

CONTENTS

2020: A Snapshot	4
Your Support Around the World	6
Message from the Chairperson	8
Message from the CEO	10
About Us	12
Providing a Lifeline During Crises	14
Winter Support	20
Fighting Poverty Through Sustainable Solutions	28
Faith-Inspired Projects	40
Our Family	44
Finances	48
Independent Auditor's Report for Islamic Relief Australia Ltd	54
Directors' Declaration	55
Our Compliance	56

Islamic Relief Australia acknowledges Aboriginal and Torres Strait Islander people as the true custodians of country throughout Australia and recognises their continuing connection to land, waters and culture. We pay our respects to their Elders past, present and emerging.



THANKS TO YOU, WE'RE ON OUR WAY TO A BETTER AND FAIRER WORLD FOR VULNERABLE PEOPLE.



Over the year, you helped us:



Uplift communities to overcome the vicious cycle of poverty. Your support delivered 7 sustainable development projects to empower 11,267 people, equipping them with the vital skills and resources to build a better future for themselves, their families and their communities.



Provide a lifeline in times of crises

We responded to 17 humanitarian responses across 8 countries, helping over 103,280 people, who have suffered from an earthquake, a flood, a harsh winter, an ongoing war or other crises.



Tackle global food insecurity

During Ramadan, your support enabled us to deliver 6,000 nutritious food packs to over 33,000 people battling poverty in over 24 countries. We also delivered 2,345 Qurbani meat packs to benefit over 58,625 people in 18 countries.



Care for orphans and other vulnerable children

We supported **1,140 orphans** in **22 countries** to access essentials like food, water, shelter, healthcare and education, thanks to our Orphan Sponsorship Program.



Support vulnerable people right here at home in Australia

1,020 homeless people in our local communities through collaboration with our local partner, Brothers in Need. We also provided essential supplies including non-perishable food items, hygiene kits and personal protective equipment (PPE) to those most vulnerable during COVID-19, as part of our collaboration with the Aussie Muslim Project.

This Annual Report records Islamic Relief Australia's activities and performance only, unless stated otherwise. Islamic Relief Australia operates as a partner of Islamic Relief Worldwide – an international charity organisation that coordinates and delivers relief, development and advocacy projects around the world, which its members contribute to.

YOUR SUPPORT AROUND THE WORLD

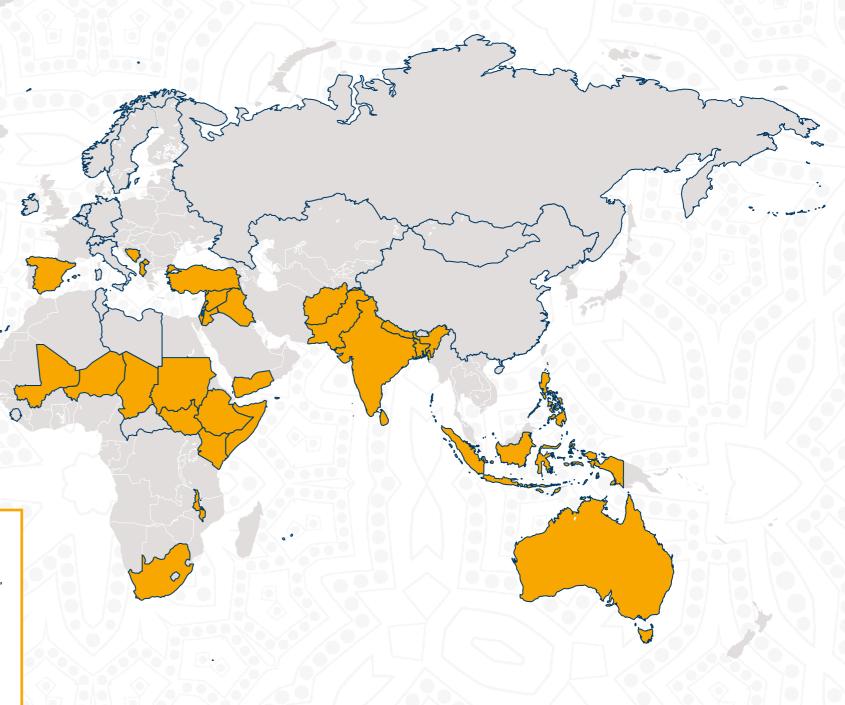
In 2020, Islamic Relief Australia supported a total of 22 projects both overseas and in Australia. Internationally, we supported activities in 32 countries to combat poverty and injustice and provide vital humanitarian assistance to communities in need. As a partner of Islamic Relief Worldwide (IRW), we're part of a global network, which means we have access to some of the world's most hard-to-reach areas.

ISLAMIC RELIEF'S GLOBAL NETWORK:

Afghanistan, Albania, Australia,
Bangladesh, Bosnia and Herzegovina,
Belgium, Canada, Central African Republic,
Chad, China, Ethiopia, Germany, Indonesia,
Iraq, India, Ireland, Italy, Jordan, Kenya,
Kosovo, Lebanon, Libya, Macedonia,
Malaysia, Malawi, Mali, Mauritius,
Myanmar, Nepal, Niger, The Netherlands,
Norway, Occupied Palestinian Territories,
Pakistan, The Philippines, Russian
Federation, Sierra Leone, Somalia, South
Africa, South Sudan, Spain, Sri Lanka
Sudan, Sweden, Switzerland, Syria, Turkey,
Tunisia, USA, Yemen

COUNTRIES WHERE YOU HELPED US DELIVER PROJECTS:

Australia, Afghanistan, Palestine, Syria, Jordan, Lebanon, Yemen, South Sudan, Spain, Philippines, Indonesia, Nepal, Pakistan, Bangladesh, Chad, Ethiopia, India, Kenya, Malawi, Myanmar, Niger, Somalia, South Africa, Sri Lanka, Sudan, Turkey, Mali, Albania, Bosnia, Chechnya, Iraq, Kosovo



MESSAGE FROM THE CHAIRPERSON

In the name of Allah, the Most Compassionate, the Most Merciful. Assalamu'alaykum warahmatullahi wabarrakatuh. May Allah SWT's mercy and blessings be upon you all.



I would like to begin by acknowledging the Aboriginal and Torres Strait Islander peoples as Australia's First Nations Peoples.

It has been an honour for me to serve as new Chair of Islamic Relief Australia in 2020, a year that can only be characterised as incredibly challenging. Many lives have been disrupted due to the global COVID-19 pandemic and, tragically, it is during these trying times that disadvantaged communities are even more vulnerable.

Alhamdulillah, you, our donors and supporters, recognised this and dug even deeper to ensure we can continue to close the gap of disadvantage. Because of you, donations during Ramadan 2020 were the highest in the 10-year history of Islamic Relief Australia. Cash donations increased by 19% and our Orphan Sponsorship Program also increased by 15%. We also implemented over \$3.3 million in local and international humanitarian programs.

Internally, we were not only able to fully retain our staff, but also appointed a key leadership role, the Director of Programs. We also relocated our office back into Auburn CBD, bringing us

even closer to the community.
The year has seen us strengthen our relationships with existing partners, as well as welcoming new partners, such as
UNICEF Australia.

Certainly, 2020 was challenging; however, the global pandemic has allowed us to reinforce our resolve to ensure that our foundational values of sincerity, excellence, compassion, social justice and custodianship deeply drive the work we do, not just here in Australia, but around the world. Thank you for entrusting us to distribute and deliver your *Amanah*.

On behalf of the Board of Trustees I want to thank our incredible team, including our staff, volunteers and supporters, led by our CEO, Br Walid Ali. Thank you for your passion, your resilience and your dedication to our mission. To our donors and partners, thank you for continuing to support us in envisaging a world where communities are empowered, social obligations are fulfilled, and people respond as one to the suffering of others.

Peace be with you,

Dr Nora Amath, Chair On behalf of the Board of Trustees



MESSAGE FROM THE CEO

Assalamu'alaykum
Wa Rahmatullahi
Wabarakatu. In the
name of Allah, the
Most Compassionate
and the Most Merciful.



In 2020, the world was struck by the COVID-19 pandemic, a global health crisis unprecedented in the 21st century. This event completely transformed the way we work and live.

The charity sector, like so many other sectors, suffered the full impact of lockdowns, border closures and empty shelves as the pandemic undermined the very systems and processes that are at the heart of how we operate.

The pandemic brought many of Islamic Relief's international programs to a halt, and severely hampered our efforts to support vulnerable people in need, both locally and abroad. In particular, our regular in-kind donations of vital medical supplies were cancelled altogether, critically affecting our efforts in places like Yemen, Syria, Bangladesh and Palestine.

Despite these challenges, the dedication of our staff and our global network – as a partner of Islamic Relief Worldwide family – meant that we were still able to reach over 213,337 people in 32 countries. Of this figure, 22,267 people benefited from seven of our sustainable development projects, while 103,280 people were reached

through 17 emergency responses across 8 countries. Our seasonal and faith-inspired food packs reached 91,625 people in 24 countries. Our cash income increased by 19% in 2020 and we had the most successful Ramadan campaign in our 10-year history.

While unfortunately we had to scale back our international work due to COVID-19, we were able to focus our efforts on meeting the needs of vulnerable communities here in Australia. Locally, we reached 21,398 people in need around the country. True to our mission, we mobilised resources, built relationships and developed local capacity to deal with the impact of the pandemic. We joined forces with various Islamic faith-based organisations in New South Wales, Queensland and Victoria, forming the Muslim Response Group (MRG) which mobilised funds and resources to help vulnerable people affected by COVID-19. We also teamed up with 17 other organisations in a wonderful display of unity in the Aussie Muslim Food Drive initiative, delivering 1,600 hampers of food items and everyday essentials, to people in need. We also delivered more than 1,250 hot meals to

homeless people in Sydney, while our work with BlazeAid – a local volunteer-based organisation that supports families affected by disasters – helped farmers affected by the 2019-2020 bushfires rebuild their lives.

There's no doubt that the post-COVID-19 world will bring many more challenges, but at Islamic Relief Australia we are ready to embrace those challenges with even greater focus and purpose. We are optimistic that we can continue to support those who are most vulnerable, whatever the situation and wherever they may be.

Once again, our work would not be possible without the visionary support and commitment of you – our generous donors, supporters and volunteers.

I pray that 2021 brings you safety, security, peace and prosperity.

May Allah (SWT) accept from all of us.

Walid Ali CEO, Islamic Relief Australia



ABOUT US

Who we are

Islamic Relief Australia is a member of Islamic Relief Worldwide: a leading international charity made up of members united by a shared vision, mission and identity.

Wherever people are in need, our Islamic faith and belief in social justice motivates us to help. We promote sustainable economic and social development by

working with local communities to eradicate poverty, illiteracy and disease. We're also among the first to respond and provide a lifeline when disasters and emergencies occur.

Together with our dedicated partners, staff, volunteers and donors, we're working tirelessly to overcome injustice and end global suffering. We seek to improve the lives of some of the world's poorest and most vulnerable people through relief, development and advocacy work.

Our vision

Inspired by our Islamic faith and guided by our values, we envisage a world where communities are empowered, social obligations are fulfilled and people respond as one to the suffering of others. We believe that those in need have rights over people with wealth and power - regardless of race, political affiliation, gender or belief.





Our mission

Exemplifying our Islamic values, we will mobilise resources, build partnerships and develop local capacity as we work to:

- Enable communities to prepare for the occurrence of disasters and mitigate their effects. We also respond after disasters occur by providing relief, protection and recovery;
- Promote integrated development and environmental custodianship with a focus on sustainable livelihoods; and
- Support the marginalised and vulnerable to voice their needs • Compassion (Rahma) – we and address root causes of poverty.

Our values

We remain guided by the timeless values and teachings of the Qur'an and the prophetic example (Sunnah), most specifically:

- Sincerity (Ikhlas) in responding to poverty and suffering, our efforts are driven by sincerity to God and the need to fulfil our obligations to humanity.
- Excellence (Ihsan) our actions in tackling poverty are marked by excellence in our operations and the conduct through which we help the vulnerable people we serve.
- believe the protection and wellbeing of every life is of paramount importance

- and we shall join with other humanitarian actors to act as one in responding to suffering brought on by disasters, poverty and injustice.
- Social Justice (Adl) our work is founded on enabling people and institutions to fulfil the rights of the poor and vulnerable. We work to empower the dispossessed towards realising their Godgiven human potential and develop their capabilities and resources.
- Custodianship (Amanah) - we uphold our duty of custodianship over Earth and its resources, and the trust people place in us as a humanitarian and development practitioner to be transparent and accountable.





Australian bushfires: supporting local communities get back on their feet

When bushfires ravaged parts of the country at the beginning of the year, we responded – helping local communities get back on their feet and easing suffering here at home.

In Queensland, we joined forces with the Islamic Council of Queensland to supply food and essential items to the people of Mogo Village, NSW after the town was ravaged by the fires.

We also partnered with local volunteer-based organisations

like BlazeAid to help farmers rebuild essential infrastructure like boundary fencing. With fencing damaged or destroyed, livestock was left uncontained and crops were exposed to predators, leaving farmers and small-scale producers facing the grim reality of losing their livelihoods. The Project Manager for BlazeAid, Stuart Beazley, observed that the farmers were ecstatic with the support they received. One farmer even commented:

"If it was not for BlazeAid and Islamic Relief, I would still be standing in my paddocks wondering what to do." With fencing material supplied by Islamic Relief Australia, a team of volunteers assisted farmers to rebuild boundary fencing in Bemboka on the South Coast of NSW.

This transformative project involved:

29 37 volunteer team members



₩ 17km

of old fencing cleared

₩ 26km

of rebuilt boundary fences



Funds for equipment

We also raised vital funds to help the Kangaroo Valley Volunteer Rural Fire Brigade prepare for the 2021 bushfire season. The funds went towards establishing a training area, and securing storage facilities and automatic hose winders for fire trucks. The Kangaroo Valley Brigade protects approximately 1,200 residents in times of emergency.

Our bushfire response was cofunded by Islamic Relief USA and Islamic Relief Germany, which is testament to our truly global network.

OUR COVID-19 RESPONSE

While COVID-19 posed a threat to lives everywhere, it also had a devastating impact on our ability to deliver aid and assistance globally. Whole country lockdowns and travel restrictions severely hampered the delivery of humanitarian services in places where it was needed most - places where vulnerable people were already suffering from conflict, disaster or injustice. With restrictions on global movement, we shifted our focus to helping those in need here at home in Australia. While Australia is a developed country, there are pockets where disadvantaged people, such as refugees and asylum seekers, face significant struggles. We managed to reach 21,398 of these vulnerable people in Australia alone.

In April 2020, we joined forces with 17 other Australian Muslim charities as part of the Aussie Muslim Food Drive to bring much-needed food supplies to the most vulnerable people during COVID-19 - such as international students, refugees and those who were unemployed or homeless. Over 1,600 food hampers were distributed across Sydney and Melbourne, thanks to this partnership. As part of this initiative, we also delivered over 1.260 hot meals

to our brave frontline workers who put their lives at risk to ensure the safety of the wider community.

In Victoria, we teamed up with the Islamic Council of Victoria (ICV) to distribute food and nonfood hampers. In Queensland, our dedicated volunteers put together and distributed food hampers to those in need.

At the beginning of the year, we established a unique partnership with Brothers in Need to support their volunteer program. This included supplying homeless people in Sydney with hot meals and non-food items. Through this partnership, we have been able to support over 1,020 people. This is part of our initiative to work with and support local community-based organisations.

Internationally, our COVID-19 response involved sending lifesaving medical supplies to Gaza as well as assisting refugees living in Spain; many who have lost their livelihoods due to the pandemic and don't have access to government assistance. The pandemic only compounded the struggles of refugees and asylum seekers globally.



21,398

Through our local work, we managed to reach 21,398 vulnerable people in Australia alone.



One of our Sydney-based volunteers packing food packs as part of our local COVID-19 response.



Food packs being delivered to vulnerable groups as part of our COVID-19 response in Spain.

GAZA Since 1997, Islamic Relief has provided Wherever possible, we work humanitarian relief in through local partners in an the Occupied Palestinian effort to strengthen civil society, concentrating on inclusion of all **Territories. The** ages and abilities. Our Gaza team communities we serve is among the first to respond have struggled with the to emergencies with lifesaving aid. To reduce suffering, we devastating effects of empower local people to prepare occupation, blockade and for emergencies and respond recurring conflict. effectively when they happen.

On the frontline of the **COVID-19 catastrophe** in blockaded Gaza

Many Palestinian families depend on external aid for day-to-day survival. We provide them with food, clean water, safer homes and support for vulnerable children, while our integrated approach to all these different areas of support helps families break out of aid dependency. Islamic Relief empowers people to achieve sustainable livelihoods by supporting education and engaging young people in trying to build a future free from poverty.

With its dense population and collapsing economy. Gaza is in danger of being overwhelmed by COVID-19. Its health sector is at breaking point, with a severe shortage of specialist staff and medical supplies, as well as electricity and water. The city's most vulnerable groups - the

elderly, people with disabilities, female-headed households and children - are more at risk than ever before.

Islamic Relief is at the forefront of responding by disinfecting schools and hospitals and raising awareness of the virus to reduce the spread. We are also providing medical equipment and hygiene kits to hospitals and quarantine centres, and giving lifesaving medical aid to patients who cannot access essential equipment and medication.

The restrictions introduced to tackle COVID-19 have pushed many of the poorest people and their families even deeper into poverty. Among these people is Alaa, a kindergarten teacher and motherof-two who previously took part in Islamic Relief training to improve preschool teaching. The COVID-19 restrictions have left Alaa out of work, and she is now competing for employment with many others in the same position.

Many beneficiary families

in refugee camps haven't tasted meat in months.

"I am the sole breadwinner for my family," says Alaa. "I don't get paid much and I don't ask for help. I don't know when I will return to work, and I don't know what to do if the coronavirus pandemic lasts for months."

University graduate Wassim, 25, has also found himself without an income, with devastating consequences for his family. The little he earned as a barber covered their basic expenses and paid for medical treatment for his wife, who has epilepsy, and his father, who is living with cancer.

"With coronavirus, everything stopped," explains Wassim. "I don't have the money to buy the necessary medication. My soul is tired. I am afraid for my children and I am afraid of losing my wife and my parents."





The ongoing crisis in Syria has left 11.1 million people in need of help. Over six million displaced people live in dire conditions with little access to food, water, sanitation and healthcare, facing daily threats to their lives, dignity and wellbeing.

In 2020, as coronavirus forced many organisations to halt or scale back their operations, Islamic Relief remained a global supporter of vulnerable people in Syria. In 2020, we provided essential winter items to over 3,020 internally displaced people (IDP), and vital healthcare across 30 clinics (hospitals, primary health care centres and physiotherapy centres) in north-west Syria. This support mainly involved the provision of medical disposables and items required to treat patients.

Precarious living in Syria

Fatima lives with her children in Ali camp, in northern Syria. She lost everything when her village was bombed during airstrikes. Fleeing to a nearby olive grove, the family hid, surviving only by lying on the ground to avoid the deadly missiles.

"Our big, beautiful house was turned into rubble," she recalls. "We heard the planes coming. Even now, when we are having breakfast, we sometimes hear the planes go over and we have to leave everything behind and flee to the farmland."

Life in the camp is extremely difficult. There are very few resources available, and humanitarian aid has diminished. Winter makes everything worse: without sufficient shelter or enough bedding, the family is completely exposed as they battle the harsh weather.

"We used to live in comfort and happiness, but now we live in misery. A day feels like a year because of the hardships we encounter."

Winter in Syria can be a very dangerous time, and life in Ali camp, which sits at the foot of a mountain, is especially hazardous. Fatima recalls a winter night, when it snowed heavily and high winds destroyed many of the tents. Her husband stayed up to protect the tent, but it collapsed, meaning the family had to move to another tent.

"Our clothes and beds were very wet and my children caught a cold. I will never forget it." Fatima recalls.

"Rocks fall from the mountains during bad weather. It isn't possible to hear them falling, so when it happens, it is very frightening. Once, the rocks hit our tent, but by the grace of God, we woke up in time to flee to our relatives in another camp. There was no electricity outside the camp, so we ran through heavy rain and complete darkness. I will never forget the horror of that night."

"We hope that at least here, our conditions will be better than anywhere else."



2020 ANNUAL REPORT 23

"My children and grandchildren often get sick, but we cannot go to the hospital."

It is common for dangerous weather and landslides to cause families to flee the camp, but often there is nowhere else for them to go. Fatima tells us, "All of the camps are equal in their suffering. We hope that at least here, our conditions will be better than anywhere else."

Fatima has now lost her parents and her husband and raises her children alone. Although she strives to meet her family's needs, the depth of poverty in which they live, and the remote location of the camp, present an insurmountable challenge.

"The hospitals are far away and we do not have any means to reach them. My children and grandchildren often get sick, but we cannot go to the hospital. Sometimes we try to wait for passing cars to take us there. In addition to this, medication is very expensive. I need it, but I can't afford any. I rely on good people to buy it for me, as it is very important that I take it."

Greater challenges due to COVID-19

The coronavirus pandemic has brought new challenges and increased danger for Fatima and her family. With all seven family members living in one tent, the risk of viral transmission runs high.

"My grandchildren sometimes attend school and are taking precautions, such as wearing masks and cleaning their hands, because of the pandemic. We are all very worried about coronavirus. I take care of my

children and grandchildren and do everything I can to keep them safe."

In northern Syria, Islamic Relief has been providing winter assistance to families such as Fatima's. This includes warm clothing for children, plastic sheets for tents, blankets, and mattresses as well as fuel for heating. In addition, families receive food parcels, hygiene kits and qurban meat, so they can eat nutritious meals and practise good hygiene to better protect themselves from diseases, including COVID-19.





When explosions devastated Beirut Port in Lebanon on 4 August, we responded.



Tragically, 190 people lost their lives and over 6,000 people were injured. On top of this, over 40,000 buildings were damaged and, 3,000 homes were destroyed, resulting in a massive housing crisis. In response to this desperate need for housing, we launched a project focused on rebuilding uninhabitable houses to make them liveable again by

repairing damage to windows, doors, ceilings, plumbing and water supply. This project not only transformed the physical and emotional wellbeing of vulnerable families, but provided livelihood support for local tradespeople, who were engaged to remove rubble from the streets and around damaged houses.

YEMEN

Yemen is fast becoming the biggest humanitarian crisis in the world, with an estimated 80 percent of the population requiring humanitarian assistance. Islamic Relief has initiated a number of projects to try to prop up essential health services.

In addition to the growing famine, flooding, COVID-19 and general health crises, Yemen has experienced the worst cholera outbreak in modern times. Recent flooding has seen the spread of other deadly diseases including cholera, dengue fever, malaria and diphtheria. Social systems have all but collapsed, with health and education facilities barely functioning.

Islamic Relief Australia is supporting the cholera intervention through a twofold and integrated health, water, sanitation and hygiene (WASH) intervention, that aims to improve outcomes for patients with cholera, and lessen the spread of this disease in the community. The first aim is to build the capacity of health workers to better support patients by providing specialist training in cholera case management and infection control. The second aim is to equip clinics with the cholera medication and consumable material required to more effectively treat patients and facilitate infection control. The project will recruit three general practitioners and health paramedical staff in each centre to ensure round-the-clock care for patients.



Ramping up our Yemen response in 2021

At the end of 2020, Yemen is at risk of descending into a deeper crisis. The threat of famine is imminent, with malnutrition rates the highest they've ever been (particularly among women and children). Tragically, at least one child dies every 10 minutes because of preventable diseases such as diarrhoea, malnutrition and respiratory tract infections. In 2021, Islamic Relief will be scaling up efforts to improve the nutritional health of the Yemeni people by committing 6,000,000 British Pounds to support a global response to combat acute malnutrition in children, and pregnant and lactating women.

The project will complement an ongoing nutrition project funded by the United World Food Programme (WFP), and will be implemented in collaboration with the Ministry of Public Health and Population (MoPHP), UNICEF and WFP to address high malnutrition levels in high-priority areas.





Country profile: Afghanistan

The forgotten crisis

Afghanistan has been largely forgotten by the world media. Although the spotlight has shifted, a prolonged humanitarian crisis continues - with armed conflict, extreme poverty, natural disasters and now, COVID-19, causing widespread suffering across all aspects of life.

Tragically, the enduring conflict that has forcibly displaced people for more than 40 years continues to claim thousands of civilian lives each year. According to the Australian Government's Department of Foreign Affairs and Trade (DFAT), "the crisis in Afghanistan is currently ranked the third most severe worldwide – behind Syria and Sudan, and equal to Yemen

and Somalia." Currently, there are around 4.1 million internally displaced people who have been living in sub-standard shelters since 2012, and almost 16 million people are in desperate need of life-saving assistance. The number of newly-displaced people registered each day is growing by the thousands - and most are women and children. The country's economy, already crippled from ongoing conflict, has been even further weakened by COVID-19 and is largely reliant on international humanitarian assistance.

Alarmingly, Afghanistan's maternal mortality rates are among the highest in the world.

According to UN reports, approximately 638 women per 100,000 will die in childbirth. The under-five child mortality rates are also cause for concern - for every 100,000 live births, over 60 of these children will not survive past five years.

HIRA:

Community-based healthcare for internally displaced persons (IDPs) and returnees.



With women and children being the most vulnerable people in Afghanistan, Islamic Relief Australia's work prioritises their needs. Our projects focus on caring for orphans, providing education and health support as well as addressing food insecurity during Ramadan and Eid al-Adha. One of our key projects is HIRA, a three-year community-based healthcare project focusing on supporting Afghanis who are currently internally displaced due to conflict, vulnerable host communities, and other returnees who have temporarily

settled in the Nangarhar and Kabul regions. An influx of people fleeing from conflict has strained local health services in these areas and increased the risks for mothers, young people and children. While HIRA is primarily a maternal and child healthcare project, it also focuses on building life skills and resilience for young people in and around four camps for internally displaced people across two provinces.

Specifically the project aims to deliver:



Improved ante-natal and post-natal healthcare for women



Improved nutritional levels for children under five years old



Stronger public health services



Learning and self-development opportunities for young people











Meet Ziba Gul

Ziba Gul, a mother of three, lives in a refugee camp and is just one of the people to benefit from our HIRA project. After giving birth to her daughter, Golsum, Ziba struggled to breastfeed and meet Golsum's nutritional needs. When her baby daughter got sick, Ziba thought the reason for her daughter's illness was due to her family's poverty. When she learned about Islamic Relief's health services for mothers, she got involved and learnt essentials about nutrition for children and ways to better meet her daughter's needs.

"When I participated in the lessons, I learned a lot - for example, that we must cook different foods each day from local ingredients," says Ziba. "I now know about the benefits of vegetables, fruit and other cheaper locally available food. Golsum is 11 months old now. but I hadn't started giving her complementary food yet. I now understand that we should start complementary feeding along with breastfeeding at six months, and until the child is two years old. It has been about one month since I started doing this, and my daughter is getting better day by day.'



A sustainable approach to community-based education.

In 2020, we also began a project that aims to support rural and remote schools in Afghanistan become financially independent. Currently, there are many barriers for children - particularly girls - to access quality education such as poverty, effects of conflict, sociocultural factors and traditional beliefs. The project will support schools to start small income-generating businesses like training and development programs for community members, which will in turn support each school's operating costs. A joint venture between Islamic Relief Australia and UNICEF, the project is a milestone for Islamic Relief Australia and provides an opportunity for us to launch collective responses to global crises and issues.

1,500

Approximately 1,500 students will be supported through this new and exciting initiative.

•••••

2020 ANNUAL REPORT 33



In 2020, we initiated the third and final stage of our Safe Spaces project in Al Ramtha, Jordan.

Since 2017, our Safe Spaces project has been providing psychosocial support for Syrian women, child refugees and vulnerable host community members. This is an important project that addresses the trauma faced by vulnerable people fleeing war, many of whom experience overwhelming feelings of isolation, increased

levels of depression and anxiety, and higher levels of verbal and physical family violence. With severely limited access to mental healthcare and social services in Jordan, Islamic Relief runs a safe, communal space where women and children come together to socialise, learn and heal.

Every chance in life matters

Mariam* is a Syrian refugee who fled her home country to Jordan to find a better future for herself and her family.

When she arrived in Jordan through the Syrian/Jordan border, Mariam had no choice but to live in a refugee camp. Facing difficult conditions in the camp, Mariam was determined to become self-sufficient and find a way out.

"I experienced more suffering with no income, under difficult conditions. I had the responsibility of kids and no stability, (but) I am a mother who is committed and (would) like to succeed in life." With the support of Islamic Relief, Mariam was able to learn new skills to earn an income, move into her own place and improve life for her family.

"I did my best to secure schooling for my children. I started looking for work; I found a job in a sewing centre (and started) to work in it. I worked hard to improve my income, (after which) my children were successful in school, and my son and daughters got married.

"I worked in farms to earn money to buy a sewing machine, then I started working from home. At the beginning, it was very difficult. Then people helped me to market myself, and they introduced me to Islamic Relief in Jordan. I participated in their psychosocial support sessions, which helped me to be more relaxed and focused. Then I joined a vocational training program for three months."

"It was an interesting course, and I felt very comfortable as it is my main interest. Islamic Relief has helped me a lot - it was the most important step in my life. I then joined the resilience program and took training for more than three months. The training covered design, marketing, communication and financial management. I really forgot all my suffering and challenges, and started to be involved in all aspects of Islamic Relief's program. They are very supportive of us."

It was through this support that Mariam was able to gain the confidence she needed to create a better life in her new home in Jordan.

"Islamic Relief has helped me a lot - it was the most important step in my life."





Building Livelihoods through Cooperatives in the Philippines

Since 2019, Islamic Relief
Australia has been supporting
the establishment of four
cooperatives in the Bangsomore
Autonomous Region of Muslim
Mindanao (BARMM) in the
Philippines – a region where
more than 53.5% of families live

in poverty. The area has also experienced ongoing conflict due to ongoing political tensions, pushing people further into poverty.

The cooperatives produce traditional products (mats, bags, etc.), food products, soaps, and coconut products.

Members of cooperatives selected are among the poores and most vulnerable – including

women, farmers, fisherman, vendors of informal and small enterprises, youth, and people with disabilities. The project aims to make the cooperatives sustainable through the provision of training on how to make products as well as market them. It will also link the cooperatives to local markets and resources that will help them build for the future.



Elian Bangsamoro Women Producers Cooperative

Meet Michelle Mohammad

"For a single mother like me, life has improved for me and my son. The project definitely helped our family in terms of income. I have become a better entrepreneur, thanks to the training of the project. But more than this, the project also renewed the spirit of caring and harmony in our community. It gave us the opportunity to work together for

a common goal and to overcome challenges, especially those posed by the pandemic."

Elian's handicrafts were previously sold to the local market, specifically among relatives and friends and the local community. When the Agri-Peace shop was established, Michelle was the only one who represented the cooperative and handled the sales and promotion of products. This weekly fair hosted by the Bangamoro Government opened doors for Michelle and the cooperative, now they have access to buyers outside their village.

"The number of buyers of our products increased. It was a big help when we were linked by Islamic Relief to other buyers," Michelle said.

Filled with hope and empowerment, Michelle is now a long way from her previous struggles against the constraints of a limited education and gender inequality. Now, even as a solo parent, Michelle's skills, hard work, newly-discovered independence and support from the cooperative have given her the confidence she needs for a better quality of life for herself and her son.

After decades of v



After decades of war in the region, this project focuses on conflictsensitive and peace-promoting approaches to building social cohesion and harmony between two neighbouring villages. It aims to facilitate open dialogue, mediation and other dispute resolution mechanisms which support peaceful settlement of conflict.

CODRAL: Convergence of Disaster Risk Reduction & Livelihood Resilience for Communities.

Saving livelihoods during disasters, Indonesia.

This two-year intervention aims to reduce human suffering and economic loss from disasters in Bima, West Nusa Tenggara Province in Indonesia. Indonesia is prone to natural disasters and this area in particular, experiences frequent flooding. The floods have a devastating impact on lives and livelihoods, causing severe disruption to business continuity.

This project aims to develop and strengthen the capacity of communities to deal with disasters and subsequent economic loss. This was achieved by establishing committees across 30 villages to equip communities with knowledge and skills in disaster risk reduction to prevent disasters from turning into full-scale emergencies. This included training on first aid, early warning systems, and evacuation drills. Strategically,

the project also focused on building the economic resilience of communities against disasters through training in community-based disaster management, business continuity management, and the provision of Shariah microfinance. Impacted community members learnt to rebuild their businesses after disasters, so that they can recover quickly and with minimal loss.



What is Shariah Microfinance?

In the context of this project, Sharia Microfinance aims to support small-to-medium enterprises to recover their livelihoods after being affected by a disaster, by providing start-up or additional capital without any collateral. This is supported by capacity-building activities, including study groups (*majelis*) to increase knowledge and understanding in business development and marketing. Overall, the initiative encourages the local community to promote saving, and learn financial and accounting skills.









In 2020, your support meant that we could help the most vulnerable people in Nepal through a multi-sectoral project, LIFT, implemented in Rasuwa District, northern Nepal. The project aims to benefit over 500 households and more than 3,000 individuals - predominantly rural farmers from the ethnic minority known as the Tamana. Rasuwa District was one of the 14 hardest-hit districts in the 2015 Nepal Earthquake, and has struggled to rebuild its livelihoods and infrastructure since then. In consultation with

our local partners, Islamic Relief Nepal and the Batas Foundation, we focused on addressing major issues affecting the local community including water shortages, food insecurity, low incomes, and poor education. As part of the LIFT project, vulnerable families received training in kitchen gardening so they can produce seasonal vegetables in their own gardens and improve their overall nutrition. Participants took part in one-day workshops followed by a one-day refresher. After completing the workshops, they

were provided with high-yielding seasonal vegetable seeds (tomato, radish, cabbage, onion and garlic). Out of 20 households that took part in the program, 40% reported good production, and enough produce to sell in their communities and generate an income, all within three months of starting the project.















Supporting orphans and their families

Islamic Relief's Orphan Sponsorship Program ensures all the basic needs of a vulnerable child are met through monthly donations. In 2020, your support enabled us to assist **1,140 orphans** in **22 countries** by giving them access to essentials like food, water, shelter, healthcare and education.

OUR FAMILY OUR BOARD OF TRUSTEES (BoT)



Dr Nora Amath: Chair of the Board of Trustees

Dr Nora Amath is a sociologist and community developer whose research focuses on multiculturalism, social inclusion, diversity, leadership and community development. She is the author of *The Phenomenology of Community Activism* and her writings have also appeared in several edited volumes and journals. She is an adjunct Research Fellow at Griffith University and also works at the Islamic Women's Association of Australia (IWAA) as the National Manager of Refugee Settlement and the CAMS Statewide Coordinator.

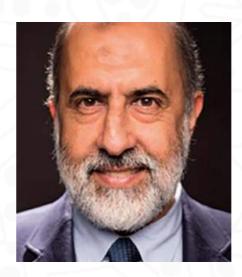
Dr Amath is Chair of the Board of Islamic Relief Australia. She has strong connections to the community across a number of areas, including youth, women's and multi-faith groups, and is a member of the Minister's Queensland Multicultural Advisory Council. In 2006, she received the prestigious Australian Muslim Woman of the Year award.



Mr Samir Bennegadi: Treasurer, Board of Trustees

Samir Bennegadi is a principled, educated professional with expertise and exposure in the fields of strategic planning, business development, and public relations. He has managed portfolios exceeding \$250 million, and a workforce of over 2,500 employees.

Over the past 25 years, Mr Bennegadi has worked closely with the Australian Muslim community across faith-based initiatives, and welfare and charitable projects including the establishment of educational institutions, places of worship and, orphan sponsorship programs etc. He sits on various boards for renowned charitable organisations both locally and internationally, and is an adviser to several Islamic community organisations in Australia.



Dr Ihab Saad: Member, Board of Trustees

Dr Ihab Saad is a professor of Civil Engineering and Construction Management. He graduated in 1984 with a degree in Civil Engineering from Cairo University. After practising for nine years, he moved to the United States for further postgraduate studies. He then obtained a Master's degree and PhD from the University of Kentucky.

Dr Saad has taught and consulted in multiple countries over the past 30 years, and his work has been published in engineering and construction management journals. He joined the board of Islamic Relief USA in 2005, and was Chair from 2011 to 2014. He stepped down from the board in 2017 and was invited to rejoin in 2019.



Mr Ibrahim El Zayat: Member, Board of Trustees

Mr Ibrahim El Zayat is an academic from the German universities of Dartadt, Marburg and Cologne. He holds a Masters in Economics. His work focuses on the study of law and Islamic Economics, and places special emphasis on the economic challenges of developing countries. Mr El Zayat holds various positions in several of Europe's Muslim organisations. In addition, he regularly lectures on issues concerning integration and Muslim identity in European countries, as well as Islamic finance and economics.

THANK YOU!

Our Supporters

The Islamic Relief Australia family is no ordinary family. We are a growing network of dedicated, compassionate and caring activists, volunteers, change-makers, donors, partners and staff, who strive to bring our vision of ending global suffering into focus.

In 2020:

1,600

regular givers supported our ongoing work.

10,000+

individuals, families, corporations and institutional donors took action to end suffering globally.

•••••••

Our many

partners helped us develop and implement holistic solutions to effect long-term, sustainable change for vulnerable communities globally.

••••••••

Our Partners

- Australian National Imams Council (ANIC)
- Toowoomba Islamic Charitable Trust
- Auburn Islamic Community Centre
- Brothers in Need
- One Path Network
- NSW Office of Emergency Management
- Centre for Community Relations
- Islamic Council of Victoria (ICV)
- Aussie Muslims
- Islamic Council of Queensland
- Muslim Response Group

Our Volunteers

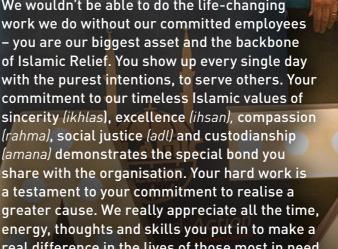
Hundreds of volunteers contributed thousands of hours of work, resulting in incredible cost saving across three departments.

Without your hard work, we would not be able to do the work we do and improve lives globally.

SAVING LIVES SINCE 1984



We wouldn't be able to do the life-changing work we do without our committed employees – you are our biggest asset and the backbone of Islamic Relief. You show up every single day with the purest intentions, to serve others. Your commitment to our timeless Islamic values of sincerity (ikhlas), excellence (ihsan), compassion (rahma), social justice (adl) and custodianship (amana) demonstrates the special bond you share with the organisation. Your hard work is a testament to your commitment to realise a greater cause. We really appreciate all the time, energy, thoughts and skills you put in to make a real difference in the lives of those most in need. Thank you!



OUR FINANCES

FINANCIAL PERFORMANCE

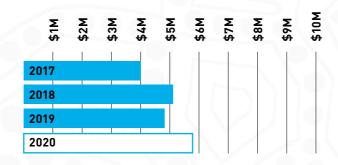
Despite the pandemic and prolonged lockdowns in most major cities, Islamic Relief Australia was able to increase the charity's monetary income by 19% from \$4,814,099 in 2019 to \$5,734,203 in 2020.

On the other hand, the pandemic had a negative impact on the charity's non-monetary income. This is because Islamic Relief Australia was unable

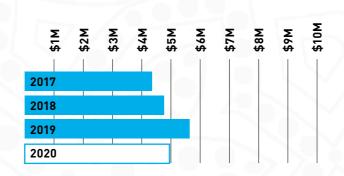
to deliver the yearly in-kind donations usually contributed by Globus Relief, due to worldwide lockdowns and other factors.

Therefore, this year's report will be based on monetary financial analysis only.

TOTAL INCOME			
Year	Total		
2017	\$3,993,440		
2018	\$5,115,839		
2019	\$4,814,099		
2020	\$5,734,203		



TOTAL EXPENDITURE		
Year	Total	
2017	\$4,499,524	
2018	\$4,700,903	
2019	\$5,677,370	
2020	\$4,945,891*	

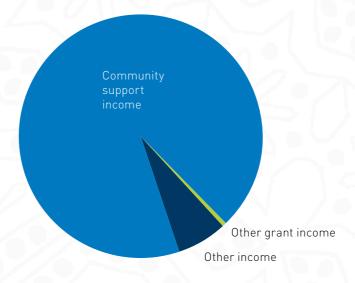


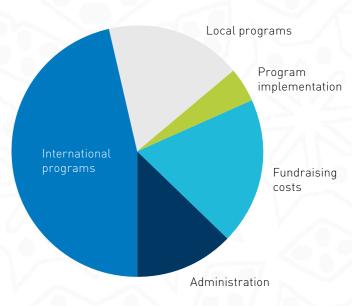
FINANCIAL ANALYSIS - 2020

Islamic Relief Australia is committed to being transparent on the sources of funds received during the year. We are also accountable for spending the money on different causes which will drive the achievement of our strategy 2018-2022.

WHERE THE MONEY COMES FROM		
Source	Total	
Community support income	\$5,354,666	
Other grant income	\$33,259	
Other income	\$346,278	
Total	\$5,734,203	

WHERE THE MONEY GOES		
Source	Total	
International programs	\$2,296,736	
Local programs	\$868,859	
Program implementation	\$216,796	
Fundraising costs	\$943,088	
Administration	\$620,412	
Total	\$4,945,891	



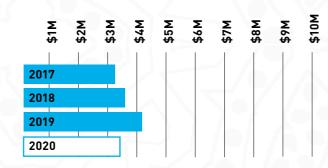


^{*}COVID-19 Program impacted international program implementation due to lockdowns around the world, resulting in 12.8% decrease in IR Australia expenditure, the unspent funds from 2020 will be carried forward for the year 2021.

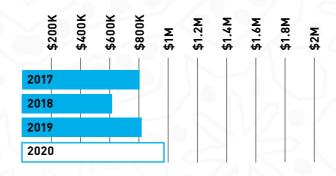
ACCOUNTABILITY

Due to the pandemic and restrictions on global movement, money spent on our programs decreased by 12% compared to last year. On the other hand, the organisation was able to reduce its expenditure, cutting overhead costs (fundraising and administration costs) by 14% while achieving notable growth in monetary income – an increase of 19% compared to the previous year.

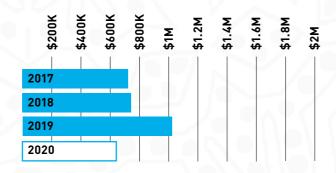
PROGRAM EXPENDITURE (MONETARY)			
Year	Total		
2017	\$3,122,472		
2018	\$3,396,634		
2019	\$3,859,575		
2020	\$3,382,391		



FUNDRAISING EXPENDITURE			
Year	Total		
2017	\$802,700		
2018	\$604,325		
2019	\$804,995		
2020	\$943,088		



COST OF ADMINISTRATION		
Year	Total	
2017	\$739,379	
2018	\$774,117	
2019	\$1,012,800	
2020	\$620,412	



STATEMENT OF SURPLUS OR DEFICIT AND OTHER COMPREHENSIVE INCOME

For the year ended 31 December 2020

	2020\$	2019 \$
REVENUE		
Donations and Gifts		
Monetary	5,354,666	4,755,272
Non-monetary	61,505	5,450,848
Grants		
Other Australian	33,259	11,000
Other Income	346,278	47,827
Revenue for International Political or Religious Adherence Promotion Programs		10
TOTAL REVENUE	5,795,708	10,264,947
EXPENDITURE		
International Aid and Development Programs Expenditure		
International programs		
Funds to International Programs	2,296,736	2,970,661
International Program support costs	162,444	206,434

International Aid and Development Programs Expenditure		
International programs		
Funds to International Programs	2,296,736	2,970,661
International Program support costs	162,444	206,434
Fundraising costs		
Public	943,088	804,995
Accountability and Administration	620,412	1,012,800
Non-Monetary Expenditure	61,505	5,450,848
Total International Aid and Development Programs Expenditure	4,084,185	10,445,738
International Political or Religious Adherence Promotion		VII 21-
Domestic Program Expenditure	868,859	605,307
Domestic Program support costs	54,352	77,173
TOTAL EXPENDITURE	5,007,396	11,128,218
SURPLUS/(DEFICIT)	788,312	(863,271)
Other Comprehensive Income		2 0 \ \-
TOTAL COMPREHENSIVE INCOME	788,312	(863,271)

The summary financial statements have been prepared in accordance with the presentation and disclosure requirements set out in the Australian Council for International Development ("ACFID") Code of Conduct and should be read in conjunction with the Islamic Relief Australia Limited's financial statements and accompanying notes. For further information on the Code, please refer to the ACFID Code of Conduct Guidance Document available at www.acfid.asn.au.

The summary financial statements are an extract from the Islamic Relief Australia Limited's full financial report for the year ended

31 December 2020. The financial statements and specific disclosures included in the summary financial statements have been derived from the full financial report. The summary financial statements does not and cannot be expected to provide as full an understanding of the financial performance, financial position and cash flow activities of Islamic Relief Australia Limited as the full financial report.

A full description of the accounting policies adopted by Islamic Relief Australia Limited may be found in the full financial report. The summary financial statements is presented in Australian dollars.

STATEMENT OF FINANCIAL POSITION

For the year ended 31 December 2020

	2020\$	2019 \$
ASSETS		
Current Assets		
Cash and cash equivalents	1,872,080	1,228,256
Trade and other receivables	40,335	29,195
Other assets	82,467	90,880
Total Current Assets	1,994,882	1,348,331
NON-CURRENT ASSETS		
Property, plant and equipment	90,267	64,275
Right-of-use assets	567,759	658,188
Intangibles	9,005	15,736
Other assets	22,500	5,000
Total Non-Current Assets	689,531	743,200
TOTAL ASSETS	2,684,413	2,091,531
.IABILITIES		1 101 / 6 9/
Current Liabilities		
Frade and other payables	444,959	559,019
_ease liabilities	94,033	114,175
Employee benefits	44,025	29,786
Fotal Current Liabilities	583,017	702,980
ION-CURRENT LIABILITIES		
ease liabilities	498,235	580,299
Employee benefits	15,369	8,772
otal Non-Current Liabilities	513,604	589,071
TOTAL LIABILITIES	1,096,621	1,292,051
IET ASSETS	1,587,792	799,480
QUITY		
Reserves	1,031,375	546,400
Retained surpluses	556,417	253,080
Total Equity	1,587,792	799,480

STATEMENT OF CHANGES IN EQUITY

For the year ended 31 December 2020

	SPECIFIC RESERVES \$	ACCUMULATED SURPLUS \$	TOTAL EQUITY\$
Balance at 1 January 2019	1,119,185	543,566	1,662,751
Deficit for the year		[863,271]	(863,271)
Other comprehensive income for the year			
Total comprehensive income for the year		(863,271)	(863,271)
Transfer (from)/to reserves	(572,785)	572,785	Y /
Balance at 31 December 2019	546,400	253,080	799,480

	SPECIFIC RESERVES \$	ACCUMULATED SURPLUS \$	TOTAL EQUITY\$
Balance at 1 January 2020	546,400	253,080	799,480
Surplus for the year		788,312	788,312
Other comprehensive income for the year	2000		
Total comprehensive income for the year		788,312	788,312
Transfer (from)/to reserves	484,975	(484,975)	69.0.
Balance at 31 December 2020	1,031,375	556,417	1,587,792

INDEPENDENT AUDITOR'S REPORT

Independent Auditor's Report on the Summary Financial Statements to the Members of Islamic Relief Australia Limited

Opinion

The summary financial statements, which comprises the statement of financial position as at 31 December 2020, the statement of surplus or deficit and other comprehensive income and the statement of changes in equity for the year then ended, are derived from the audited financial report of Islamic Relief Australia Limited for the year ended 31 December 2020.

We expressed an unmodified audit opinion on that financial report in our report dated 19th May 2021.

In our opinion, the accompanying summary financial statements are consistent, in all material respects, with the audited financial report, in accordance with the *Australian Charities and Not-for-Profits Commission Act 2012*.

Summary Financial Statements

The summary financial statements does not contain all the disclosures required by the Australian Accounting Standards and Division 60 of the *Australian Charities and Not-for-profits Commission Act 2012*. Reading the summary financial statements and the auditor's report thereon, therefore, is not a substitute for reading the audited financial report and auditor's report thereon.

Directors' Responsibility for the Summary Financial Statements

The Directors of the company are responsible for the preparation of the Summary Financial Statements in accordance with the *Australian Charities and Not-for-Profits Commission Act 2012*.

Auditor's Responsibility

Our responsibility is to express an opinion on whether the summary financial statements are consistent, in all material respects, with the audited financial report based on our procedures, which were conducted in accordance with Auditing Standard ASA 810 *Engagements to Report on Summary Financial Statements*.

Nexia Sydney Audit Pty Ltd

Vishal Modi Director

ASIC Registered Company Auditor no.: 486119

Dated at Sydney, this 19th day of May 2021

DIRECTORS' DECLARATION

In the directors' opinion:

- the attached financial statements and notes comply with the Australian Accounting Standards (including the Australian Accounting Interpretations) Reduced Disclosure Requirements and Australian Charities and Not-for-profits Commission Act 2012 and associated regulations;
- the attached financial statements and notes give a true and fair view of the company's financial position as at 31 December 2020 and of its performance for the financial year ended on that date; and
- the attached financial statements and notes comply with the ACFID Code of Conduct for non-governmental development organisations;
- there are reasonable grounds to believe that the company will be able to pay its debts as and when they become due and payable;
- the Statement of Surplus or Deficit and Other Comprehensive Income gives a true and fair view of all income and expenditure of the company with respect to fundraising appeal activities for the year ended 31 December 2020;
- the Statement of Financial Position gives a true and fair view of the state of affairs with respect to fundraising appeal activities as at 31 December 2020;
- the provisions of the Charitable Fundraising Act (NSW) 1991 and Regulations and the conditions attached to the authority have been complied with for the year ended 31 December 2020; and
- the internal controls exercised by the company and appropriate and effective in accounting for all income received and applied from any fundraising appeals.

Signed in accordance with a resolution of directors made pursuant to section 60.15(2) of the Australian Charities and Notfor-profits Commission Regulation 2013.

On behalf of the directors



17/5/2021

OUR COMPLIANCE

AUSTRALIAN CHARITIES AND NOT-FOR-PROFITS COMMISSION (ACNC)

Islamic Relief Australia is registered with the ACNC and complies with the ACNC Act 2012. We keep financial records that correctly record and explain our transactions and financial position and performance and enable true and fair financial statements to be prepared and to be audited, if required. We submit an annual information statement and a financial report to ACNC every year. We comply with the ACNC's governance standards, which set out a minimum standard of governance, to help promote public trust and confidence in charities.

FUNDRAISING LICENSES

Islamic Relief Australia holds all required fundraising licenses in the states of New South Wales, Victoria, Queensland, South Australia, Western Australia and the Australian Capital Territory. Islamic Relief Australia complies with the requirements associated with these licenses and provides all extra reporting materials required.

AUSTRALIAN TAXATION OFFICE (ATO)

Islamic Relief Australia is a current holder of the Deductible Gift Recipient (DGR) status from the ATO. Islamic Relief Australia is also granted exemptions from Income Tax and provided fringe benefit and GST concessions. We report to the ATO our annual Fringe Benefit Tax returns, quarterly Business Activity Statements and monthly Pay-as-you-qo (PAYG) submissions.

AUSTRALIAN COUNCIL FOR INTERNATIONAL DEVELOPMENT (ACFID)

Islamic Relief Australia is a member of ACFID and a signatory to the ACFID Code of Conduct. ACFID is the peak body for aid and international development NGOs and its code of conduct upholds the highest standards of ethics, transparency, effectiveness and accountability. Our voluntary adherence to the Code of Conduct demonstrates our commitment to ethical practice and public accountability. For more information on the ACFID Code of Conduct please visit www.acfid.asn.au.

Our summary financial reports have been audited and comply with the standards set out by the ACFID Code of Conduct which can be referred to on the ACFID Code of Conduct website www.acfid.asn.au.

Any Complaints related to a members compliance with the ACFID Code of Conduct and any possible breach can be made to ACFID Code of Conduct Committee at code@acfid.asn.au, Information about how to make a complaint can be found at www.acfid.asn.au.

COMPLAINTS MECHANISM

Islamic Relief Australia recognises the importance and value of listening and responding to concerns and complaints. We are committed to achieving the highest standard we can in every area of our work and to a process of continuous improvement. This applies especially to our aid and development activities, seeking donations and accountability to stakeholders generally.

We are committed to working according to or above the standard required by the Code of Conduct of the Australian Council for International Development (ACFID). Receiving concerns and complaints is one of the most important ways of learning what we need to do to improve our work.

You can contact us through the following channels:

Web islamicrelief.org.au/contact-us/ Email info@islamicrelief.org.au Telephone 1300 308 554 Mail Shop 2, 6-14 Park Rd, Auburn NSW 2144, Australia

To find out more and read our complaints policy please visit: islamicrelief.org.au/contact-us/complaints.







SYDNEY OFFICE

Shop 2, 6-14 Park Rd, Auburn NSW 2144

MELBOURNE OFFICE

Shop 4 / 12-20 Reservoir Drive, Coolaroo VIC 3048

QUEENSLAND OFFICE

260-266 Third Avenue, Kingston QLD 4144

Call 1300 308 554 www.islamicrelief.org.au info@islamicrelief.org.au

