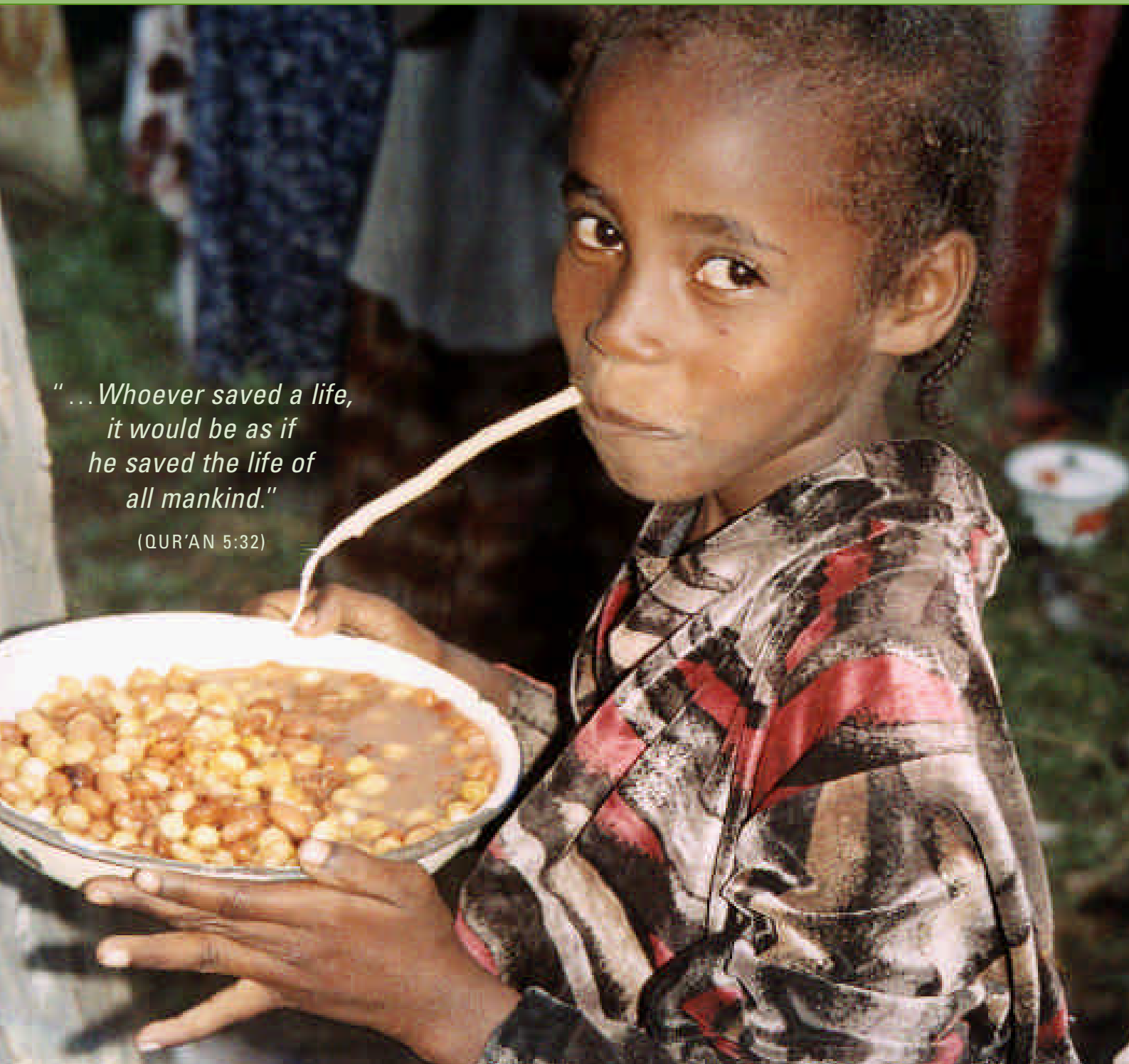


## Annual Review 2004

*"... Whoever saved a life,  
it would be as if  
he saved the life of  
all mankind."*

(QUR'AN 5:32)



# Chairman's Report

**2004** was a year of great tragedy. Most significantly, nearing the end of the year, the tsunami struck, which has been one of the worst and perhaps the first truly global disaster with effects spreading from East Asia to East Africa. Within 48 hours, Muslim Aid staff and volunteers were on the ground in Indonesia, Sri Lanka, India and Somalia to provide humanitarian assistance to the survivors of the tragedy in which over 250,000 people perished. Beyond the relief provided in the immediate aftermath, Muslim Aid has initiated a £2.1m rehabilitation programme jointly with Oxfam and the Disaster Emergency Committee (DEC), which will be implemented over the next 12 months, insha'Allah.

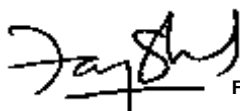
Thanks to your kind donations and support, Muslim Aid also responded to other calamities such as the earthquake in Bam in Iran and the severe floods in Bangladesh. Also, it provided relief to internally displaced civilians from Fallujah and Najaf in Iraq, and provided further humanitarian assistance to the people of Darfur. We truly believe that if one life can be saved, it would as if one had saved the whole of humanity, as the Qur'anic verse in Surah Al-Maidah underlines.

Also, we need to realise that half of the world's population – two-three billion people – lives on less than £1 a day. Out of these, around 40,000 needlessly die every day in Africa alone. This is due to the lack of clean water, healthcare and means of securing a livelihood such as basic education, vocational training or lack of capital to become self-sufficient. Tackling the root causes of poverty lies at the heart of Muslim Aid's charitable work. In 2004 a record total of £4,582,223 was disbursed to our field offices and partner organisations in 58 countries in four continents to carry out relief and poverty alleviation programmes, and millions of the poorest are benefiting from your kind donations. This Annual Review details where Muslim Aid has been working last year in its major programme areas.

During this crucial time, following Muslim Aid's commitment to work towards the Millennium Development Goals, we decided to support the Make Poverty History campaign together with civil society groups around the globe to campaign for urgent and significant policy changes on the three inextricably linked areas of trade, debt and aid in order to combat world poverty, and clearly more needs to be done. As a Muslim charitable organisation – true to the humanitarian spirit of Islam – and committed to alleviating abject poverty wherever it may be, regardless of the religion, ethnicity, nationality or gender of the beneficiaries, we have to speak out against the evil of injustice and poverty and provide help to the needy.

Alhamdulillah, we have also managed to secure our new head office at the London Muslim Centre in East London, financed through the Gift Aid scheme. This not only helps to keep our administrative costs as low as possible but also places us at the heart of a large, diverse and vibrant Muslim community, enabling us to respond to the needs of the UK Muslim community, the British society and humanity at large. Muslim Aid's new logo also reflects this ambition and underlines our humble intention to serve our Creator by serving humanity. This will also help to infuse a new invigorated spirit into our humanitarian work for the future, insha'Allah.

This was all possible due to the continued support and sacrifice of our donors and supporters and also due to the dedicated and tireless work of our staff and volunteers, both in the UK and overseas.



**Farooq Murad** on behalf of the Board of Trustees

## BOARD OF TRUSTEES

- Farooq Murad *Chairman*
- Dr Kadhem Al-Rawi *Vice Chairman*
- Chowdhury Mueen-Uddin *Treasurer*
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- Ghulam Sarwar
- Ahmed von Denffer
- Zahid Parvez
- Ebrahimsa Mohamed *Chief Executive Officer*
- Mohammed R Kroessin *Asst. Chief Executive Officer*

## Overview



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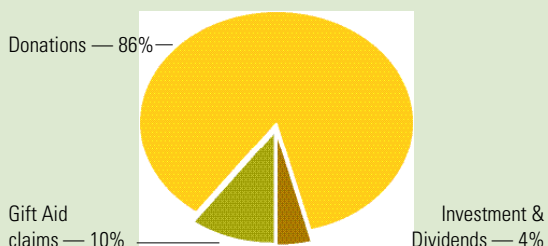
**Office bearers of Muslim Aid's Board of Trustees**  
(left to right) Dr Kadhem Al-Rawi, Tanzeem Wasti,  
Chowdhury Mueen-Uddin and Farooq Murad

# Financial Report

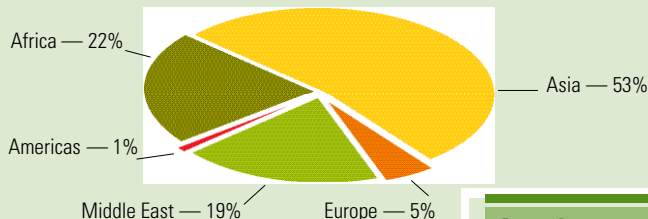
## How your donations were utilised For the year from January to December 2004

### Incoming Resources

Donations	£4,151,316
Investment & Dividends	£188,440
Gift Aid claims	£466,526
<b>TOTAL INCOME</b>	<b>£4,806,282</b>



### Fund Distribution per Continent



### Africa

	£
Algeria	21,288
Chad	61,396
DR Congo	21,150
Ethiopia	45,780
Gambia	49,891
Ghana	13,811
Kenya	45,900
Liberia	4,000
Madagascar	16,600
Malawi	29,500
Morocco	22,520
Mozambique	17,500
Mauritius	2,000
Nigeria	30,925
Rwanda	3,000
Somalia	278,360
Sierra Leone	39,880
Sudan	167,927
Uganda	89,901
South Africa	17,000
Tanzania	29,104
Togo	1,500
Zimbabwe	18,000
<b>TOTAL</b>	<b>1,026,933</b>



### Asia

	£
Azerbaijan	4,027
Afghanistan	43,520
Bangladesh	1,247,888
Cambodia	27,777
China	26,000
India	188,644
Indonesia	32,080
Iran	139,000
Kashmir	81,140
Malaysia	16,500
Myanmar	5,500
Nepal	37,284
Papua New Guinea	5,500
Pakistan	320,650
Philippines	29,500
SE Asia Alliance	167,827
Sri Lanka	56,250
<b>TOTAL</b>	<b>2,429,087</b>

### Americas

	£
Guyana	5,389
Jamaica	5,889
Mexico	2,033
Saipan	1,500
Barbados	8,000
<b>TOTAL</b>	<b>22,811</b>

### Middle East

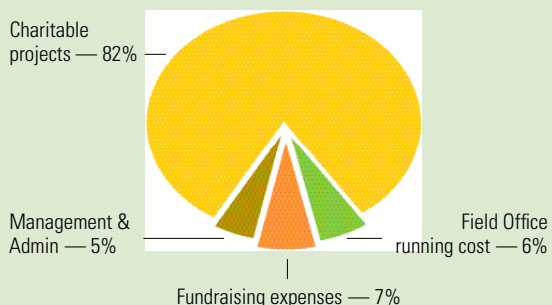
	£
Iraq	178,584
Jordan	8,939
Palestine	589,824
Lebanon	86,092
Syria	4,500
<b>TOTAL</b>	<b>867,939</b>

### Europe

	£
Albania	27,077
Bosnia	28,371
Bulgaria	4,525
Chechnya	21,902
Germany	20,000
Kosova	15,181
Russia	13,000
Turkey	10,429
UK	94,968
<b>TOTAL</b>	<b>235,453</b>

### Expenditure

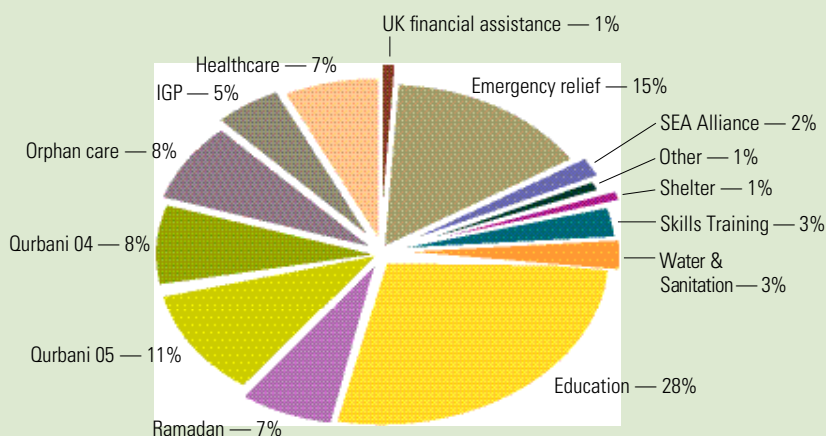
Charitable projects	£4,582,223
Field Offices running costs	£309,306
Fundraising	£386,884
Management & Admin	£251,342
<b>TOTAL EXPENDITURE</b>	<b>£5,529,755</b>



Registered Auditors: Rifsons Ltd.

### Charitable Expenditure 2004 by Programme

Programme expenditure	£
Education	1,231,589*
Emergency relief	632,691
Healthcare	323,931
Income Generation Projects	238,033
Orphan care	377,097
Qurbani 2004	358,439
Qurbani 2005	503,439
Ramadan	327,825
Other	42,493
South-East Asia Alliance	167,827
Shelter	54,445
Skills Training	146,974
UK financial assistance	46,724
Water & sanitation	130,716
<b>TOTAL</b>	<b>4,582,223</b>



\* Includes £45,000 for UK educational institutions

# Emergency Relief

True to the humanitarian spirit of Islam, Muslim Aid has provided life-saving relief to the most needy in the following countries regardless of their race, religion, gender, nationality or political opinion.

Country	Location/s	Project Information
<b>Bangladesh</b>	Sylhet, Sunamgonj, Nilphamari, Bogra, Sirajgonj and Faridpur	Provision of food and medicine to flood victims
	Mymensingh & Netrokona	Distribution of food and medicine to Tornado victims
	Netrokona, Brahmanbaria, Comilla, Sylhet, Sunamgonj, Pabna, Kurigram, Kushtia, Bogra, Sirajgonj, Mainkgonj, Nilphamari, Gaibandha, Lalmonirhat, Rangpur, Sherpur and Dhaka	Post-flood rehabilitation including shelter, micro-credit, seeds & fertiliser
	Pabna, Panchogar, Thakurgaon, Dinajpur, Lalmonirhat, Nilphamari, Kurigram, Rajshahi, Meherpur, Chuadanga, Khulna, Pirojpur & Rangpur	Provision of blankets for the Cold Wave victims
<b>Grenada</b>	St. George's	food, medicine and shelter for flood victims
<b>Chad</b>	Abache Region	Food relief for Darfur refugees
<b>India</b>	Hojai	Rescue boats, food, clothing, shelter, medicines, drinking water for flood victims
	Gujarat State	Post-trauma rehabilitation
	Chennai	Emergency relief for tsunami victims
	Hojai	Distribution of blankets to people affected by cold wave
	Meghalaya	Provision of blankets for cyclone flood victims
<b>Indonesia</b>	Banda Aceh	Emergency relief for Tsunami victims
<b>Iran</b>	Bam	Construction of Medical Centre
<b>Iraq</b>	Fallujah	Distribution of humanitarian relief to displaced people
	Najaf	Provision of food, water & blankets
<b>Madagascar</b>	Sambava	Distribution of food and blankets
<b>Malawi</b>	Blantyre, Zomba, Mangochi & Machinga	Food aid
<b>Morocco</b>	Al-Huceima	Post-earthquake rehabilitation
<b>Nepal</b>	Sunsari	Provision of shelter, medicine, clothes, blankets & dry food to flood victims
	Krishna Nagar	Distribution of blankets to people affected by Cold Wave
<b>Nigeria</b>	Kaduna	Food aid and shelter
<b>Palestine</b>	Gaza	Clothing for poor students
	Khan Younis	Assistance to refugees
	Nuseirat, Gaza	Emergency income support
<b>Philippines</b>	Island of Luzon	Emergency food aid
<b>Sri Lanka</b>	Trincomalee, Amparai, Batticaloa and Galle Districts	Emergency food relief for Tsunami victims; Mobile medical clinic; Food relief
<b>Sudan</b>	Darfur	Emergency water and sanitation facilities
		Distribution of agricultural tools & seeds to displaced returnees
<b>Uganda</b>	Gulu	Provision of tents and blankets for displaced people
<b>TOTAL</b>		<b>£632,691 spent on 46 humanitarian relief projects</b>



*"...Whoever saved a life, it would be as if he saved the life of all mankind."*

The Qur'an (5:32)

**Displaced children in Fallujah, Iraq receive food relief**

## Ramadan and Qurbani Food Relief

Many of the poor around the world do not have sufficient nutritious food and they depend on support. Particularly during the month of Ramadan and on the occasion of Eid-ul-Adha, Muslim Aid carries out special food relief programmes to enable them to enjoy a decent meal. Such food relief, worth £1,189,703, was provided in around 50 countries where the work was carried out by Muslim Aid's field offices and well over 100 partner organisations, benefiting hundreds of thousands of the most needy families.

# Water & Sanitation

The lack of clean drinking water and hygienic sanitation poses a great threat to 1.1bn people in the world today. Muslim Aid's programme provided much needed life-saving water and sanitation facilities in a number of poor countries.

Country	Location/s	Project Information
<b>Bangladesh</b>	Thakurgaon, Dinajpur and Nilphamari	Shallow and deep wells, sanitary latrines
<b>China</b>	Zhaotong, Yunnan Province and Wei Ning County, Guizhou Province	Village water supply
<b>Ghana</b>	Northern Region	Savannah Water and Garden Project
<b>India</b>	Mohanpur	Community water & sanitation scheme
	Midnapore	Water and sanitation facilities
<b>Kenya</b>	Darwet	Construction of reservoir
	Kakamenga	Community water supply
<b>Somalia</b>	Buale, Juba	Rehabilitation of five wells
	Jamame	Deep well
	Dube, Adeego, Deynille, Macanqaala, Gamba, Aawe & Yaagshaage villages of Tieglow/Bakool, Jowhar/Middle Shabeele, Daynile/Mogadishu, Beletweyn/Hiran & Golwein/ Lower Shabele districts	Construction of deep wells
<b>Afghanistan</b>	Ghazni, Logar and Wardak	Rehabilitation of Karez and construction of canals
<b>TOTAL</b>		<b>£130,716 spent on 47 water &amp; sanitation projects</b>

# Healthcare

By providing healthcare facilities and medicines, Muslim Aid plays a vital role in improving the health of poor and marginalised people in many countries of the world, enabling them to fend for themselves.

Country	Location/s	Project Information
<b>Algeria</b>	Constantine	IT equipment for the blind
<b>Bangladesh</b>	Sylhet	Construction of primary healthcare clinic
	Dhaka	Mother & child health clinic
	Pabna, Sylhet, Moulvibazar and Pirojpur	Running of Muslim Aid community clinic
	Jhenaidah	Healthcare education
	Jessore	Medical and blood supplies
	Sirajgonj, Bogra, Joyburhut, Natore, Pabna	Childhood Cataract Control Programme
<b>DR Congo</b>	Goma	Medicines & diagnostic equipment for clinic
<b>Ethiopia</b>	Jijiga	Mobile Clinic
<b>India</b>	Eastern India	Mobile dispensary
<b>Iraq</b>	Baghdad	Equipment for Medical Centre
<b>Lebanon</b>	Al-Chouf	Mobile Clinic
<b>Pakistan</b>	Jacobabad	Running cost of charitable hospital
	Islamabad	Expansion of Treatment and Research Centre
	North-Western Frontier Province	Mobile plasma-pheresis treatment
	Jhelum	Medicines & free treatment for poor patients
	Pakpattan	Equipment for eye surgery
	Karachi	Medical equipment
<b>Palestine</b>	Gaza	Healthcare for nursery children; Medical rehabilitation
<b>Somalia</b>	Kismayo	Mother & Child Clinic; TB treatment centre
	Mogadishu	Mother & Child Clinic; Blindness Control Project
	Mogadishu	Mogadishu TB Control Programme; Mogadishu Clinic
<b>Sudan</b>	Elgaria; Abu-Hammed [Khartoum]	Rehabilitation & establishment of Health Units
<b>Uganda</b>	Kampala	Construction of minor theatre and laboratory
<b>TOTAL</b>		<b>£323,931 spent on 32 healthcare projects</b>



Patients at Muslim Aid's mother & child clinic in the Mogadishu district, Somalia

# Orphan Care

Caring for orphans, the most vulnerable members of society, has always been of great importance to our key humanitarian work. Orphanages and families fostering orphans are helped with food, clothing, medicines and educational support in many countries.

Country	Location/s	Project Information
<b>Bangladesh</b>	Dhaka	Vocational training scheme for orphans
	Jaigir	Education and skills training
	Ghagotia	Orphan care
	Feni	Education and accommodation
	Jaigir	Construction of an orphanage
	Noakhali	Free education
		Renovation of orphanage and food
<b>Gambia</b>	Banjul	Educational grants
<b>India</b>	Mumbai	Tuition fees and maintenance grants
	Culicut	Orphan sponsorship
	Basirhat	Food, medicines & clothing
	Palayamkottai	Food, clothing and education
	Swarup Nagar	Food, education and medical care
<b>Iran</b>	Tehran	Orphan sponsorship
<b>Iraq</b>	Baghdad	Orphan sponsorship
<b>Kashmir</b>	Muzaffarabad, Sudhnooti, Bagh, Poonch, Kotli, Mirpur, and Bimber	School uniforms for orphans
<b>Kosovo</b>	Pristina	Income support
<b>Lebanon</b>	El-Mulla	Orphan Sponsorship Project
<b>Nepal</b>	Bhokraha	Construction of an orphan hostel
<b>Pakistan</b>	Lahore	Scholarships
		School books for children
<b>Palestine</b>	Beit Hanon	Education, food and medical costs
	Khanyounis	Construction of bakery at an orphanage
<b>Sierra Leone</b>	Freetown	Orphan care & family resettlement packages
<b>Somalia</b>	Mogadishu	Food, schooling & medicine
<b>Sudan</b>	Elfaid village	School refurbishment and learning materials for orphans
	South Kordofan	
	Nuba Mountains	
<b>TOTAL</b>		<b>£377,097 spent on 31 orphan care projects</b>

# Education

Education remains one of Muslim Aid's most powerful poverty alleviation programmes providing a lasting way out of ignorance and poverty. Through the construction, support and equipping of schools and colleges for boys and girls, and through adult education programmes – from numeracy & literacy to higher education – Muslim Aid addresses the root causes of poverty.

Country	Location/s	Project Information
<b>Albania</b>	Tirana	Teaching resources for English classes & communication skills
	Tirana	Running English courses & provision of library books
<b>Bangladesh</b>	Sylhet, Brahmanbaria, Dinajpur, Bogra, Nawabganj, Dhagonbhuyain, Feni, Golapgonj, Jaldhaka, Jessore, Jhenidah, Khulna, Kisorgonj, Manikganj, Pabna, Maulvibazar, Natore, Panchagar, Patuakhali, Rajshahi, Satkhira, Sirajgonj, Sunamganj, Thakurgaon	Equipment for science and IT labs
	Nilphamari & Lalmonirhat dist.	Non-formal education classes
	Sylhet	Construction of primary & secondary schools
	Dhaka	Free education scheme for street children
<b>Bosnia</b>	Sarajevo	Rehabilitation of war-traumatised children
<b>Ethiopia</b>	Addis Ababa	Construction of additional classrooms & teachers
<b>Gambia</b>	Serrekunda	Relocation of school for the blind
	Brikaya	Improved water & sanitation facilities at school
<b>India</b>	Mumbai	Financial support for students
	Bharuch	Computer lab for college
<b>Iraq</b>	Baghdad	School rehabilitation
<b>Kashmir</b>	Samhani and Bhimber	School construction
<b>Kenya</b>	Nairobi	Relief for school children
<b>Lebanon</b>	Saida	IT lab
<b>Nepal</b>	Sunsari	School construction
<b>Pakistan</b>	Khan Pur	IT and science labs
	Islamabad	Providing water supply for Women's Institute of Science & Humanities
	Rawalakot, Samhani, Chowki, Bhimber, Hari Gahel, Ramloh, Nathia town, Changpur, Saran, Danna, Kashroot, Forward Kahuta, Bees Bagla, Sunwarian, Leepa of Poonch, Bhimber, Bagh, Mirpur, Kotli, Muzaffarabad and Gilgit	15 computer centres and 15 science labs
	Beer Pani, Bhimber, Chattian, Charohi, Panjera, Dhal Qazian, Dheri Wattan, Kadhala, Baral, Danna, Dhanwan, Kot Dharian, Dal Bandala, Sitara Chowk, Mera Rahmal, Bhimber, Muzaffarabad, Kotli, Sudhnooti, Abbottabad	Provision of Science Labs
<b>Palestine</b>	Lahore	Computer Education
	Mardan	Student hostel
	Chishtian	Up-Grading of school facilities
	Bethlehem	Reconstruction of youth centre
<b>Somalia</b>	Gaza	Construction of centre for Rehabilitation and Training of Disabled Children.
	Bethlehem	Reconstruction of youth centre
	Gaza	School bag project
	Gaza	Construction of rehabilitation centre
	Gaza	IT facilities at the Islamic University of Gaza
<b>Tanzania</b>	Tulkarem	IT lab
<b>United Kingdom</b>	Odweyne	Basic educational classes for Nomadic communities
<b>Uganda</b>	Stepney and Ilford [London]	Books4Schools, computer equipment and teaching materials for schools
<b>Tanzania</b>	Mkuranga	Construction of dormitories
<b>Uganda</b>	Kampala	Classroom furniture; Summer school
<b>TOTAL</b>		<b>£1,231,589 spent on 47 educational projects</b>



## Muslim Aid's Literacy Programme in Bangladesh

*The Noble Prophet (pbuh) said:*

*'To seek knowledge is a sacred duty on every Muslim, male and female.'*

## Skills Training

The provision of basic skills helps the poorest people to earn a livelihood for themselves and for their families. Muslim Aid's Skills Training Programme includes vocational, business and agricultural skills.

Country	Location/s	Project Information
<b>Bangladesh</b>	Dhaka	Vocational training courses and Muslim Aid Institute of Technology
	Meherpur	Electrics, tailoring & handicraft courses
<b>Cambodia</b>	Phnom Penh	Sewing skills training; IT skills training
<b>Kashmir</b>	Bagh district and Azad Jammu & Kashmir	Tailoring skills development centre for women
<b>Kosovo</b>	Pristina	Setting up of Computer Centre
<b>Lebanon</b>	Saida	Equipping technical workshop
<b>Sierra Leone</b>	Freetown	Provision of Generator for IT centre
<b>Sudan</b>	Hilat Khaliiji, Khartoum North	Vocational Training for Youth
	Abu Hammed	Agricultural skills training
	Juba	Computer skills training
	Omaraka	Mechanical, welding, electric and building workshops
	South Korofan	IT & English language training centre
<b>TOTAL</b>		<b>£146,974 spent on 16 skills training projects</b>

## Income Generation Projects

Through interest-free start-up loans, in capital or in kind, Muslim Aid helps the most marginalised in some of the poorest countries around the world to become self-sufficient.

Country	Location/s	Project Information
<b>Bangladesh</b>	Dhaka	Self-sufficiency projects
	Dhaka	Fishery Project
	Bogra	Women's self-employment project
	Meherpur	Youth vocational skills training programme
	Dhaka	Income generation through animal rearing and cultivation
	Dhaka	Handlooms and business start-up grants for poor families
<b>Chad</b>	N'Djamena	Livestock for cattle farm
<b>Indonesia</b>	Aur	Sewing and Entrepreneur Training
<b>Pakistan</b>	Lahore	Micro credit
<b>Sierra Leone</b>	Salema, Ngondmam, Baaka, Sembahun & Lugoima villages, Pujehun district	Food security project
<b>Sri Lanka</b>	Thihariya	Learning resources for disabled students
<b>Somalia</b>	Beledwein	Irrigation pumps for farmers
	Mogadishu	Bee-keeping Project
<b>Sudan</b>	Khartoum North	Livestock project for poor farmers
<b>Tanzania</b>	Pemba	Poultry farm project
<b>Uganda</b>	Kampala	Micro credit
<b>TOTAL</b>		<b>£238,033 spent on 18 Income generating projects</b>



**Bangladesh: gaining skills and working together for brighter future**

*The Noble Prophet (pbuh) said:  
'No one has eaten better food  
than what he earns from  
the toil of his own hands.'*

# Muslim Aid Around the Globe

Field Offices and Programme Countries



## Muslim Aid Head Office

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f: 020 7377 4201

e: [mail@muslimaid.org](mailto:mail@muslimaid.org)

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Charity Registration No. 295224

## Muslim Aid Somalia Field Office

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Taleh Street K4  
Mogadishu South

Kismayo  
Main St  
City Port

## Muslim Aid Indonesia Tsunami Liason Office

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Sektor Barat  
Banda Aceh

## Muslim Aid Sudan Field Office

PO Box 728  
Khartoum North

## Muslim Aid Iraq Field Office

Hay Al Yarmuk  
Area 616, Zuqaq  
Baghdad

## Muslim Aid Bangladesh Field Office

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Lalmatia,  
Dhaka 1207

## Muslim Aid Pakistan Liaison Office

9/C-1, Civic Centre  
Faisal Town,  
Lahore

## Muslim Aid Sri Lanka Tsunami Liason Office

4/48A, 3rd Lane  
Thalakotuwa Gardens  
Colombo



MAKE POVERTY HISTORY

Muslim Aid is a member of the British Overseas NGOs for Development, a signatory of the IFRC's Code of Conduct for NGOs in disaster relief and supports the MakePovertyHistory campaign.