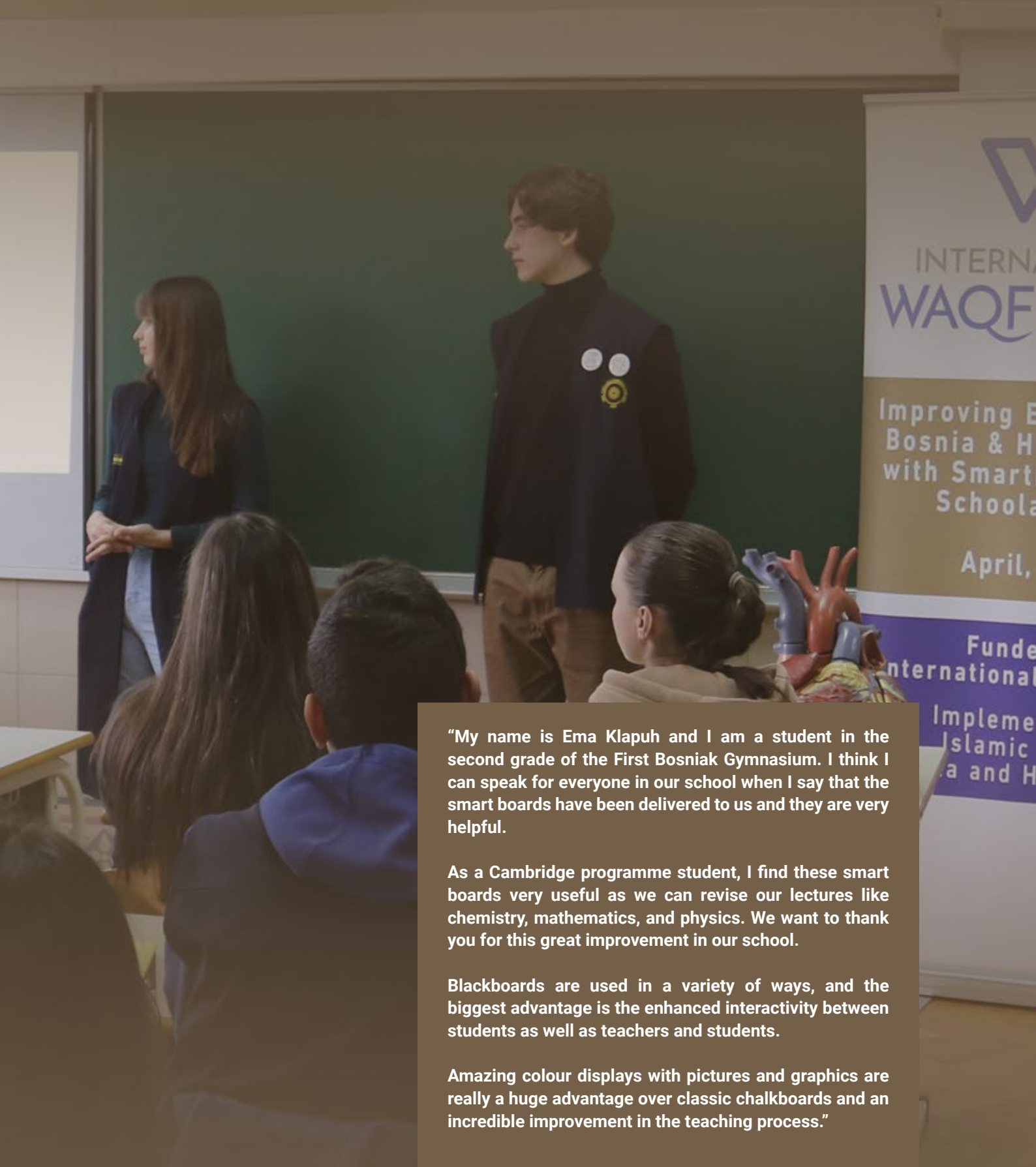


Sara's class received new smartboards, improving their learning.



Bosnian students who benefitted from the Smartboards project.





"My name is Ema Klapuh and I am a student in the second grade of the First Bosniak Gymnasium. I think I can speak for everyone in our school when I say that the smart boards have been delivered to us and they are very helpful.

As a Cambridge programme student, I find these smart boards very useful as we can revise our lectures like chemistry, mathematics, and physics. We want to thank you for this great improvement in our school.

Blackboards are used in a variety of ways, and the biggest advantage is the enhanced interactivity between students as well as teachers and students.

Amazing colour displays with pictures and graphics are really a huge advantage over classic chalkboards and an incredible improvement in the teaching process."

Students taking a class using the new smartboard.





## Education & Sustainable Livelihood



location:  
**Kenya**



Beneficiaries:  
**15,600**



Cost:  
**£130,000**

**Situation:** Mandera County in Kenya has the highest incidents of poverty in the country, estimated at 64%. Some people's income is less than £1 a day. The country is prone to cyclones and droughts. Due to the economic struggle, and diminishing resources, conflict and insecurity is common and continues to rise.

**Response:** For this project, we provided 250 households with goats, trained the local community in livestock-based enterprises, and provided 100 households with beehives.

Approximately 1000 households were supported with the £130,000 we spent from the returns of Waqf Shares.

Now, 1000 households have access to clean portable water and sanitation facilities to use per household and towards their livestock.

We have also rehabilitated a borehole, constructed 2 water kiosks and water reconstruction the piping for one school. The quality of children's education has improved directly through this project, with better access to classroom facilities for 500 pupils.

We constructed two standard classrooms, rehabilitated 2 classrooms with 100 new desks, teacher's refresher training, 100 dignity kits for girls and 3 enrolment drives.



Livestock-based training session for the local community.



The completed school from this Kenya IDEA project.



constructed water Kiosk at Khalilio village





Distribution of dignity kits at Khalilio Primary School

Vet checking the goats before distribution to beneficiaries.



## **Health**

 location: **Sudan**
 Beneficiaries: **15,000**
 Cost: **£30,000**

**Situation:** There are four health centres in Sennar for the treatment of kidney diseases but working at low efficiency compared to the large number of patients looking for kidney dialysis treatment, this situation has led to an increased number of deaths, especially among the elderly.

Lack of access to healthcare shortens the lifespan of many. Sadly, in areas such as El Soukey in Sudan, there is a lack of funding and access to healthcare for many people.

**Response:** £30,000 of Waqf returns were used to help the community hospital with medical equipment. Two new dialysis machines and two Functional Dialysis Chairs were installed and currently are operational. The project was initially designed to support the kidney patients who are suffering from lack of medical equipment.

This project has contributed to increased access to adequate health services in El Soukey locality, Sinnar State and the targeted patients having improved access to medicine and health services. The project reached the total number of 15,860 beneficiaries including IDPs, vulnerable host communities and refugees in El Souky locality.



Amna is a kidney patient who receives medical support that is helping to save her life. Amna is a woman of strong faith, she is an elderly woman who has a hearing problem and speaks in a low tone.

"I am relieved now that El-Souki Health centre has opened and is fully functional. I started my treatment two months ago; the treatment is free and the staff are very nice. I come to the centre twice a week and my dialysis session takes four hours.

I depend on Allah, Alhamdulillah (praise God) and I accept any fate he has for me in the future. Allah is the creator of life and death.

I wish blessings and goodness upon the people who supported us, they have eased our suffering. Thank you very much."



## **Health**

 location: **Sudan**
 Beneficiaries: **15,000**
 Cost: **£10,000**

**Situation:** Sudan's economic crisis has impacted the availability of medicines (UNOCHA, August 2021). From the available Sudan Ministry of Health data, there is understaffing of both health facilities and nutrition delivery points as well as a steady increase of diseases due to malaria, respiratory tract infections and diarrhoea.

Covid-19 restrictions posed logistical challenges as trucks could not leave the capital city of Khartoum, thus creating artificial shortages of medical supplies. The cost of health services having increased by 90% and Sudan has seen a high maternal mortality rate. Around 15% of pregnant women are likely to experience birth related complications and therefore, need to access emergency neonatal care services.



**Response:** International Waqf Fund procured and delivered essential medicines and medical supplies to 10 primary health centres in west Jabal Marra. The medicines were stored in refrigerated storage facilities and distributed to the public health centres on a needs basis. Medication was provided to the patients at no cost. We reached approximately 15,000 beneficiaries and the increase in hospital attendance went from 75% to 92% with this distribution.



## Water



location:  
**Mali**



Beneficiaries:  
**2,000**



Cost:  
**£68,250**

**Situation:** Mali is one of the poorest countries in the world with over 50% of the population living in poverty. Instability and poor governmental structures have led to unavailability of basic social services, such as access to clean and safe drinking water. Therefore, also increasing the risk of water-borne diseases.

**Response:** In each of the three intervention villages, a borehole was built, equipped with a solar system. In each village, there is now four drinking water collection points to serve 2,000 people at a rate of 500 people per collection point. This practice will allow women to collect water easily and in a short time allow them to better devote themselves to their activities of production, maintenance of the children and to exempt the girls who will be able to concentrate on their studies. The communities of each beneficiary village have democratically installed a management committee. The committee members will be trained in their roles and responsibilities and will ensure that the communities' access to water is sustainable and inclusive.

Two people per village were selected by the community and trained in the repair and maintenance of the solar equipment that has been installed. Their training was provided company in charge of equipping the water points.

Each trained team have been provided with a maintenance kit to enable them to repair and maintain the infrastructure.



The community members training session.

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ali.

Hawa and her neighbours collecting water from the new drinking collection point.

"Thanks to this Waqf project, water is no longer considered a scarce resource in Sirakoro-Dounfing.

We have plenty of drinking water, the taps are just a few steps away from our houses. The women and children now have more free time to carry out other activities. I have more time now to take care of my family. No more water chores, no more aches and pains and I feel healthy all the time.

Our children are clean now and they are happy to go to school. " - Hawa





## Orphan and Child Welfare



location:

**Lebanon**

Beneficiaries:

**232**

Cost:

**£63,704**

**Situation:** The economic situation has been declining in Lebanon since the 2019 protests. The Lebanese pound has dropped in value, there are a lack of opportunities. The outbreak of COVID-19 has also placed incredible pressure on vulnerable families, especially female-headed households.

Due to the combination of COVID-19 and the worsening economic crisis, two out of three Lebanese households are suffering from a reduced income.

**Response:** This project helped to support orphans, business owners and skillful workers with essential livelihood assets, equipment and materials to help boost their productivity and continue to sustain a secure means of living. The intervention has given micro-finance conditional cash grants to business owners and skillful workers (orphans mothers and widows) to help them start or restart their businesses. The project targeted 50% from the Lebanese host community, 35% Syrian refugees and 15% Palestinian refugees.

**"My childhood dream has always been to make gifts and decorations for occasions and memorial items." - Basima**



Basima with the gifts she sells to make a living.





Maha with the products she sells to support her family.

"Last year, the International Waqf Fund registered my children, Tawfiq and Ali, in the orphan sponsorship project. This really helped our family and my children were very happy. I hope to receive more support so that my project can grow to where I can fully sustain myself and my family with it.

My ambition and dreams are to expand my project more and so that I no longer have to depend on external aid." - Maha





## Orphan and Child Welfare



location:  
**Gaza**

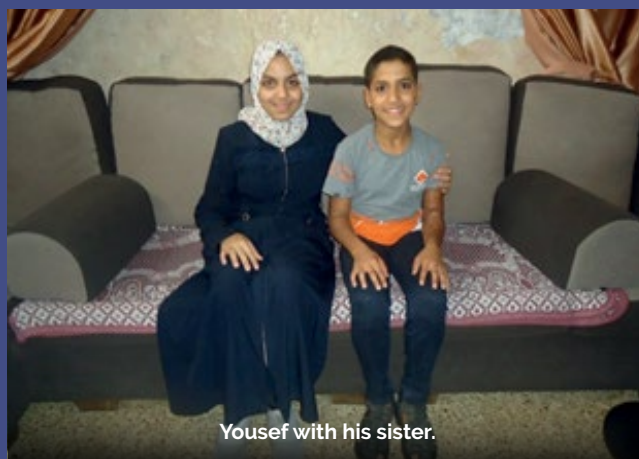


Beneficiaries:  
**2**

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 14-year-old Yousef and 17-year-old Seraj.



Yousef, an orphan supported by this project.



Yousef with his sister.

**Seraj will join high school this year. She's considered as an intelligent student who likes scientific subjects but she needs remedial lessons with physics and English to enhance her level.**



Seraj supported by International Waqf Fund.





## Orphan and Child Welfare



location:  
**Niger**



Beneficiaries:  
**3**

From the returns of orphan sponsorship Waqf shares, we were able to sponsor orphans in Niger. Kadidjatou is a 17-year-old orphan. She lives with her mother, brother, and sister in a semi-brick flat. They have access to electricity and clean water and use firewood for cooking.

Kadidjatou is at secondary school, she has dreams of becoming a doctor to help others. Her mother is the main breadwinner of the family, she runs a small business selling porridge and condiments to make ends meet.

"My dream is to become a doctor and support people in need. After school, I usually go to Qur'an School and sometimes I visit my aunt. I want to thank God and my sponsor who is helping my family and I. I wish them all the happiness and I pray to God, to reward them with Jannatul Firdaouss.Ameen." - Kadidjatou

"We are very grateful, may Allah reward the donors who have supported us. The only thing I can request from International Waqf Fund is to continue to sponsor more orphans in our area". Kadidjatou's mother



Kadidjatou with her mother and sister.



Kadidjatou's mother



Smiling with her family, Kadidjataou is grateful to be receiving support from our donors.





## Emergency Relief



location:

**Afghanistan**

Beneficiaries:

**2,538**

Cost:

**£25,000**

**Situation:** 40 years of conflict, repeated natural disasters (droughts and floods), displacement, growing poverty, increasing food prices, and the pandemic have wreaked havoc on the Afghan people. Conflict continues to cause severe bodily and psychological trauma and forces hundreds of thousands of people to flee their homes each year.

**Response:** With this project, 360 of the most vulnerable households (2,538 individuals) were provided with humanitarian assistance. With the Waqf share returns, we were able to provide 190 households with a one-month ration food pack and 170 households with hygiene kits.

“We face many problems in our life, we don’t have enough food for ourselves and our children, we cannot treat our illness, and we cannot afford to pay rent of our house and hundreds of other problems.

The multi-donor project has helped us to have flour, rice, oil, sugar and some other food items in our kitchen and it has put smiles on our children’s faces.” – Sarwar



The Afghan community collecting their food packs.



Food packs prepared to be delivered.



Food packs being distributed to the Afghan people.





Distribution of the food packs by International Waqf Fund staff.





## Emergency Relief



location:  
**Pakistan**



Cost:  
**£20,000**

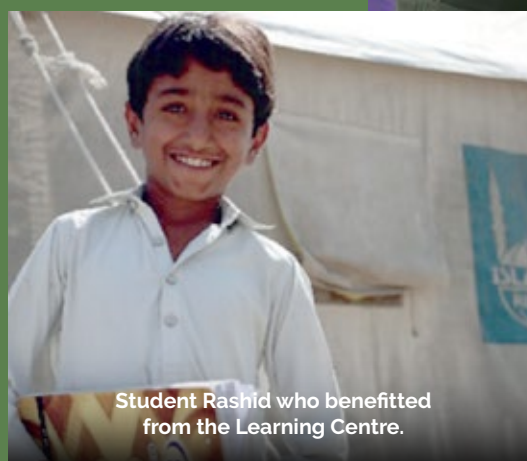


Beneficiaries:  
**233**

**Situation:** Pakistan is one of those countries that are worst affected by the climate change. In 2022, one of the worst disasters hit the country with rains breaking record of the last 30 years. To exacerbate the situation, large glaciers melting in the north of Pakistan further contributed immensely to water level rising in dams and rivers, resulting in flash floods.

The Natural Disasters Management Authority has reported 33 million people have been affected by last year's floods. There have been around 1,700+ deaths and 12,000+ people injured as a result. Many houses, roads and infrastructure have been severely damaged or destroyed. Pakistan has faced a loss of around \$20 billion.

**Response:** With the returns generated by Waqf shares, we have helped communities in Pakistan by providing 25 emergency tents to flood-affected families. Along with family tents, we also set up four temporary learning centers within 48 hours of the disaster. Each learning tent is around 55 square meters big and can accommodate up to 40-45 children. In addition to the learning centers, we also provided 400 children with school backpacks.

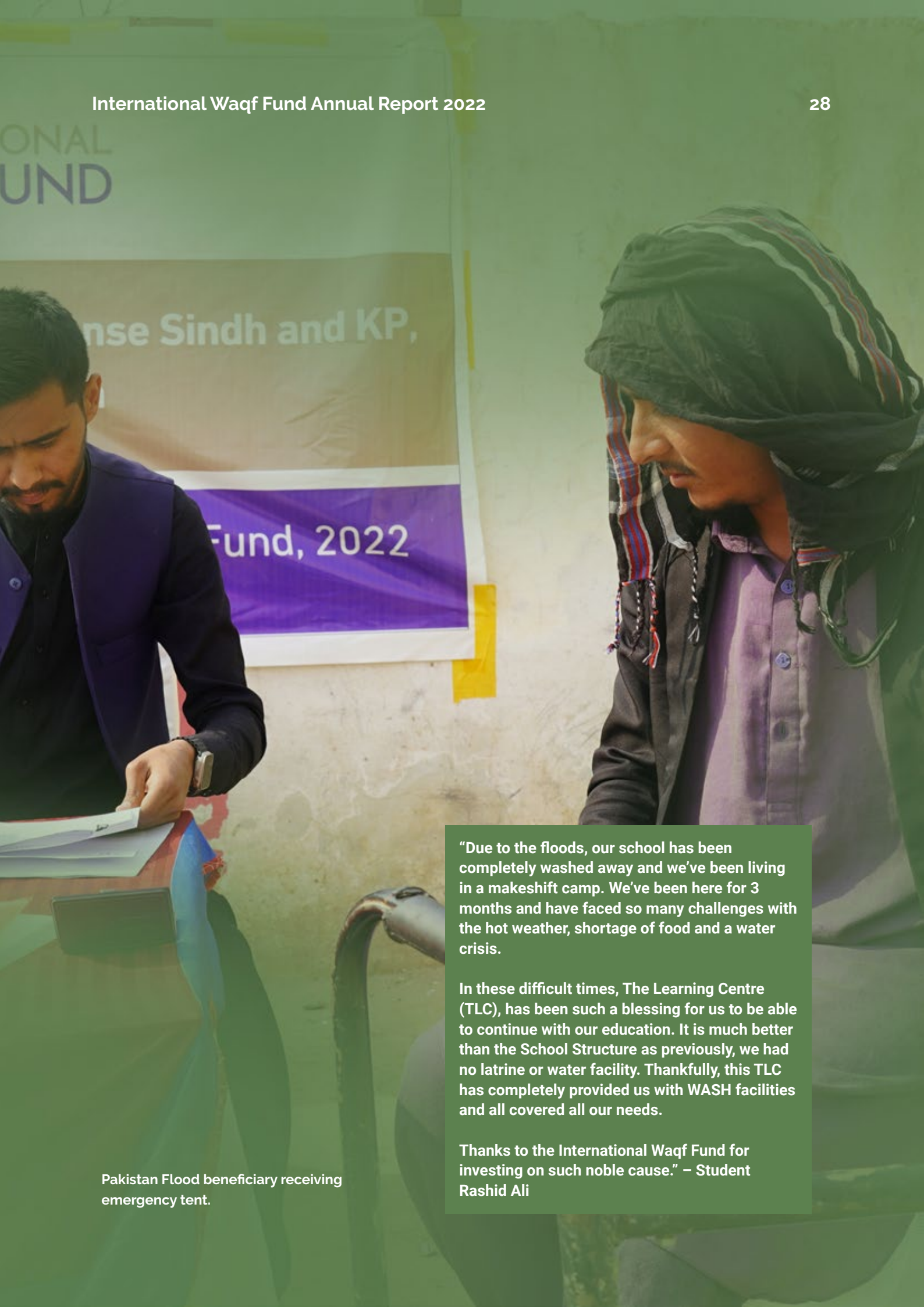


Student Rashid who benefitted from the Learning Centre.



Emergency Relief food packs being distributed in Pakistan.





Pakistan Flood beneficiary receiving emergency tent.

“Due to the floods, our school has been completely washed away and we’ve been living in a makeshift camp. We’ve been here for 3 months and have faced so many challenges with the hot weather, shortage of food and a water crisis.

In these difficult times, The Learning Centre (TLC), has been such a blessing for us to be able to continue with our education. It is much better than the School Structure as previously, we had no latrine or water facility. Thankfully, this TLC has completely provided us with WASH facilities and all covered all our needs.

Thanks to the International Waqf Fund for investing on such noble cause.” – Student Rashid Ali



## Ramadan

 location: **Indonesia**  Beneficiaries: **1145**  Cost: **£7,651**

We have used the returns from Waqf shares to support people in East Indonesia (Sulawesi). During Ramadan 2022, we distributed 229 food packs to areas most in need.

We supported internally displaced people and refugees residing in temporary shelter, pregnant women, female-headed households, older people, families with children under two years old and those families who lost their livelihood due to Covid-19.



Eli from Indonesia, sat with her Ramadan food pack.

**"Ramadan is a special month, when it comes around we rejoice, and everyone welcomes it.**

**During Ramadan, I sometimes serve fresh fish that I buy from the local market. Our community are so grateful for this support. Life here is quite challenging as the price of food is so expensive. We are grateful to receive food packs from the International Waqf Fund.**

**Ramadan Food Packs are very helpful for us, we appreciate them. We have been living here in temporary shelter for a long time now and we have never received such assistance before over the years. These food packs have helped to reduce our living cost. Alhamdulillah, Thank you." – Beneficiary, Eli**



## Ramadan

 location: **Iraq**       Beneficiaries: **1150**       Cost: **£10,181**

Due to the ongoing conflict and insecurity in this region, around 25% of people in Iraq are living below the poverty line. This has caused difficulty for many who are already struggling.

During Ramadan 2022, we assisted those in need by using returns from Waqf shares to provide food packs. We distributed food packs to areas across Baghdad, Karbala, Fallujah, Erbil, Duhok and Diyala.

We supported female-headed households, those with disabilities or chronic illnesses, those with school aged children not at school, vulnerable orphan families and refugees.



Maha receiving her Ramadan food pack.






Maha receiving her Ramadan food pack.

“The food pack has helped to cover the family's needs for food, especially since prices have risen in Ramadan for most items such as rice and cooking oil.”

– Beneficiary, Maha Adnan



## Qurbani

|  Country |  Budget |  number of qurbanis |
|---|--|--|
| Bangladesh  | £2,880   | 705  |
| Mali  | £1,883   | 705  |
| Sudan   | £2,761   | 705  |
| Total   | £7,524   | 2,115  |

We use the returns of Qurbani Waqf shares to provide meat to families during Eid. The areas we distribute to are mainly those who live in poverty and cannot afford meat.

“My husband is a day labourer. He works all day and earns only £2. It is simply impossible to cater all our basic food needs with this money. We live in a small hut made of bamboo and Corrugated iron sheet. We are unable to bear the educational expenses of our family.

Through this Qurbani project we received 2kg of meat. It means a lot to us as we are incapable of buying even a single kilo of meat. My family and I are extremely delighted to have this pack.” – Ujali Begum, Bangladesh



Ujali cooking her Qurbani meat pack.



Ujali and her family enjoying their Qurbani meal.



Ujali receiving her Qurbani voucher for her meat pack



## Qurbani

"I have many difficulties in supporting my family's food needs because my low income is not enough to cover all our expenses. Shelter is my biggest concern. I share a single room with my mother, my elder sister and my three young children. The Qurbani meat packs are a great help to us and we are very happy to receive the meat. Our children and everyone here have enjoyed our meals." – Korotoumou, Mali

"It is difficult to buy meat because it is expensive around here and our priority is to buy my medicines.

We live in a rented house and struggle to make ends meet. Sometimes, we don't have anything to eat for a whole day. My son, Zaki, is a student at the Vocational Training Centre. My daughter, Ghofran, has down syndrome and does not go to school. The meat pack has helped us greatly as it will last us all week." – Nasereldin, Sudan



Korotoumou cooking the Qurbani meat received.



Korotoumou and her children enjoying their Qurbani meat.



Nasereldin and family who benefitted from the Qurbani.





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