



INTERNATIONAL
WAQF FUND

International Waqf Fund
Annual Report 2024

Contents

04	Foreword	09	Where we worked
06	What is waqf	10	Donation cycle
07	About us	11	Current Property Portfolio
08	Our Vision, Mission, Values	12	Waqf Conference

Projects

Boosting Access to Maternity Care – Mali	16
Saving Lives and Easing Suffering – Gaza	22
Bringing Nourishment to Poor Families – Bangladesh & Bosnia and Herzegovina	26
Sharing Joy at Eid al-Adha – Mali & Bangladesh	30
Growing Livelihoods to Battle Hunger – Afghanistan	34
Planting the Seeds of Self-Sufficiency – Albania	38
Forging Opportunities for Enterprising Women – Pakistan	42
Empowering Young Entrepreneurs to Succeed – Albania	48
Expanding Horizons and Hope – Green Lane Masjid, UK	52
Caring for Orphans with Compassion and Dignity – Niger & Gaza	56
Giving Orphaned Children a Safe Space to Learn and Live – Somalia	60
Transforming Schools and Futures – Iraq	64



Foreword

– Dr. Mohammad Alsaghir, Director

"Together, we are not only responding to immediate needs but building a thriving and sustainable tomorrow."

Assalamu alaykum Peace be with you

It is with great pleasure that I present this year's Annual Report for the International WAQF Fund (IWF). Over the past year, we have made significant strides in advancing our mission to create sustainable and impactful investment opportunities that align with the principles of WAQF.

A key focus of our efforts has been the development of strategic partnerships across the globe. Through multiple collaborative initiatives in southeast Asia, the Middle East and Europe, we have worked with like-minded institutions, philanthropic entities, and investment partners to build a diverse portfolio of WAQF-aligned investment projects. These partnerships have not only expanded our global footprint but have also reinforced our commitment to ethical and socially responsible investing.

The IWF plays a pivotal role in revitalising and promoting the timeless Islamic tradition of WAQF as a powerful tool for sustainable development and social impact. Through strategic advocacy, capacity building, and innovative investment models, we work to re-establish WAQF as a dynamic and relevant mechanism for addressing contemporary global challenges. **By engaging with governments, civil society, and international partners, we drive the integration of WAQF into modern financial and philanthropic systems.** We also support the development of legal frameworks, governance standards, and institutional capacities that enable WAQF to thrive in diverse contexts.

In addition, IWF actively invests in, and supports, WAQF-based initiatives that deliver long-term benefits in areas such as education, healthcare, economic empowerment, and humanitarian relief. These efforts not only preserve the spiritual and charitable essence of WAQF but also demonstrate its potential as a catalyst for inclusive and resilient communities. Through global outreach and thought leadership, we strive to inspire a renewed vision for WAQF—one that is rooted in tradition, yet responsive to the needs of today and tomorrow.

This year the IWF remained steadfast in our mission, ploughing £378,565 into projects assisting communities in crisis and supporting lasting development across the globe. Healthcare was a major focus this year, **with a newly constructed maternity unit in Mali offering modern, dignified care for mothers and newborns.** Additional support included emergency transport, solar-powered facilities, and waste disposal systems. In southern Somalia, critical renovations to the Afgoye Orphans Care Centre gave over 500 children renewed hope—replacing damaged infrastructure with clean, safe, and inspiring spaces to live and learn. Meanwhile, our initiatives in Iraqi-Kurdistan improved school infrastructure and teacher training, ensuring that children learn in safer, healthier environments.

We also invested in livelihoods that create long-term resilience. In Albania, families with orphaned children gained self-sufficiency through greenhouses, agricultural tools, and business training; and an intensive training course strengthened youth enterprise. In Pakistan, **70 women learned marketable skills**, accessed business grants, and established small enterprises—from home salons to tailoring services—boosting both confidence and financial independence. Meanwhile, we helped hundreds of the most vulnerable families in Afghanistan to set up successful small businesses. Our response extended to seasonal and emergency support, too. Through your WAQF, 2480 people in Bangladesh and Mali celebrated Eid with nutritious Qurbani meat, while Ramadan food packs brought relief to families in Bosnia and Bangladesh. In Gaza, our emergency assistance provided hot meals, hygiene items, water, and counselling support to those enduring unimaginable hardship.

This Annual Report tells our story of solidarity, dignity, development and sustainability – all made possible by your enduring commitment to WAQF. Together, we are not only responding to immediate needs but building a thriving and sustainable tomorrow. Thank you for making 2024 a year of powerful change.

Dr. Mohammad Alsaghir
Director

What is Waqf?

Blessings and benefits that last. A centuries-old Islamic tradition established by the Prophet Muhammad (peace 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 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 (Sadaqa Jariyah).**



ABOUT US

Recognising the need for sustainable charity, in the year 2000 Islamic Relief – International WAQF Fund's parent company– began offering shariah-compliant WAQF shares as a means of donation.

Since then, the generosity of WAQF donors has powered impactful humanitarian interventions in over **25 countries worldwide.**

The concept of WAQF preserves intact the original donation, or 'investment' – which can be in the form of money, property, or other assets – whilst using the profit to help vulnerable people.

As a result, the original donation produces a charitable income year after year. WAQF aims to achieve ongoing benefits.

Those making WAQF donations gain never-ending blessings, whilst others receive the lifesaving and life-changing assistance they need.

In 2024 our generous donors entrusted us with around £8.8 million, which we placed into shariah-compliant investments that earned a healthy average annual return on investment of five to seven per cent.

We used the **80 per cent (£378,565)** return on investment to implement charitable projects assisting some of the world's most vulnerable people.



Our vision

We aspire for the Waqf sector to lead
Global development



Our mission

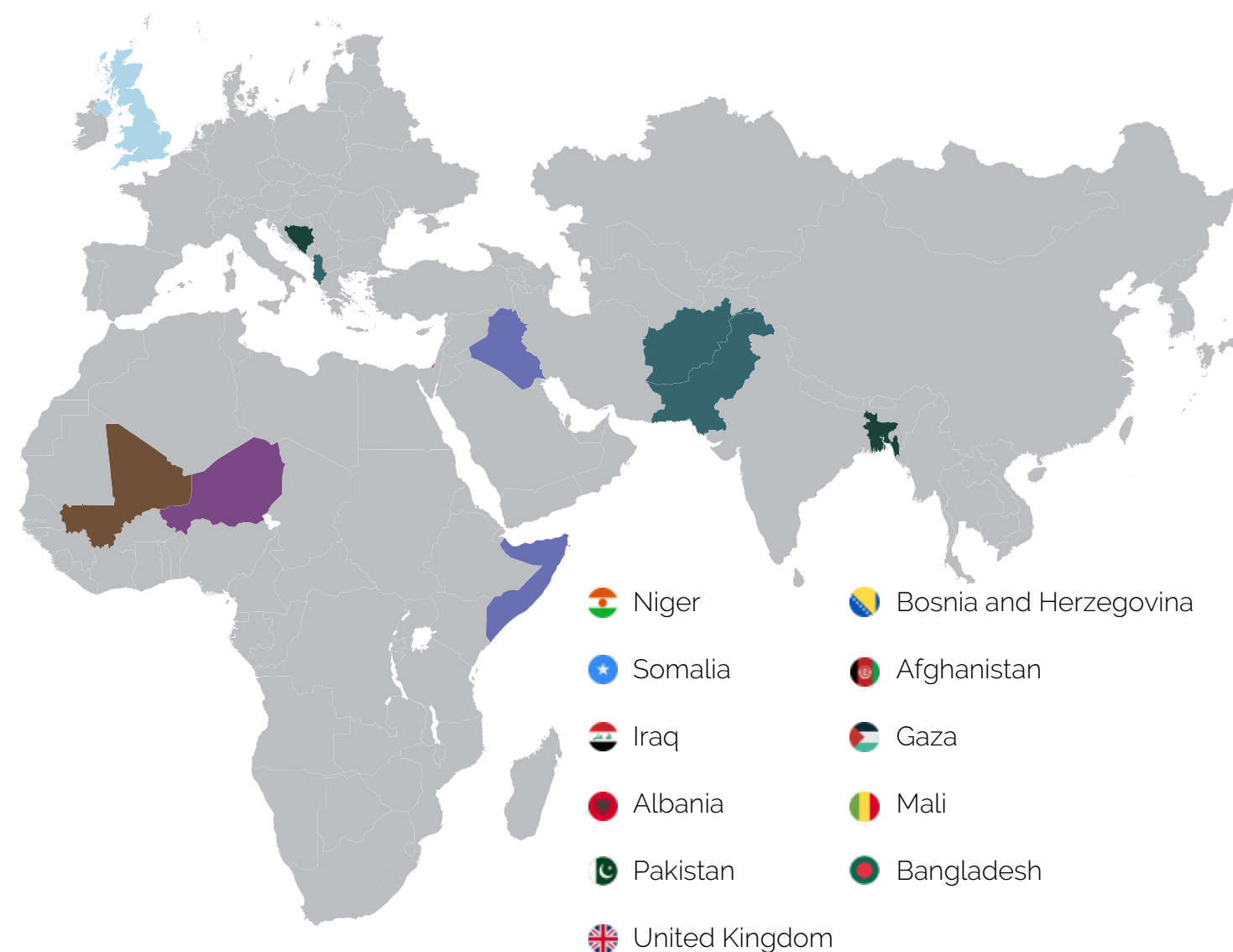
Advance Waqf models to develop and support
strategic initiatives leading to sustainable
development and social justice



Our values

- Shariah compliancy
- Stewardship
- Equity
- Sustainability
- Innovation

Where we worked in 2024



IN NUMBERS

11
Projects

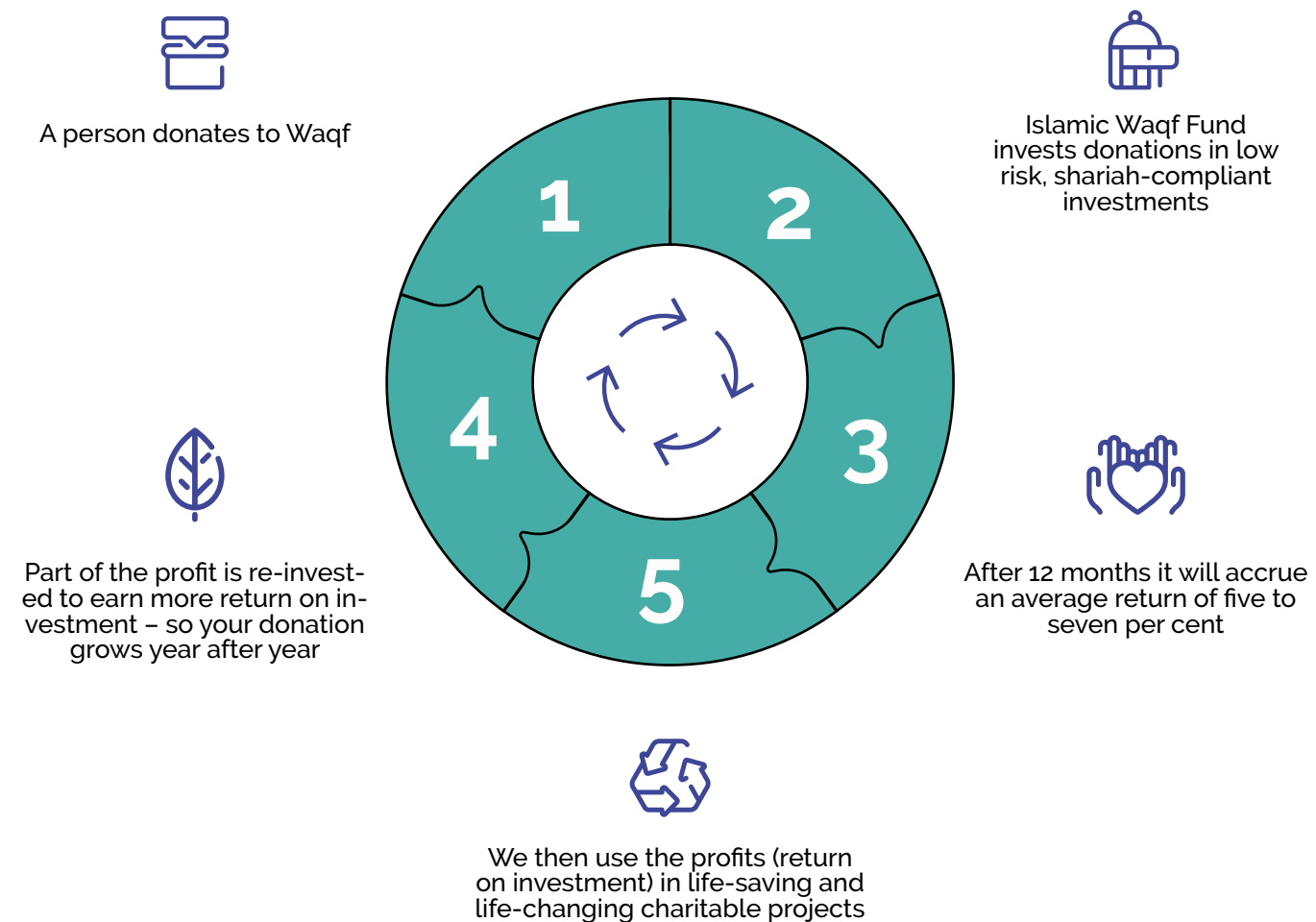
12
Countries

Return on investment funded **11 projects in 12 countries in 2024.**

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.



Current property portfolio

The total valuation of the properties was, Alhumdulillah, **£15m** according to surveys commissioned in **2018**. The values are likely to have appreciated during 2019, only to fall back to **2018** levels during **2020** due to the impact of **Covid-19**.



2024 Highlights: Advancing Our Mission Through Collaboration and Innovation



Unlocking Generosity: Advancing Waqf for Sustainable Development

Highlights from the 1st Annual Conference

The International Waqf Fund proudly hosted its inaugural Unlocking Generosity Annual Conference, titled “**Waqf Instruments for Wealth Management in the West**”, on 19–18 September 2024 at the International Waqf Fund Birmingham, UK. This first-of-its-kind event served as a dynamic platform to revive and reimagine the role of waqf (Islamic endowments) in modern Western societies, focusing on its potential to drive long-term sustainable development and financial empowerment within Muslim communities.

The two-day hybrid event welcomed a total of 236 attendees, with 73 joining in person and 163 participating virtually via MS Teams. The audience included industry professionals, academic scholars, legal experts, donors, sponsors, and Islamic Relief staff from across regions and countries where the organisation operates. The theme of the conference provided fertile ground for the exchange of ideas, best practices, and innovative strategies, all centred around the role of waqf in wealth management and charitable giving in the 21st century.





The program featured **Five core thematic sessions**, a keynote address, and a special presentation, with 15 speakers engaged over the two days. Each session focused on a critical area essential to understanding and activating the potential of waqf in the Western context:

- **Understanding Waqf** – Exploring its historical, religious, and jurisprudential significance.
- **Contemporary Challenges** – Addressing the obstacles faced by modern waqf institutions within secular legal frameworks.
- **Innovative Fundraising** – Presenting modern tools such as crowdfunding, impact investing, and partnerships with philanthropic organisations.
- **Success Stories** – Highlighting real-world examples of impactful waqf-funded projects in education, healthcare, and poverty alleviation.
- **Legal and Regulatory Frameworks** – Examining how waqf can operate within the civil and common law systems of Europe, with a focus on governance and transparency.



HEALTH



The newly constructed maternity unit in Séguétambougou, Mali

Boosting access to maternity care

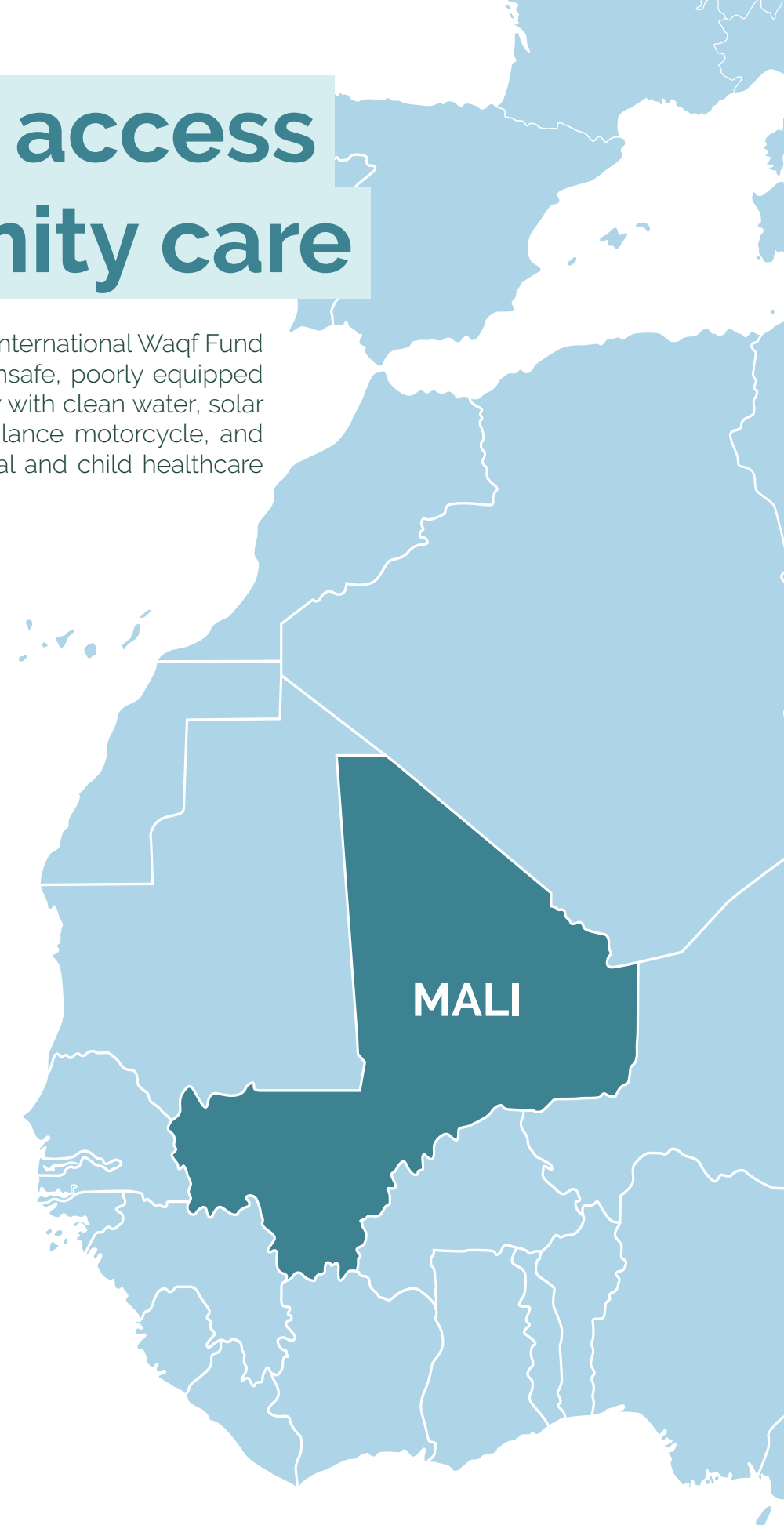
A six-month project funded by the International Waqf Fund transformed Séguétambougou's unsafe, poorly equipped maternity unit into a modern facility with clean water, solar power, medical supplies, an ambulance motorcycle, and trained staff—bringing safe maternal and child healthcare to the community's doorstep.

1,706

People Helped

£60,000

COST





“

"I remember the tragic story of Binta, an old woman who became her grandson's caretaker after losing her daughter, who died during childbirth."

Dounamba
Maternity nurse



”

"The maternity unit was built of mud, in a very poor state of repair, with cracks in the walls, a perforated tin roof and an unfenced courtyard," says Dounamba, describing the very limited maternal services available in the village."

"The centre lacked electricity and a water supply, and the technical facilities were totally inadequate due to a lack of medical equipment and supplies. Medicines were scarce, and we had no means of transport to evacuate urgent cases. When assisting births or consulting at night, I had to use the light of a torch, and to wash the new mother's clothes, I had to fetch water 20 metres from the centre."

The poor conditions at the maternity ward meant many local women gave birth without medical help, at home or sometimes even on the road while trying to reach the health centre in Diago. Reports showed that **65 per cent of births in the village went unattended by trained midwives or nurses, presenting grave risks to both mother and baby.**



”

“For my own pregnancies, I encountered many difficulties,” says local woman Sétou, 40, describing the difficulties of accessing the nearest health centre, more than 20 kilometres away. “To get there, I often had to borrow a motorbike or cart. Sometimes I couldn’t even keep my prenatal follow-up appointments. During my third pregnancy, I even gave birth in the cart on the way to the centre, without the assistance of a health professional. My last child was born at home, assisted by a traditional birth attendant.”

International Waqf Fund is determined to assist, so in 2024 we funded a six-month project to strengthen maternal and child health services.

“Thanks to this project, a new concrete maternity hospital was built in Séguétambougou, equipped with drinking water, solar energy and easy and affordable access to medicines,” Sétou points out. “We have a lot of rooms now. What touched me the most is our delivery room which is very equipped with a modern delivery table and there is even a toilet inside. In addition, a waiting area has been set up in the courtyard to accommodate patients. All this makes you want to give birth here.”

In addition the project also provides the maternity ward with an incinerator to safely dispose of biomedical waste, and a motorcycle ambulance so patients needing emergency care can be rushed to health centres. It also fences the facility, improving safety and privacy.

“In addition, health workers received technical training on maternal and child health,” adds Dounamba. “These sessions have strengthened my skills in the areas of maternal and child health. The maternity unit’s management committee have been trained in the administrative and financial management of the facility, which will make a major contribution to improving the way the centre operates.”

Sétou agrees that the project is already making a difference to the lives of women and children.

“I would like to express my deep gratitude to Islamic Relief and their donors, especially the International Waqf Fund. The women of Séguétambougou no longer have to travel to Diago for their pregnancy follow-up or to risk their lives with home births. Today, everything can be done quietly here.”



”

“We attended awareness-raising sessions on maternal and child health, as well as on child protection and gender-based violence organised by the project. These trainings, led by the health workers of the health district, allowed me to better understand the importance of exclusive breastfeeding and the introduction of complementary foods from six months. My youngest child, born just before the project began, is now benefiting from this advice and started complementary feeding.”

Sétou, 40, Séguétambougou, Mali



The new motorcycle ambulance provided to the maternity unit.

EMERGENCY

Saving lives and easing suffering

In 2024, Gaza faced severe siege. With your Waqf, Islamic Relief delivered medical aid, food, water, and support — helping over 40,741 people survive and find relief.



4,115

People Helped

£20,000

COST

GAZA





SAVING LIVES AND EASING SUFFERING

With your WAQF, we help support Islamic Relief's work to save lives and ease suffering in Gaza. With dedicated staff working tirelessly on the ground, the emergency response is wide-ranging.

It provides hospitals and health clinics with medical items while vulnerable families receive hygiene essentials such as soap, toothpaste and nappies. food parcels packed with essential staples are distributed, as well as thousands of food vouchers and over. Water distributions reach around **110,100 people per day**, and shelters for displaced families are cleaned. In addition, counselling and recreational activities give nearly 98,300 children some respite from the traumas they face.



Hot meals have been delivered to **1,200 households**, while 396 food parcels and vouchers were distributed to families in need. In addition, **over 2,200 households** received fresh produce baskets to help ensure access to nutritious food.

Clean water, hygiene kits, clothing, and bedding have also been distributed, helping vulnerable communities maintain basic living conditions.

We also cleaned and maintained shelters for displaced people, supported education services, and provided counselling to children and adults affected by trauma.



Through these efforts, we have reached **over 4,000 people** — easing suffering and restoring hope, one life at a time.





Bringing nourishment to poor families

Our support for Islamic Relief's Ramadan food distribution provided **381** nutritious food packs to vulnerable families in **Bangladesh and Bosnia and Herzegovina**.

1,524 **£20,000**
People Helped COST

RAMADAN



Bangladesh



Fuelled by conflict, extreme weather, and economic instability, global hunger continues to rise in 2024. A staggering **38 million** children under five are thought to be acutely malnourished, while the number of people facing famine-like conditions have more than doubled to **1.9 million**— the highest since monitoring began.



For some hungry families, **our support for Islamic Relief’s annual Ramadan food distribution provides respite.** Altogether, our funding ensures 381 food packs filled with nutritious staples reach vulnerable households in Bangladesh and Bosnia and Herzegovina.



“Due to my husband’s physical disability, he struggles to work, resulting in difficulties in affording proper meals,”
says Chameli, 36, who lives with her family in Thakurgaon, Bangladesh.
“Our daily meals typically consist of lentils and rice. Additionally, I struggle to cover the expenses of my three children’s education, as they all attend school.”

Chameli receives one of **381 family Ramadan food packs funded by IWF**, and says, “Receiving this Ramadan package, everyone can properly observe fasting by having a filling suhoor meal. I feel relieved during Ramadan as I no longer need to worry or stress about our meals.”



Mustafa, an -83year-old pensioner, also receives a food pack. He has been struggling with poverty and health challenges since the Bosnian War forced him to flee his home, decades ago. Returning to his hometown of Janja in **Bosnia and Herzegovina in 200**, he has been unable to find work and has struggled with mobility issues and **medical costs since suffering a severe stroke two years ago.**



Mustafa’s small pension is insufficient to cover daily expenses, so he and his wife depend on financial support from his children living abroad. The Ramadan food pack eases the couple’s financial strain, and enables them to observe the blessed month with dignity.



QURBANI

Sharing joy at Eid al-Adha

For Muslims across the globe, Eid is a joyful occasion, **but for the world's poorest**, the holy festivals can also be a time of worry, of struggling to find enough food.

2,480	£9,392
People Helped	COST





This year we once more **support Islamic Relief's qurbani distribution**, which provides vulnerable households with high-quality halal meat during Eid al-Adha – for many, it is the only time in the year they will taste meat.

We fund 180 qurbanis, so 2480 people in Bangladesh and Mali enjoy a dignified and joyful Eid, free from worry about where their next meal will come from.



Assetou and her family are happy to celebrate Eid with Qurbani meat

Ever since her husband died, mother-of-three Assetou has been the breadwinner for her family, but the little she earns selling medicinal leaves and shoes in her local market is not enough to pay for everything they need.

"I struggle day and night to provide for [my children]. We live in a rented house, and sometimes it's hard to pay the rent,"

Assetou says, adding that poverty forced her eldest child to drop out of school. Islamic Relief's orphan sponsorship programme provides the family with a regular stipend which helps her cover the most basic needs, but meat, a source of protein and nutrients, is unaffordable.

"My children always ask for meat," she says, "but it's very difficult for us to buy meat. We can go weeks without meat." Most of their meals are made with dried fish or vegetables. When there's a bit of extra income, she buys a small portion of meat for her children — a rare occasion, so receiving Qurbani meat through IWF funding makes a difference.

"The Qurbani meat—we make it last. First, I cook some fresh meat so my children can enjoy the feast like other children. Then I dry the rest to use it gradually in our diet until the meat runs out."



Masuma serves her family a meal made with qurbani meat

Masuma, 47, lives in a small, rundown house Nawabganj, Bangladesh. Since her husband passed away, she has been the sole provider for her family of six, working as a day labourer in the fields and doing housework for others in the community. She earns about 200 Bangladeshi Taka a day— it's barely enough to survive, and means healthcare and school are usually out of reach.

Even finding sufficient food is a struggle, so they sometimes have to skip meals. One major challenge is the lack of meat. **"We haven't had beef or goat meat for eight months," Masuma explains. "It's too expensive."**

This lack of nutritious food affects the family's health, especially the children. Eid al-Adha, usually a time of celebration, often passes by without any special meal for them.

But this year is different. Thanks to IWF funding, Islamic Relief is able to provide Masuma's family with two kilogrammes of fresh Qurbani meat. For the first time in years, they enjoy a proper Eid celebration. "My granddaughter is so happy," Masuma says. "We cook and eat together. It feels like a real celebration."

Masuma is quick to point out that receiving the meat means more to the family than respite from hunger: "The Qurbani meat pack brought immense joy and relief to our family. We are very pleased and thankful to Islamic Relief... their support gives us hope and strength to carry on."

Food security and livelihoods



Building Resilient Livelihoods

105

Families

£50,000

COST

By 2024, years of instability, poor governance, conflict, and drought plunge Afghanistan's economy into freefall, plunging the country into one of the world's worst humanitarian crises. A staggering **23.7 million people** need humanitarian aid to survive. As hunger deepens, **15.8 million** individuals do not know where their next meal will come from; in Balkh, one of the country's poorest provinces, **35 per cent of residents face crisis or emergency levels of food insecurity**.



Hunger is particularly prevalent in families with older people, people with disabilities, and those without a male breadwinner, since women have few opportunities to earn a living and provide for their children. To tackle this, we fund a new project to boost the livelihoods of these struggling families—including **100 families of orphaned children—in Balkh's Chintal and Charbolak districts**.

Beginning in 2024, the two-year project aims to support **650 people in 20 villages to create reliable livelihoods**. It supports them in developing a business plan and delivers training in the skills necessary to run a successful small business. Our funding covers 105 of the project's 650 participants, who also receive the equipment or cash needed to set up their small enterprises. Among them is mother-of-five Anisa, who lives with her children in Chemtal district.



“

“I don't have male support as all my relatives are economically struggling,” says Anisa, who finds it hard to provide for her family since her husband died of cancer. The -47year-old earns just 2,000 Afs (around 30 USD) per month weaving carpets, and hopes to increase her income through the project.

“I feel the cash grants... will help me buy new fabrics and raw materials. I would like to thank International Waqf Fund for considering my family for this assistance,” adds the -47year-old, who plans to support her children to build brighter futures. “I would like to educate my children so they become successful people in their lives. This has been my focus.”



”

Anisa, who is boosting her carpet weaving income through the project, with four of her children

Hope has also kindled for mother-of-five Latifa. Since her husband, the family breadwinner, died, she has relied on her elder brother and other relatives for support – but making ends meet remains a daily challenge.

“I can't afford two meals per day. It is winter, and we don't have any heating materials, food, or blankets. I would really want to see this improve in the future,” says Latifa, who, aged 39, is excited by the prospect of earning a living for the first time through the project. She plans to use her new income to improve her family's living conditions and her children are also looking to the future.

“I would like to become a doctor because there are few doctors in my village,” says her youngest son, eight-year-old Mahdi. “I have seen sick children and mothers. I want to treat them.”

By supporting vulnerable people to earn a reliable living, the Islamic Relief project is helping to improve the lives and futures of 4,550 people.

Food security and livelihoods



Planting the seeds
of self-sufficiency

44

Vulnerable people

£50,000

COST

This year we support a project to help 11 families with orphaned children in Albania, one of Europe's poorest countries. Poverty there affects not just income but also access to education, healthcare, housing, and social inclusion.

Since farming is both a way to survive and a reliable source of income, the project focuses on agriculture as a long-term solution.

Through the initiative, the families receive greenhouses, plus the necessary tools and training to grow and sell their own fruit and vegetables. This helps them become self-sufficient, improve food security, and create new job opportunities.



By teaching families how to run greenhouses and grow crops efficiently, the project is helping to break the cycle of poverty and unemployment in rural areas, giving people a stable income and a better future. Among those to benefit has been Lindita, who lives in Hotolisht, a rural village, with her extended family of 11.



Lindita quickly learned the skills needed to grow a reliable income

Lindita continually struggled to make ends meet and feed her family.

The emotional toll is almost overwhelming, but then she is offered the opportunity to participate in **the IWF-funded project**.

Though she has no prior experience, Lindita commits to learning how to cultivate vegetables.

A new greenhouse is installed and she quickly gains the skills to cultivate a reliable source of fresh produce. As well as helping feed her family, the greenhouse gives **Lindita a new sense of purpose and confidence.**



Nazmije is using her income to improve her family's living conditions

Mother-of-four Nazmije is also struggling to provide for her children, and her **-84 year-old mother**, without a reliable income.

But then the project equips Nazmije to build a new enterprise selling fruit and vegetables – she now earns the equivalent of **400 Euros per month** and **has been able to improve her household's living conditions.**

Food security and livelihoods



Forging
opportunities
for enterprising
women

70
Women

£50,000
COST

Pakistan



This year **IWF funding extends a life-changing project in Rawalpindi**, Pakistan. Beginning in 2024, the second phase of the WISE project helps marginalised women, including widows, become financially independent by providing them with training and business grants.

Running for eight months, **the latest phase is supporting women to start small businesses**. Master trainers from Pakistan Bait-ul-Maal (PBM), a government institute supporting disadvantaged communities, provide three-months of intensive training in skills like sewing, embroidery, and digital marketing.

The project also improves training centres with modern equipment, ensuring high-quality learning experiences. To help women succeed, it offers business training and networking opportunities, along with access to medical and social support services through PBM.



18 women embark on sewing training, with most going on to secure jobs at a business centre and others launching home-based tailoring businesses. Meanwhile, **all 12 women that opt for beauty skills training open small salons in their homes**.

We hope to see the project expand still further by setting up business centres connecting women with local industries so they can sell their products.



When the project completes, **70 women will be on the path to earning a stable income and improving their lives. Mother-of-three Aasma is among them.**

She moved with her husband – a daily wage labourer – and children to Islamabad in search of work, but the family were unable to escape the poverty trap.



“I had admitted my children to a public school when we moved here, but due to financial constraints, I had to withdraw them,” says Aasma. That was one of the hardest things I’ve had to do: it broke my heart.

“Until recently, I wasn’t working. My husband was the only earner in our house, but his income isn’t steady or sufficient. There were days when feeding my children even once was difficult. Things were really uncertain.

My life felt stuck, I had no skills, no confidence, and no way to support my family. I was worried all the time.



Earning for the first time, Aasma now feels hopeful for the future

“But during the **-3month training**, I learned stitching, developed confidence, and even soft skills like how to deal with clients and vendors. I’ve started getting client orders and earning. Things are slowly improving. It’s just the beginning, but it’s a hopeful one. Life is still tough, but I feel empowered now.

“Before this, my days were filled with worry and stress about basic survival. Now, I feel like I have a purpose. Of course, we still face challenges like rent, health costs, and uncertainty, but at least I now have a skill and some income of my own.”

Trainee learning skills in sewing and tailoring, who lives with her family in Rawalpindi, has also learned skills and rediscovered hope.



"Before, I felt stuck and helpless," she says, describing the hardships facing her household. Muqqadas lives with her parents, two brothers and sister.

Illness prevents her father from working, and the family struggle to make ends meet with the little her brothers earn as daily labourers.

"My days were usually filled with house chores and worry, mostly about my father's condition and our financial instability. Our family was surviving on a very low income, and I didn't know how I could help."

Then, she joined the IWF-funded project, which taught her to earn a living as a beautician.



"This training changed everything. We started with basic grooming techniques like threading, waxing, and facials. The exposure visits to top salons in Rawalpindi and Islamabad boosted my confidence and even opened up internship opportunities for me.

"Islamic Relief didn't stop there; they provided cash grants to help us start our own businesses. That meant everything to me. Now I feel prepared to work, earn, and support my family. Now I have hope."



Food security and livelihoods



Albania

Empowering
Young
Entrepreneurs

25

Young People

£2,232

COST

Despite recent economic progress, poverty remains a **significant challenge in Albania**.

A large portion of the population still lives near or below the poverty line, with many **people struggling to make ends meet**.

According to the World Bank, **around 17 per cent of Albanians are living below the international poverty line in 2024**.



Rural communities, where employment opportunities are limited and infrastructure is underdeveloped, are particularly at risk of poverty – **but it is prevalent in large cities too**.

Throughout the country young people face alarmingly high rates of unemployment, leaving many feeling their only hope of escaping the poverty trap lies beyond Albania's borders.

This year, **IWF teams up with Islamic Relief to empower young Albanians with the skills and tools to improve their prospects by embracing enterprise**.

The Entrepreneurship Boot Camp in **Tirana, Albania is a two-day intensive programme to help around 25 final-year high school students develop their ideas into real businesses**. Throughout the boot camp, participants engage in activities focused on ideation, team building, financial management, business modelling, and strategy development.

The boot camp provides valuable hands-on learning for the students, encouraging them to bring their ideas to life and contribute meaningfully to their communities and economies.

By the end of the programme, they are equipped with the tools and confidence to begin launching their own ventures.

The bootcamp is helping foster a new generation of entrepreneurs that can drive positive change; and, by nurturing local talent, hopes to strengthen the foundations of **business culture in Albania to create new opportunities across the region**.



Health, Wellbeing, and Community Development

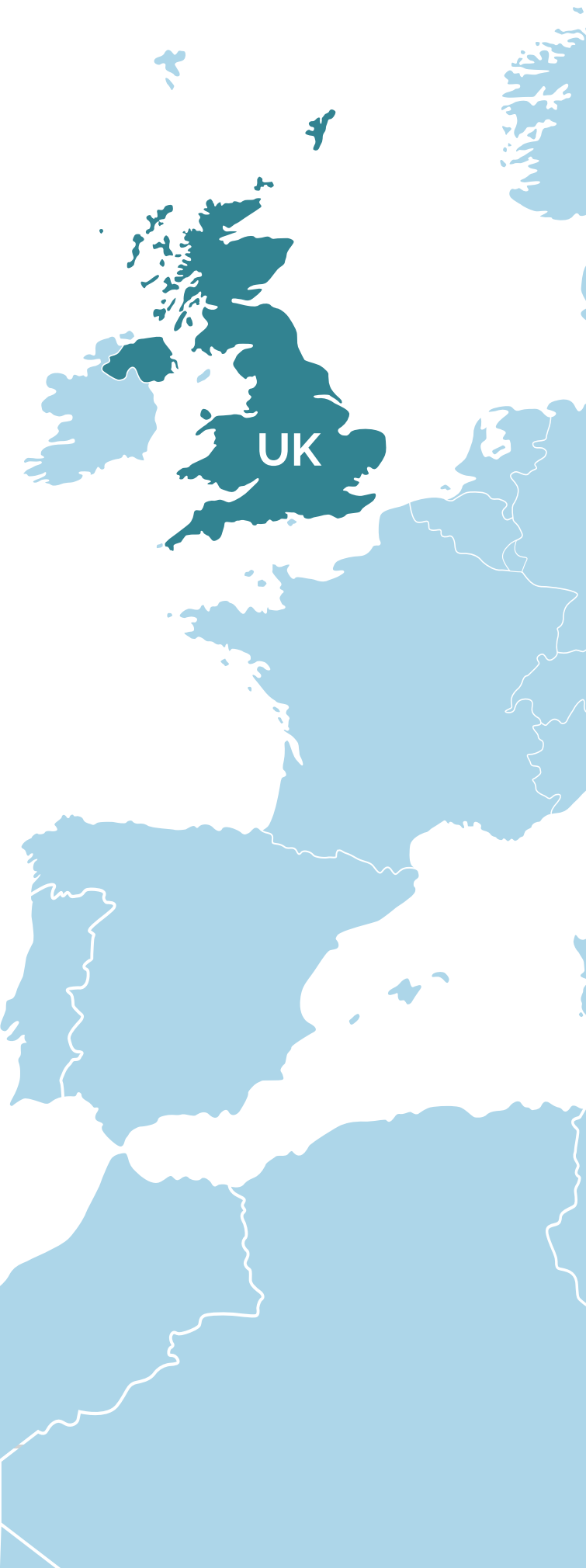


Expanding horizons and hope

This year we support Green Lane Masjid and Community Centre because of its vital role in uplifting the community in Bordesley Ward,

Birmingham, UK – one of the most deprived areas in the region.

£30,000
COST



Green Lane Masjid offers young people a safe space where they can build skills, develop strong ethics, and improve their overall wellbeing, steering them away from the dangers of gang violence and drug use. The centre has successful youth programmes, including football and basketball clubs that foster teamwork and social inclusion, **which it wants to extend to reach more young people.**

To help, we fund the cost of a new minibus so **Green Lane Masjid can take young people on retreats**, camping trips, and visits to historical sites – providing enriching experiences. The new vehicle creates new opportunities for women and girls, ensuring they can engage in activities that might otherwise be restricted due to cultural or religious constraints. The centre's Elders Club also benefit from organised excursions.

The feedback from service users has been overwhelmingly positive:

“When hosting events like our wellness walks, we are truly grateful for having access to the minibus. It plays a vital role in making our services more accessible and inclusive. The minibus allows us to travel together as a group, which helps build a sense of community and connection even before we reach our destination. It also ensures that everyone arrives safely and on time, without the stress of navigating public transport or arranging lifts.

With plenty of space inside, we're able to comfortably carry any equipment, refreshments, or materials we need for the day. Having the flexibility to travel according to our own schedule means we can focus more on the wellbeing aspect of the event, without the added pressure of coordinating around public transport timetables or taxi services. Alhamdulillah, the minibus enhances the experience for both staff and service users alike.”



— Salma, Cancer Service Support Worker

“It was a lovely outing and I appreciate the hard work and effort of all the organisers and the funders of the minibus who helped us to be able to have such outings. The food was lovely and it meant that I got to get out of the house.”

— Tahira, Elders Group Attendee

“I loved the fact that we came here and enjoyed the greenery and water. Meeting all the sisters was so nice and I enjoyed the food. This was the first trip we have been able to go on and we definitely want more trips.”

— Naseem, Elders Group Attendee

“I loved the reservoir the most. Usually I don't like leaving the house as I do get anxious but I'm so glad I did and I liked it so much. My children do not have time to be able to take me out, so being able to go on outings with the masjid and having a minibus that we can use for free is really good.”

— Asmat, Elders Group Attendee

By supporting Green Lane Masjid, we are helping to create safe, empowering spaces for all generations – from youth at risk to elderly residents seeking connection and enrichment. This investment in the community's wellbeing will have a lasting impact for years to come.

Orphans and Child Welfare

Caring for Orphans with Compassion and Dignity

In Islam, caring for orphaned children is a deeply valued act of kindness and faith.

The **Qur'an and Hadith** emphasise the importance of **protecting and supporting orphans**, ensuring they are treated with compassion and dignity.

£1,873

COST

5

Orphaned Children



The Prophet Muhammad (peace be upon him) was an orphan himself, and he taught that those who care for orphans will be close to him in Paradise.

During 2024, **International Waqf Fund supports five orphaned children through the Orphan Sponsorship Programme, which provides a regular cash stipend to help meet their basic needs.**



Since Fadimata's father died, her mother has struggled to provide for the family with the little she earns selling firewood and corn flour.

Fadimata's sponsorship is a lifeline for the -14year-old, her sisters, and mother, who live together in Niger.

As well as covering their basic needs, the children can buy school supplies – Fadimata in particular is thriving at school and dreams of becoming a doctor.



Yousef, 17, lives with his mother in Gaza. He lost his father in 2018.

His dream is to start his own business but the relentless Israeli attack on Gaza has made even going to school impossible for Yousef.

He helps his mother however he can, and in happier times enjoyed football, cycling, gardening, and collecting marbles.



Mariama, 14, lives with her mother, Maimouna, and her three siblings in Niger.

Following the loss of her husband, Maimouna became the family's sole provider, selling vegetables to support them. With sponsorship funds she has been able to feed the children and support their education.

Mariama is progressing well in school, and attends Qur'anic school after regular classes.



Seraj, 19, is struggling to survive Israeli's ongoing bombardment and blockade on Gaza.

Food is running out in the enclave, and the university student dreams of fresh meals. Her father passed away in 2018, leaving her mother as her primary caregiver.

The family struggles financially, relying on sponsorship and a pension, which barely covers their needs due to the spiralling costs in besieged Gaza.

Seraj finds respite in drawing and book collecting.



Kadidjatou has just turned 18. She lives in Niger with her mother, Fati, and two siblings.

Despite the loss of her father, her family maintains dignity and stability in their mud-and-cement flat, benefiting from access to electricity, safe drinking water, and adequate sanitation.

Her mother sustains the family's needs through selling porridge and local condiments, supplemented by regular stipends from the sponsorship programme.

Kadidjatou is a bright student who aims to become a doctor.



Giving orphaned children a safe space to learn and live

£59,300 550

COST

Children

Somalia



supports **550 boys** and girls aged five to **14** but classrooms, offices, toilets, and water facilities are damaged and need serious repairs.

To create a better learning and living environment for the children, IWF supports a project to overhaul facilities at the centre. **The project upgrades 18 classrooms.**

It adds new windows and doors, builds **21 toilets**, installs three water tanks, and provides **200 chairs** for students and **200 mattresses** for girls living at the school. Kaltun, who lost her father in **2013**, is among the children to benefit.



“This school has significantly changed my life,” says the -13year-old, “Attending school makes me feel happy and motivated.

I enjoy learning new things and being in an environment where I can explore different subjects. It's great to see my friends every day and participate in various activities, which makes the experience enjoyable.”



«Attending school makes me feel excited and motivated,» agrees classmate Idil, 14, whose family has struggled to get by since her father died in 2015.

Now aged just 14, the schoolgirl already values the bright prospects that a good education offers. “Before attending school, I had limited knowledge and opportunities. Now that I study, I feel empowered and equipped with essential skills for my future.”

Kaltun is also passionate about her school, and says that the improved learning environment makes her better able to study reach for her dreams.

“School feels like a place of growth and opportunity, where I can develop my skills, knowledge and prepare for the future.

I am focused on my learning and always striving to become well-prepared as an entrepreneur. I hope to be a business person who owns several businesses, allowing me to enjoy life and reap the rewards of my hard work.”

By repairing and improving the centre, we ensure hundreds of vulnerable children like Kaltun receive a quality education, a secure place to live, and the support they need to build a better future.



Education

Transforming
schools and
futures

£50,000
COST

1,320
Children and Teachers



"In our school, the sinks and bathrooms are in awful condition.

They are often dirty and not properly maintained, with some sinks not working. The toilets are usually not clean and there is often a lack of soap and paper towels.



“
I try to avoid using them as much as possible,” says Nmaa, 12, who lives in Halabja, in Iraqi-Kurdistan, where school standards have fallen amid a decade of economic crisis.

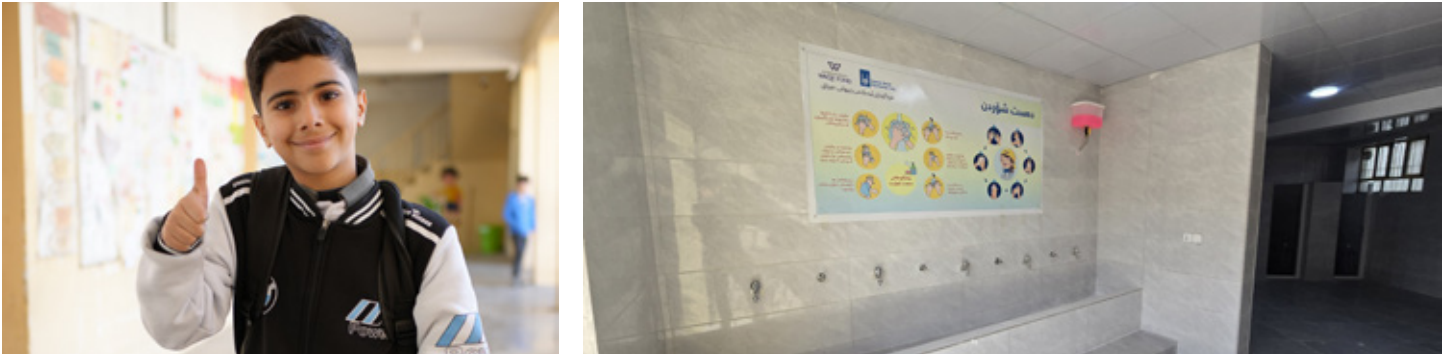
Most school buildings and facilities in Halabja governorate are in a state of disrepair; learning materials and equipment are in short supply; and teachers struggle to access essential training.

“Internet connection problems [make] it hard to access online resources and do some assignments. Also, sometimes the classrooms are overcrowded, so it's hard to focus when there are too many students,” says the school-girl, adding that conditions are particularly dire in winter, with students struggling to learn in cold classrooms and facing problems with the water supply.



"We don't always have enough materials, such as books, pens, or other supplies, which makes it difficult to complete our work correctly.

Lastly, some teachers were absent frequently, so we missed lessons and had to catch up on our own. But we try to stay positive and keep going despite these challenges."



For years, International Waqf Fund has been helping to improve schools in Iraqi-Kurdistan and **2024** we continue this important work.

This year, we fund an Islamic Relief project to improve facilities and provide teacher training in two Halabja schools, including Nmaa's. It includes improving toilets and washrooms for students and teachers, as well as sewage and plumbing systems; and a programme of repairs includes rewiring, ventilation and painting.

Classrooms will be furnished with essentials such as desks and cabinets, with learning materials like whiteboards and books also provided.

Students are taking part in awareness-raising sessions that teach them how to practice good hygiene and save water; so their schools become healthier and more environmentally-friendly places. With a focus on boosting outcomes for children, **20 teachers** are receiving training in topics including psychosocial support, child protection, and social cohesion – and they are shown how to share their learning by training others.





Thank you
for all your support



INTERNATIONAL
WAQF FUND

Infinite Good

International Waqf Fund

22-24 Sampson Road North
Birmingham
B11 1BL
United Kingdom

Tel: +44 121 380 0022

waqf@waqf.org

www.waqf.org

Registered Charity No. 1162805

Registered Company No. 08612172