



ISLAMIC RELIEF WORLDWIDE

Annual Report and Financial Statements

2025



COVER PHOTO:

Baby Sarah smiles after recovering from severe acute malnutrition at a healthcare centre supported by Islamic Relief in Gedaref, Sudan. When the infant arrived, she had a high fever, persistent diarrhoea, peeling skin and swelling over her entire body. Her case was severe and, without treatment, may well have proved fatal. But, after two months of carefully planned therapeutic feeding and the gradual reintroduction of solid foods, Sarah recovered. Sarah's family are among the more than one million internally displaced people now living in Gedaref state, many of whom are suffering from the effects of food insecurity. In 2025, Islamic Relief's nutrition and health interventions in Sudan reached more than 367,900 people.

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Islamic Relief's work is guided by our Global Strategy 2023-2033. Scan the code to find out more about the themes that define our approach to humanitarian, development and advocacy work.

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A MESSAGE FROM THE CHAIR OF THE BOARD OF TRUSTEES AND THE CHIEF EXECUTIVE OFFICER

Holding firm for those who have nowhere else to turn

Assalamu alaykum, Peace be with you.

In 2025, Islamic Relief Worldwide reached more than 13 million people across 41 countries. Behind these numbers are families, children and communities whose lives have been changed, by God's grace, then through your support. We are grateful to our supporters and partners around the world for making this possible.

In Sudan, we reached more people than ever as a brutal war left millions homeless and at risk of famine. In Gaza, we significantly expanded orphan sponsorship for children who have lost everything. In Mali, our innovative Qurbani Plus project more than doubled the number of people eating an adequate diet, turning seasonal giving into lasting livelihoods.

From Afghanistan, where we responded to a devastating earthquake, to Myanmar, Pakistan and Lebanon, this report shows what donors, partners and dedicated colleagues can achieve together.

This has been a year of profound global uncertainty, and the horizon has yet to clear. The rules-based international order is being challenged by some of its former strongest advocates, and humanitarian aid is paying the price. Misinformation targeting humanitarians such as Islamic Relief further hampers our efforts to help those in need. It is precisely in moments like these that the Islamic Relief family proves its worth. More than a dozen Islamic Relief Member countries channel the generosity of their communities to those who need it most, giving us the scale, relationships and reach to deliver where humanitarian presence is most stretched.

Decades of sustained international investment have reduced child mortality, expanded access to education, and lifted hundreds of millions out of poverty. That progress must not be reversed. Yet the integral role of faith in achieving it is rarely acknowledged. When disasters strike, local faith networks are often the first to respond and the last to leave. At this critical moment, the role of faith-based organisations is more important than ever.

Aid alone, however, cannot resolve the challenges our world faces. We are witnessing unprecedented threats to international law, with warring parties obstructing lifesaving assistance, attacking civilians with impunity, and deliberately targeting essential services. Islamic Relief is committed not only to delivering aid, but also to addressing the root causes of poverty and suffering including through advocacy in defence of the humanitarian principles that protect the most vulnerable.

This year, we expanded our global partnerships, including a landmark agreement with Qatar Charity and deeper collaboration with UN agencies. We were honoured that His Majesty King Charles III recognised Islamic Relief's contribution to the British charity sector at the Buckingham Palace Humanitarian Reception, reflecting the trust our supporters have placed in us over four decades.

We thank Waseem Ahmad, who completed his term as Chief Executive in late 2025, for his years of dedicated service, and we look forward to his continued support for Islamic Relief's mission.

We welcome Iftikhar Shaheen who started as our new Chief Executive late 2025. Iftikhar brings more than 20 years of humanitarian experience including leading humanitarian interventions in some of the most difficult locations.

We pay tribute to our inspirational colleagues around the world. In places like Gaza and Sudan, our staff and local partners are tirelessly delivering aid while themselves displaced from their homes, grieving loved ones, or struggling to feed their own families. They are the embodiment of Islamic Relief's values and the spirit of humanity. They make us exceptionally proud, and they are the reason this work endures.

Wa salamu alaykum (In Peace)



Haroun Atallah
Chair of the Board of Trustees
Islamic Relief Worldwide



Iftikhar Ahmad Shaheen
Chief Executive Officer
Islamic Relief Worldwide

OUR GLOBAL REACH

In 2025 we supported
13,132,741 people

THE TOP 3:

Syria:
1,276,262

Sudan:
1,942,110

Yemen:
1,080,274

Number of people reached through global programmes

Humanitarian:	6,198,717
Seasonal:	4,782,836
Development:	4,023,073
Orphan sponsorship:	100,283
Advocacy:	2,423

The figures in this table are included within the country figures on the map. The grand total in this table (15,107,332 million) is different to the total number of people reached (13,132,741 million) because some people have been reached by more than one Islamic Relief intervention. For example, a child enrolled in our orphan sponsorship programme may also benefit from a development project to build a well in their village.

Sudan	1,942,110
Syria	1,276,262
Yemen	1,080,274
Ethiopia	1,056,637
Pakistan	1,028,277
Afghanistan	1,027,076
Mali	733,041
Somalia	730,604
Bangladesh	594,706
Lebanon	578,181
Niger	522,185
Occupied Palestinian Territory	500,000
Kenya	450,498
Malawi	280,004
United Kingdom	180,736
Kosova	142,133
South Sudan	138,746
Nepal	113,958
Philippines	103,182
South Africa	101,795
Indonesia	58,161
Türkiye	57,332
Iraq	55,724
Jordan	51,033
Sri Lanka	48,916
Albania	45,568
Morocco	41,886
India	39,591
Egypt	26,660
Myanmar	25,637
Russian Federation	25,384
Bosnia and Herzegovina	24,769
North Macedonia	19,451
Democratic Republic of Congo	14,489
Zimbabwe	6,632
Lesotho	4,308
Italy	2,008
Spain	1,891
Jamaica	1,500
Libya	1,225
Malaysia	171

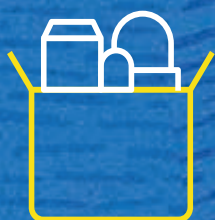
2025 IN NUMBERS

13.1 million people directly assisted



802 projects
ran in **41 countries**

More than **4 million**
lives changed by 330
development projects



Nearly **870,000** people in
35 countries reached
through Ramadan food parcels

Over **2.3 million**
lives saved and improved
through healthcare
interventions



More than **178,900**
people received winter
survival items

Over **100,200**
orphaned children received
life changing sponsorship



306 emergency projects
reached more than **6.2**
million people

Over **8.9 million**
people helped by food
aid and livelihood
interventions



Nearly **3.4 million**
individuals received
qurbani meat

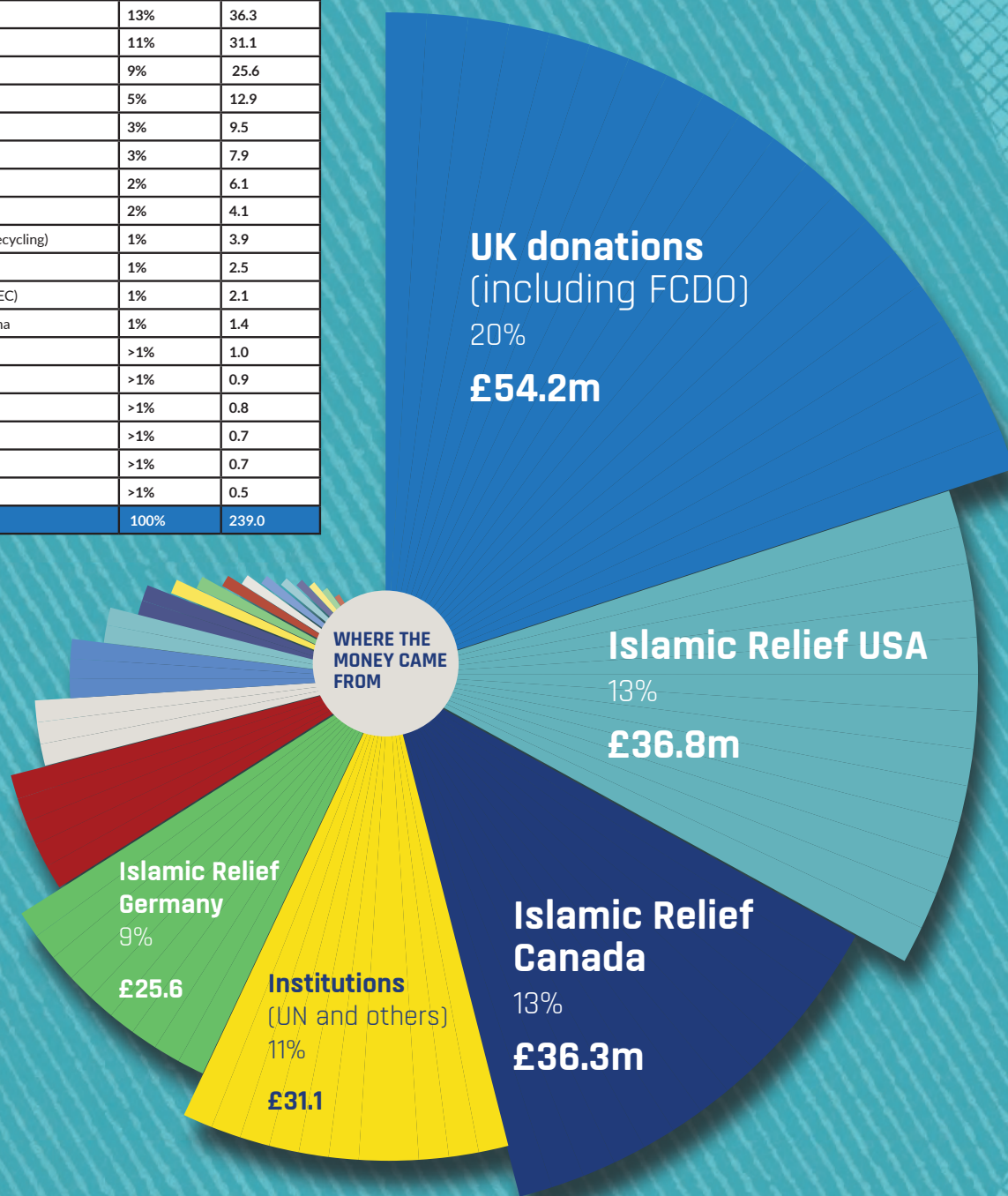
Nearly **169,000** people
helped to become more
resilient to the challenges
of climate change



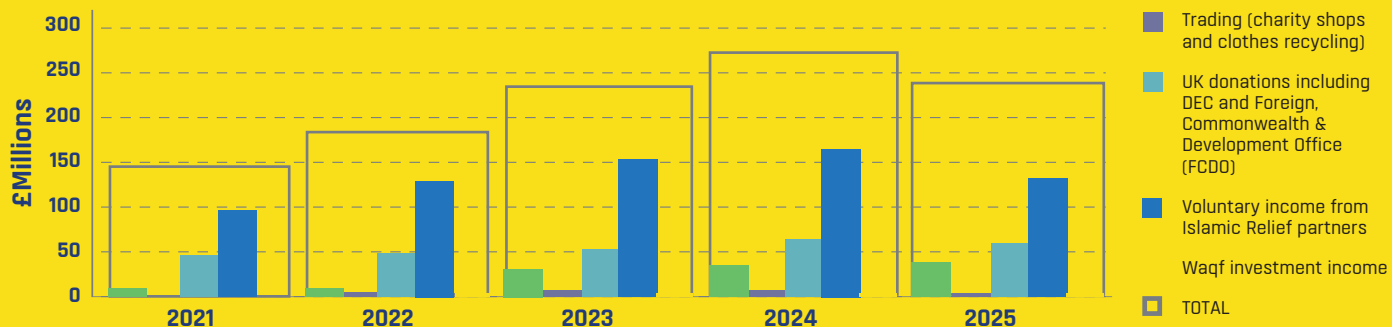
Over **952,600** people
served by water, sanitation
and hygiene projects

OUR INCOME IN 2025

WHERE THE MONEY CAME FROM	%	£M
UK donations (including FCDO)	20%	54.2
Islamic Relief USA	13%	36.8
Islamic Relief Canada	13%	36.3
Institutions (UN and others)	11%	31.1
Islamic Relief Germany	9%	25.6
Islamic Relief Sweden	5%	12.9
Global Family Development	3%	9.5
Islamic Relief South Africa	3%	7.9
Islamic Relief Switzerland	2%	6.1
Islamic Relief Australia	2%	4.1
Trading (charity shops and clothes recycling)	1%	3.9
Islamic Relief Mauritius	1%	2.5
Disasters Emergency Committee (DEC)	1%	2.1
Islamic Relief Bosnia and Herzegovina	1%	1.4
Islamic Relief Ireland	>1%	1.0
Islamic Relief Italy	>1%	0.9
Islamic Relief Spain	>1%	0.8
Waqf investment income	>1%	0.7
Islamic Relief Norway	>1%	0.7
Islamic Relief Malaysia	>1%	0.5
Total	100%	239.0

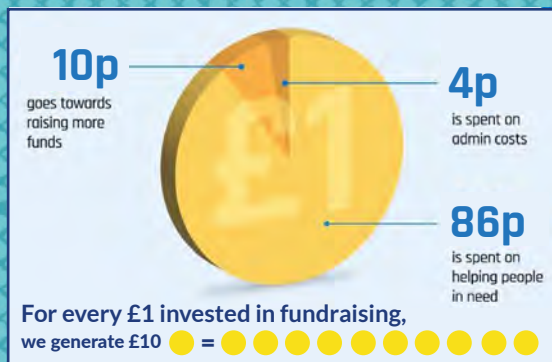
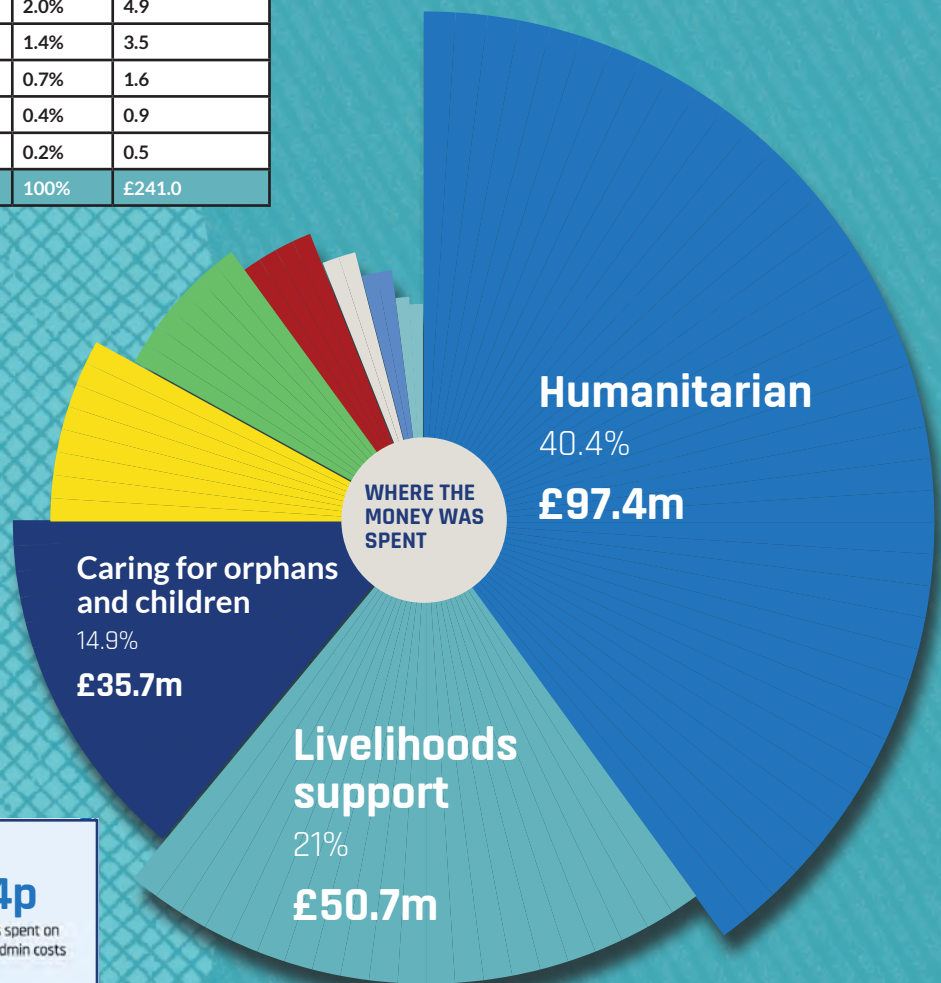


Five-year trend: Our income 2021-2025

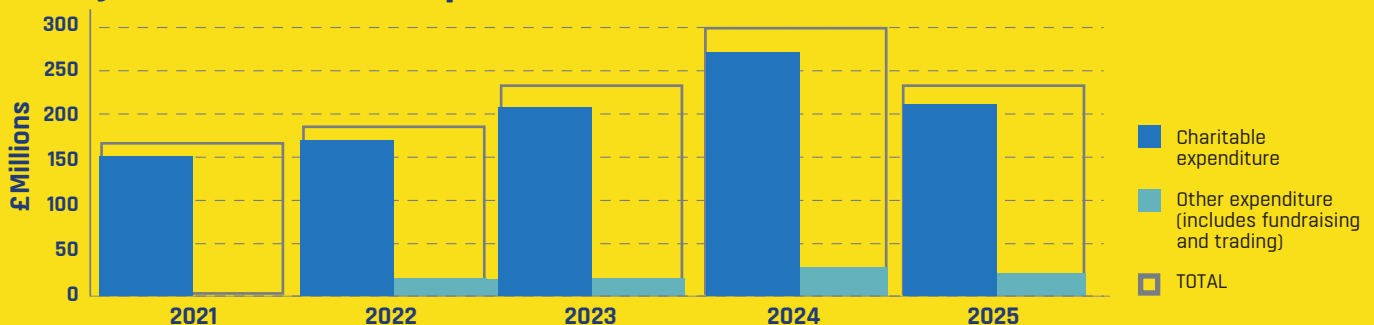


OUR EXPENDITURE IN 2025

WHERE THE MONEY WAS SPENT	%	£M
Humanitarian	40.4%	97.4
Livelihoods support	21.0%	50.7
Caring for orphans and children	14.9%	35.7
Raising funds and publicity	7.9%	19.1
Healthcare, water, sanitation and hygiene	6.8%	16.4
Support costs	4.3%	10.3
Supporting education	2.0%	4.9
Trading activities	1.4%	3.5
Legal and statutory compliance (governance)	0.7%	1.6
Campaigning for change	0.4%	0.9
Investment management	0.2%	0.5
Total	100%	£241.0



Five-year trend: Our expenditure 2021-2025



SAVING LIVES AND REDUCING VULNERABILITY TO HUMANITARIAN CRISES

In 2025, Islamic Relief ran 306 emergency projects, reaching 6,198,717 people.

From natural disasters to prolonged crises, Islamic Relief supported people at their moment of greatest need. We provided lifesaving food, water and shelter when crises struck. In the aftermath, we helped people to take their first steps on the road to recovery. Some of our emergency responses in 2025 were supported by fundraising appeals. Scan the QR codes on this page to find out more about these crises and what Islamic Relief is doing to help.

Syria: Despite major political change, Syria's dire humanitarian situation persists. Millions of people remain displaced by the country's protracted crisis, which has also taken a severe toll on the health and education sectors. Over half of the population does not have enough food.

Individuals supported in 2025: **1,204,518**



Jamaica: Hurricane Melissa – the strongest storm in the island's modern history – causes major devastation to homes and infrastructure. Despite not having a presence in the country, Islamic Relief joins hands with Concerned Muslims of Trinidad and Tobago (CMTT) to support survivors.

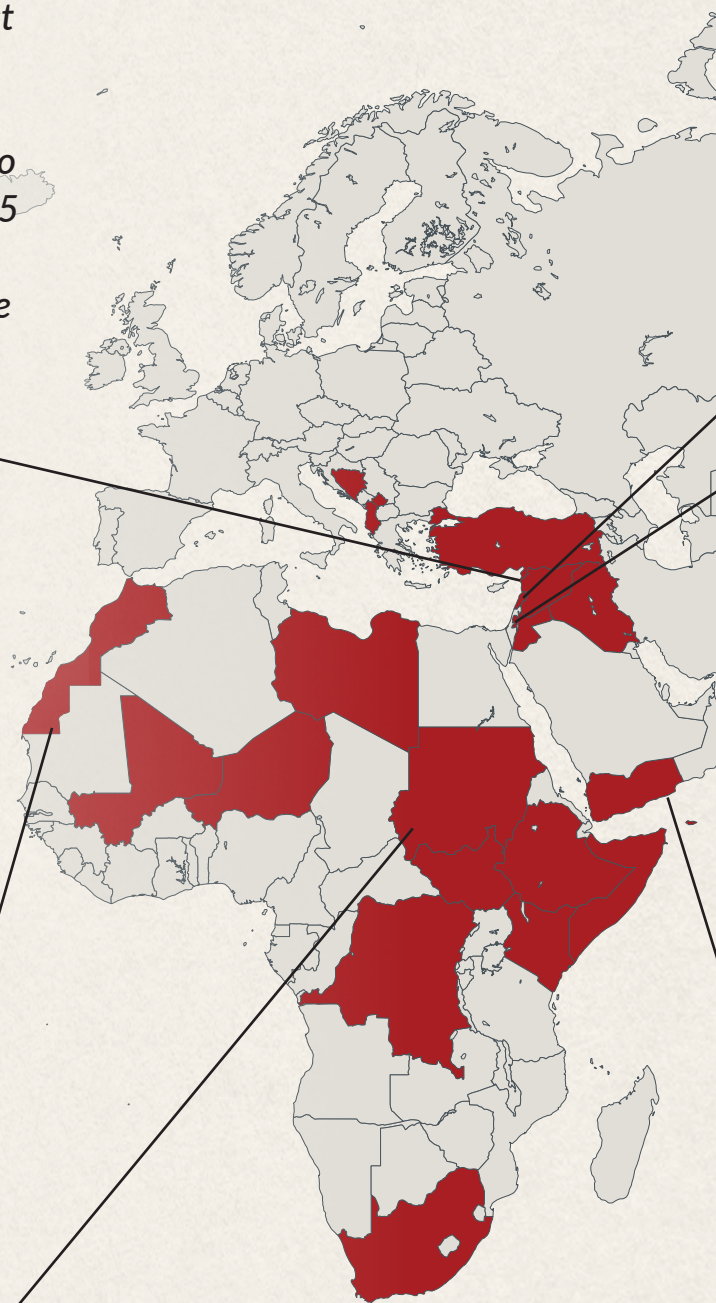
Individuals supported in 2025: **1,500**

Morocco: Flash floods sweep through Morocco's coastal Safi province during sudden and intense rainfall in December. The city's drainage systems are overwhelmed and displaced people need food, water and shelter.

Individuals supported in 2025: **9,367**

Sudan: Sudan is experiencing what the UN calls the world's worst humanitarian disaster. Violence is widespread, the health system has collapsed, and an estimated 15 million people are displaced. Many are on the brink of famine.

Individuals supported in 2025: **1,124,745**



Lebanon: Many people were already struggling to cope with Lebanon's crippling economic crisis before Israeli bombardment began in late 2023. Despite a ceasefire, brutal bombings continue to target all parts of Lebanon, and tens of thousands of people remain displaced in harsh conditions.

Individuals supported in 2025: **459,721**



The Occupied Palestinian Territory: Amid ongoing violations of a ceasefire, survival for many in Gaza remains uncertain. Almost every family has been displaced – often multiple times – and famine or famine-like conditions have become the norm. Relentless bombardment has destroyed most infrastructure, and the loss of life is staggering.

Individuals supported in 2025: **1,138,005***



Afghanistan: Almost 2,000 people are killed and over 3,600 injured after a 6.0-magnitude earthquake strikes eastern Afghanistan in September. The impact on infrastructure is severe as the earthquake was very shallow, striking just five kilometres below the Earth's surface.

Individuals supported in 2025: **707,131**

Pakistan: Monsoon floods affect over 6.9 million people and kill more than 1,000 people across Pakistan. A hunger crisis looms, with the floods decimating food production in Punjab, which produces around 50 per cent of the country's staple crops.

Individuals supported in 2025: **357,869**

Yemen: After more than a decade of crisis, mass displacement, extreme food insecurity and the breakdown of essential services plague Yemen. Over 19.5 million people are desperately in need of aid and over half of all children are malnourished.

Individuals supported in 2025: **854,112**



*This is higher than the total number of people supported by Islamic Relief in Gaza in 2025 (500,000) because it is based on the type of project ('emergency' and 'humanitarian') and includes individuals who have received support from more than one emergency project. For example, a family in Gaza may receive fresh vegetables from one emergency project and psychosocial support from another project.

SREBRENICA GENOCIDE: 30 YEARS ON

In July 2025, the world marked 30 years since the genocide committed at Srebrenica, Bosnia and Herzegovina. A major campaign by Islamic Relief honoured victims and survivors and shared how we continue to support affected communities.



On 11 July 1995, Bosnian Serb soldiers captured Srebrenica and, over the next few days, systematically murdered more than 8,000 Bosniak Muslim men and boys.

These atrocities were the largest massacres carried out on European soil since World War II, and continue to haunt survivors. Even now, mass graves are still being uncovered and remains identified.

In 2025, much of Bosnia is still scarred by the impact of the Bosnian War – known locally as the Aggression in Bosnia – during which the genocide took place. In many rural areas damaged and destroyed homes have yet to be rebuilt, while buildings in the capital, Sarajevo, remain riddled with bullet holes.

An entire generation of Bosnians only know their parents from photographs and home videos. Whether they lost fathers and brothers in the genocide, or mothers and sisters in the conflict, thousands carry a sense of loss with them every day. Ethnic tensions remain high and many survivors still regularly cross paths with those who committed atrocities against them and their families.

Umija was a teenager when the war began. She lost her father, stepmother, an aunt and an uncle, and was among 11 children in her family left orphaned by the conflict. The war had been over for more than a decade when Umija received the news that the partial remains of her uncle and father had finally been recovered.

“They were found in three mass graves... they were tossed around into this grave, then this one, and the graves were very far apart. That’s why some of their remains weren’t found.”

In the aftermath of the war, the bodies of Srebrenica victims were moved to other graves – sometimes again and again – in a bid to hide evidence of the mass murder. Umija’s uncle was finally given a funeral in 2009, and she was able to lay her father to rest the following year. This has brought her some comfort, but the trauma lingers.

“All of that hits hard to this day. When I rewind the tape, everything hits me, and I feel depressed. I pray it doesn’t happen anywhere [else].”



With Islamic Relief’s support, Umija has rebuilt her life. Here, she and her son feed their sheep

- More than 100,000 people were killed and more than 2 million displaced during the Bosnian War
- 8,372 Bosniak men and boys were killed in the Srebrenica Genocide
- 94 mass graves containing remains of those murdered at Srebrenica had been discovered as of 2025
- 161 individuals were indicted by the international Criminal Tribunal for the former Yugoslavia in court proceedings that took 24 years to complete

Three decades of support

Just one month after the outbreak of war, Islamic Relief began delivering lifesaving aid in Bosnia. Thirty years later, we are still supporting survivors and others in need. Our work in Bosnia today includes projects providing people with livestock and agricultural materials to help them earn a stable income amid high unemployment, and support for individuals impacted by gender-based violence (GBV).

Each year, we distribute Ramadan food packs and qurbani meat packages to families in need. While in winter, we provide blankets, clothing and heating materials to help them cope with the bitter cold.

Our Orphan Sponsorship Programme was launched during the war and supported 1,300 orphaned children in the country at the close of 2025. In the past, children supported by the programme included hundreds who had lost their fathers at Srebrenica.



"I directly witnessed everything, and I saw a lot of suffering and death. Children bled tears. Unfortunately, it is part of war," says Emir Cica, Country Director of Islamic Relief Bosnia and Herzegovina. Emir was a teenager living in Sarajevo when the war broke out. He and his family were trapped in the besieged capital where they struggled for food. Humanitarian aid became their lifeline.

"I once received support from Islamic Relief. I remember receiving a food parcel. It was very important for my family, because we didn't have enough food then."

Emir has now been working for Islamic Relief for nearly 20 years and has seen firsthand how many lives have been touched by the vital work we do.



Visit our website to learn about the Srebrenica Genocide, the events of the Bosnian War and Islamic Relief's life-saving and life changing work in Bosnia.



"I am so proud because Islamic Relief is a humanitarian organisation that supports people from different nations, different religions and cultures, and we never discriminate. We support people who are in need. We recognise the needs of each person and their rights as a human being."

EMPOWERING INDIVIDUALS TO BUILD SUSTAINABLE INCOMES

Supporting young Iraqis into employment



In Iraq, our support for small start-ups, vocational training and apprenticeships is giving young people real hope of building a more prosperous future.

The two-year project, which concluded in 2025, focused on Thi Qar and Halabja governorates – two areas where the local economy is struggling to bounce back from the devastating impacts of conflict, climate change and the Covid-19 pandemic. Seven out of 10 young people in these areas were unemployed before the project began.

In partnership with local businesses and government institutions, the project supported 841 people. This included 308 young people (160 women and 148 men) who participated in structured apprenticeship placements and 219 who enrolled in technical and vocational training programmes to improve their employability. The project also established a new website, Irtiqaa, to connect businesses looking for young talent with suitably trained young people.

52% of participants who completed an apprenticeship were women, while women made up 40% of participants in vocational trainings

Three hundred apprentices completed 40-day apprenticeships focusing on areas of the economy held back by skills shortages – including healthcare, construction and agriculture. More than half of the participants reported that their income had increased within five months of completing their apprenticeships or training.

More than 50% of participants increased their income within five months

The project also strengthened local entrepreneurship by providing:

- business development training and coaching to 314 business owners
- 168 conditional cash grants to help establish or expand microbusinesses including tailoring services, beauty salons and food processing initiatives.

FATTENING EID CATTLE HELPS FARMERS BEAT HUNGER IN MALI

Our innovative Qurbani Plus Project enabled small-scale farmers in Mali's Koulikoro region to build diverse family farming businesses around the market for qurbani meat in the lead-up to Eid al-Adha. Before the project only 39 per cent of people in the participating villages ate a diet adequate to stave off hunger and malnutrition. Now, that figure has risen to 95 per cent. The project began by providing 45 families with two bulls each to fatten for sale. A third of these cattle were subsequently sold for qurbani meat, with two-thirds sold outside the qurbani season, providing significant income for participants.



The number of villagers eating an adequate diet more than doubled

CASH PROGRAMMING: THE POWER TO CHOOSE

Cash programming has become an increasingly important part of Islamic Relief's responses to emergencies, long-term development programming and our seasonal distributions.

A LIFELINE TO PEOPLE IN DESPERATE NEED

In 2025, we began providing cash assistance to Palestinians in Gaza as part of the DEC. By the end of the year, we had reached over 900 families in need. Thousands of families in Gaza also received cash assistance through our Orphan Sponsorship Programme, which we have expanded significantly since the crisis escalated in 2023. The monthly stipends we provide to orphaned children are now unconditional, meaning families can use the money to buy whatever they most need.



In Chintal, a district of Afghanistan's Balkh province, one project provided 174 families with cash, which they used to buy materials and set up small businesses. Priority was given to the most vulnerable, including orphan-and-women-headed households and people with disabilities. One woman bought livestock and now sells milk and yoghurt at her local market, while a man who had a small veterinary clinic was able to buy more medicine and supplies to expand his work.

CASH-FOR-WORK TO REBUILD COMMUNITIES AFTER DISASTER IN PAKISTAN



Cash played a vital role in Pakistan's RISE project, supporting communities affected by the devastating 2022 floods to rebuild their lives. Cash-for-work schemes and multi-purpose cash grants supported families to rebuild community infrastructure, increase agricultural productivity, raise incomes, and meet their basic needs. The project, which ended in 2025:

- employed 380 people for 24 days to clear debris, prepare land for cultivation, repair damaged roads, irrigation channels and animal sheds
- gave cash grants to over 3,600 people so they could meet their immediate needs and invest in productive assets, such as goats
- boosted the local economy, which benefitted from families spending in markets.

Over 80 per cent of project participants increased both their average incomes and their families' food consumption.

FAQs:

What is cash programming?

Cash - either physical cash or equivalent vouchers - provides direct financial assistance to people in need. Often, this support is combined with direct in-kind aid, such as food packs and shelter items, or other support, such as training.

What are its benefits?

Cash support is an effective, fast and dignified means of assisting vulnerable people. It allows recipients to choose the goods and services they need most; supporting their dignity and personal choice, while also promoting local economies.

How do you make sure recipients use the cash correctly?

Cash support is an amanah (trust) we give to those in need, which they fulfil by using it for its intended purpose. We prioritise unrestricted cash, vouchers, and conditional cash as appropriate, and have a multi-layered safeguarding and compliance system that involves screening of recipients and vendors, verifications and digital controls.

HELPING FAMILIES STAY WARM THROUGH WINTER

Our annual Winterisation Programme has long provided blankets, heating materials (fuel, firewood, wood stoves and olive pomace) and food to help families endure the coldest months. Now, cash is becoming an increasingly vital form of support.

In Bosnia, Albania and Kosova, we cover the energy bills of families in need to help ease the burden of higher bills in winter and the rising cost of living. In Yemen, Türkiye and Lebanon, among other places, we provide cash vouchers that families can use to buy winter clothes from selected suppliers. Cash is used throughout our winterisation and other seasonal programmes, including our Ramadan and qurbani distributions, to help families meet their immediate needs and support their wellbeing.

A BRIGHTER FUTURE FOR ORPHANS

Since 1986, Islamic Relief's Orphan Sponsorship Programme (OSP) has been supporting vulnerable orphaned children and their families to access education, healthcare, and improve livelihoods for a brighter future. Guardians of children enrolled on the programme receive a monthly stipend to pay for necessities such as food, school fees, schoolbooks and uniforms; or to cover any healthcare costs for the sponsored child and their siblings. We were supporting 100,283 orphaned children across 26 countries at the end of 2025.

AN OSP GRADUATE SUPPORTING THE NEXT GENERATION



Milon's world was turned upside down at just one year old when his father, a hardworking farmer, died of cancer. His mother was left alone, with Milon and his older sister struggling to keep the family afloat. "There were days when we had two meals, and days when we had none," Milon recalls.

After enrolling on our OSP, Milon saw his family's fortunes begin to change. He moved through school as a Grade A student and went on to receive a first-class degree in Chemistry from the National University of Bangladesh before pursuing a Master's degree.

Now 27, Milon, is a teacher in the Rajbari district of central Bangladesh, using his knowledge to help the next generation reach their full potential.

"This job is more than just a source of income for me," Milon says. "This was my dream. I wanted to teach children, especially those who are vulnerable. Also, for me, it is a symbol of hope, a reward for my hard work. I believe with great support, anything is possible.

"Without the support of my sponsor and Islamic Relief, I don't think I could have continued my education," Milon says. "They didn't just help me study, they helped build our future."



Countries with most orphans supported:

Occupied Palestinian Territory 24,405

Yemen 8,452

Pakistan 6,491

THE OSP LAUNCHES IN MOROCCO

In February 2025, we extended our OSP to support vulnerable children in Morocco, where Islamic Relief began working after a devastating earthquake in 2023. The disaster killed nearly 3,000 people and injured thousands more.

More than two years on, many people remain in need of support, including orphaned children who are growing up displaced, injured and without one or both parents.

By the end of 2025, 67 children in Morocco were receiving monthly stipends through the OSP, while some 370 were waiting to be matched with a sponsor.

"Whoever caresses the head of an orphan (in affection), solely for the sake of Allah, a good deed will be written to his account for every hair over which he passed his hand, and whoever treated an orphan (boy or girl) with goodness and kindness, he and I will be close to each-other in Heaven as these two fingers."

Hadith, Sahih al-Bukhari

A LIFELINE FOR GAZA'S ORPHANS



Rama, 16, was among the children waiting to be matched with a sponsor in 2025. In September 2024, her father and four of her siblings were killed when their home was bombed. Rama lost a leg and suffered third degree burns in the attack.

"Now I am struggling a lot with education. All my friends are carrying on with their studies, but in my current condition, I cannot go to the temporary education tents – the roads in Gaza are not suitable for my wheelchair.

"I don't have a mobile [phone] and we have no internet. My academic level has dropped from before, I'm not able to maintain it... I'm sad when I think about how I used to be and how I am now," Rama says.

"My ambition was to become a translator and learn a lot of languages. Insha'Allah, we find a sponsor for me so I can work on myself and achieve my dreams."

The OSP continued to expand in Gaza in 2015, reaching an additional 5,300 orphans

OVER 40 YEARS OF HONOURING A SACRED DUTY

In 2026, the Orphan Sponsorship Programme marks its 40th anniversary. Visit our site to hear more stories from the children we've supported over the last four decades.

Many children are still waiting for a sponsor. Find out more about how you can support orphaned children in Gaza on our website.



Many children are still waiting for a sponsor. Find out more about how you can help orphans around the world on our website.



WATER: THE ESSENCE OF LIFE



'This project has had a significant positive impact on my life and that of my entire family'

So says Mao, a 52-year-old cattle farmer from northern Ethiopia, whose village saw new latrines constructed through an 18-month project in partnership with Oxfam.

"Prior to this, we were not aware of the importance of proper sanitation and hygiene and, as a result, we practised open defecation, which not only affected our health but also exposed us to various diseases."

Completed in November 2025, the project has provided new water and sanitation facilities for over 46,000 people in the northern regions of Tigray and Afar. Both have been plagued by conflict, drought and disease outbreaks. Their combined population of displaced people exceeds 1.1 million, putting a huge strain on water and sanitation facilities.

Amina, who makes her living from her five goats in Wodogerento, has seen a huge change to her daily chores since the project began.

"[It] has significantly reduced the distance my family must travel to access clean drinking water," says the mother of eight. "Not only does this benefit our household, it also eases the burden of twice-daily travel to and from the river to care for our animals."

Through this project, our teams:

- repaired and upgraded 10 boreholes
- implemented 16 rural water schemes
- established 23 community latrine blocks
- upgraded water and sanitation facilities to 30 schools and healthcare sites
- trained over 50,000 people in hygiene awareness
- established 18 new landfill sites.

Our impact:

- Three-quarters of families now have access to safe water within 500 metres of home (compared to just five per cent before the project began).
- More than three-quarters of families have latrines within their family compounds (compared to only three per cent before the project).



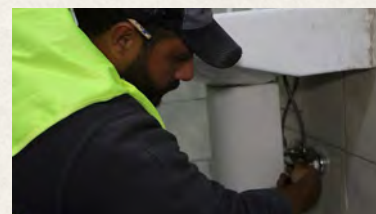
HELPING LEBANON'S HEALTH FACILITIES COPE WITH A WATER CRISIS

Lebanon's healthcare system has seen a massive deterioration amid the country's economic meltdown. In recent years, the situation has worsened, with casualties and displacement from ongoing hostilities heaping extra pressure on hospitals and clinics.

With a breakdown in water, sanitation and hygiene infrastructure threatening safe access to essential health services, Islamic Relief worked with the Ministry of Public Health to repair three facilities in highly vulnerable areas in Bekaa, Tripoli and Halba.

The project, which concluded in 2025, directly benefitted more than 51,200 people and focused on improving access for people with disabilities. At Orange Nassau Government Hospital in Tripoli, we put new kitchens and toilets into the kidney dialysis unit. These included accessible toilets. In Beqaa, we established a new primary health care centre, while in Halba, we equipped operating theatres with surgical equipment.

The work of this project directly mitigated the collapse of Lebanon's national healthcare and was completed despite many obstacles brought on and exacerbated by the current crisis. The project also addressed other needs, providing training to medical staff on topics such as infection prevention and control and child safeguarding; and providing medical and solar equipment to facilities to help staff meet patients' needs and continue working during frequent outages in electricity supply.



INVESTING IN COMMUNITY WELLBEING

Tackling malnutrition through education in Kenya



In Kenya's Wajir County increasingly frequent and severe droughts have left tens of thousands of children suffering from acute malnutrition. The condition is also highly prevalent in pregnant women and new mothers.

Through the Scale Up of Maternal, Infant and Young Child Nutrition in Wajir project, which concluded in July 2025, our staff and volunteers improved the health of children and mothers in the county. Among the support we provided was:

- refurbishing the maternity and nutrition stabilisation centre at Wajir County Referral Hospital to improve the unit's lighting and other facilities, including adding dedicated breastfeeding stations
- sending mobile community teams into hard-to-reach areas each month to identify people in need of treatment for malnutrition, treat children for worm infestations and provide women and children with supplements and information
- working with the local health department to train community health assistants and volunteers and deliver messages on improving health, nutrition and hygiene to women
- creating and distributing materials on maternal health to healthcare facilities and public spaces
- strengthening existing mother-to-mother support groups and establishing new ones
- organising and running nutrition campaigns during World Breastfeeding Week and other relevant moments
- developing six radio talk shows and dramas addressing maternal health for broadcast on local stations.

Our impact:

- Some 1,720 children were screened for malnutrition during the community outreach visits – vastly exceeding the goal of 1,000 children.
- The project also saw a sharp rise in the number of children taking Vitamin A supplements, which increased from 58.4 percent to 89.5 per cent.

While barriers remain to raising healthy children in Wajir, the project vastly improved local knowledge on maternal health among both mothers and healthcare workers.

"Before the training, I used to believe that water was necessary for babies during hot months, but now I know breast milk is enough," a participant in one of the mother-to-mother groups said. "I have learned to talk to other mothers without judging them. We share experiences, and they feel more open to try exclusive breastfeeding. The training gave me confidence. I can now explain to my neighbours and relatives why exclusive breastfeeding is important and how it protects babies from diseases."

HEALTHCARE IN GAZA

With 50 per cent of hospitals and 61 per cent of primary care facilities damaged or destroyed, many new and expectant mothers in Gaza are struggling to get the care they need. Maternal healthcare became a major focus for Islamic Relief in Gaza in 2025. We provided consultations, medicines and vitamins, and hygiene kits, reaching more than 5,700 women in total, and assisting with almost 350 deliveries.

Through our partnership with the World Food Programme (WFP), we supplied 35,000 new and expectant mothers and their children with monthly supplies of a lipid-based supplement, helping to support their nutrition amid a severe hunger crisis.



NEW HOSPITAL BEDS IN RURAL ALBANIA



When identifying what rural communities most needed in Puke, Diber, Gramsh and Shkoder, Albania, hospital beds came high on the list.

Where hospital facilities had fallen into disrepair and neglect, new state-of-the-art beds made it possible to provide better care and treatment for vulnerable people suffering from serious illness, and especially for patients who need to spend a long time in hospital.

The project, which entered its second year in 2025, provided 65 high-quality beds to three local hospitals, serving a combined 150,000 people. The same project also provided 45 families with greenhouses to boost their incomes, and our team is now working on the final phase, which will see eight new wells constructed to serve communities.

"The patients are safer now, because our old beds had no adjustable sides to protect patients from falling. The new beds are also user-friendly" - Dr Çausht Zogu chief physician, Gramsh Hospital

BEARING WITNESS, DEMANDING CHANGE

Amid an increasingly challenging humanitarian landscape, Islamic Relief continues to advocate on behalf of the communities we serve.

SUDAN: KEEPING AN OVERLOOKED CRISIS ON THE GLOBAL AGENDA

November saw Islamic Relief publish a major report highlighting the vital role of community kitchens in addressing Sudan's hunger crisis and calling for more international support for local responders. We amplified Sudanese voices to policy-makers throughout the year. For example, at the UN's Humanitarian Networks and Partnership Week in March we organised an event where local speakers provided authoritative testimony on conditions facing displaced people and Sudanese traditions of collective solidarity and mutual aid.

EMPOWERING AND PROTECTING WOMEN AND GIRLS

After several years of transformative work, in 2025 we wrapped up the EMPOWER project, which worked with local faith leaders to tackle domestic violence and early/forced marriage. In Indonesia, the project trained over 200 faith leaders, government officers and teachers; facilitated the drafting and revision of 20 gender-insensitive policies; and conducted public awareness campaigns – by the end of the project GBV case reporting in parts of Aceh province had increased by 19 per cent. In Pakistan we established four local advisory councils of faith leaders and organised a series of national walks and rallies to highlight women's rights. Eighty-four per cent of training participants showed increased knowledge of GBV and child protection afterwards.

GAZA: DRIVING GLOBAL CALLS FOR A CEASEFIRE

Islamic Relief continued to campaign for an immediate ceasefire, protection of civilians, and unimpeded humanitarian access in Gaza. We raised the alarm about Israel's use of starvation as a weapon of war, which pushed Gaza's population into famine. We worked in coalition with other organisations to highlight the growing attempts to militarise aid distribution, bringing the issue to the attention of global policy makers and media. After a ceasefire was announced in October, we continued to highlight the ongoing violations, the catastrophic humanitarian situation on the ground, and the need to pressure Israel to stop blocking aid. We advocate for lasting peace through an end to Israel's illegal occupation.

CLIMATE JUSTICE: AMPLIFYING CALLS FOR INCLUSIVE ADAPTATION AND FINANCING

Ahead of COP30 in Brazil in November, we organised 'Talanoa Dialogues' as part of the presidency's Global Ethical Stocktake. These dialogues involved people from affected communities in more than a dozen countries and gathered their opinions and recommendations, which we then raised at international climate negotiations. Through active participation in the Climate Action Network and Interfaith Liaison Committee, and representation at COP and other UNFCCC conferences, we continued to amplify calls for equitable climate finance, local leadership to achieve the global goal on adaptation, and the inclusion of women, children, disabled people and other marginalised groups in climate action.





FAITH AND DEVELOPMENT: BUILDING BRIDGES

Together with Tearfund, we launched a new UK working group, bringing together non-governmental organisations (NGOs) from various faiths to understand and demonstrate how faith-based organisations bring unique perspectives, community trust and operational reach to humanitarian challenges. Throughout the year we were part of the UN Multi-Faith Advisory Council, co-organising events such as the annual briefing in New York on the vital role of faith in helping the world achieve the 2030 Agenda for sustainable development.

REPRESENTING THE COMMUNITIES WE SUPPORT ON THE WORLD STAGE

At the UN Social Development Summit in Doha in November, Islamic Relief staff from Gaza highlighted a project to support embedding citizen data into national planning in order to ensure the lived experiences of marginalised people are represented to policy makers. At global forums, such as the ICRC Policy Dialogue in Geneva, Islamic Relief made the case for urgent reform to the humanitarian system as aid cuts and growing criticism erode trust.

ADVOCATING FOR SOLUTIONS TO FOOD CRISES

Building on our research on community kitchens in Sudan, we advocated for systemic responses to global hunger. Our evidence from projects around the world demonstrated how conflict, climate shocks and economic inequality combined to create food crises. We emphasised that 193 million people facing acute food insecurity is not inevitable – it required political will to address root causes through fair distribution, sustainable livelihoods and climate adaptation.

STREAMLINED ENERGY AND CARBON REPORTING REQUIREMENTS (SECR)

A greener future for Islamic Relief

During 2025, we continued to strengthen our commitment to sustainability by implementing a range of energy efficiency and environmental improvement initiatives across our operations and infrastructure, including:

- deployment of energy-efficient laptops across the organisation
- upgrading office printing equipment to improve operational efficiency and reduce energy consumption
- transitioning Islamic Relief UK's vehicle fleet towards hybrid vehicles
- enhancing electrical infrastructure and completing roof repairs at TIC International Limited's premises to support improved building performance and energy efficiency
- expanding ICT server capacity to optimise operational performance while managing energy demand effectively
- installing Yealink TV screens integrated with the Hi Spec AVC system to improve remote collaboration capabilities and reduce the need for business travel*, including flights.

We also continued to support circular economy principles through reusing and recycling office furniture and by maintaining responsible waste management practices across sites.

In addition, we formally established a dedicated Green Team, with its Terms of Reference approved during the year. Throughout 2026, the Green Team will focus on embedding sustainability initiatives across the organisation, alongside continued refurbishment works at the TIC Industrial Estate, aimed at further improving overall energy performance and environmental efficiency.

*Business travel includes grey fleet, taxi fares, train, tube, bus, coach, travel expenses, food and beverages.

We used less energy than in 2024

- 81 per cent drop in electricity tCO₂e thanks to green energy
- 76 per cent fall in bus and coach travel tCO₂e
- 63 per cent decrease in flights tCO₂e while flight miles halved
- 45 per cent drop in overall tCO₂e
- 33 per cent reduction in WTT tCO₂e
- 23 per cent decrease in grey fleet tCO₂e while business miles fell by 17 per cent
- 20 per cent decrease in travel tCO₂e
- 18 per cent reduction in energy costs
- 15 per cent drop in annual turnover
- 9 per cent decrease in annual kWh

SCOPE	DESCRIPTION	CATEGORY	2022		2023		2024		2025		TCO ₂ E VARIANCE ON PREVIOUS YEAR
			%	TCO ₂ E	%	TCO ₂ E	%	TCO ₂ E	%	TCO ₂ E	TCO ₂ E
SCOPE 1	NATURAL GAS	B	10	67	6	60	3	52	3	35	-34
	COMPANY VEHICLE FUEL	T	20	143	22	236	11	218	20	212	-3
SCOPE 2	ELECTRICITY (LOCATION BASED)	B	17	122	13	137	7	130	2	25	-81
	ELECTRICITY (MARKET BASED)	B	0	0	0	0	0	0	8	82	N/A
SCOPE 3	BUSINESS TRAVEL*	T	3	20	12	125	7	148	12	129	-13
	FLIGHTS	T	50	351	30	319	59	1,151	39	420	-63
	T&D ELECTRICITY	B	0	0	1	12	1	11	1	11	-2
	WTT	B&T	0	0	16	175	13	248	15	166	-33
	WTT T&D	B	0	0	0	0	0	3	0	2	-4
TOTAL TCO ₂ E			703		1,064		1,961		1,083		-45
TOTAL KWH			1,650,134		2,027,776		1,874,847		1,705,839		-9
ANNUAL GROUP TURNOVER			234,004,538		271,819,962		278,000,000		235,000,000		-15
INTENSITY RATIO	TCO ₂ E / TURNOVER (€ MILLIONS)		3		4		7		5		-35

T&D

Transmission and distribution
Losses of purchased electricity through the national grid network before consumption

WTT

Well-to-tank
Emissions produced from extracting, processing, and transporting a fuel before it is used

tCO₂e

Tonnes of CO₂ equivalent
The common currency for carbon emissions

DESCRIPTION	CATEGORY	UNIT	CONSUMPTION	TCO ₂ E RATIO	COST	CO ₂ EMISSIONS	SCOPE
		MILES	KWH/YEAR	%	€/YEAR	TCO ₂ E	
COMPANY VEHICLE FUEL	T	619,328	880,080	19.6	£112,143	212.05	1
NATURAL GAS	B	0	189,188	3.2	£25,910	34.61	1
ELECTRICITY	B	0	603,983	9.9	£122,433	107.04	2
GREY FLEET	T	29,444	32,588	0.7	£13,250	7.92	3

NOTES:

The methodology for this report was in accordance with Environmental Reporting Guidelines. DEFRA kgCO₂e conversion factors for 2025 were used for converting energy (kWh) to tCO₂e. Sources of energy/emissions for which no data was available have therefore been excluded - examples include capital goods, commuting, and investments. Prior to preparing the report, a preliminary scope is carried out, establishing Scope 3 emissions data which is available for inclusion in the report, for which data collection is improved each year. The intensity ratio used in this report was selected for consistency with prior reports.

RAISING FUNDS AND SUPPORTING COMMUNITIES IN THE UK



Throughout 2025 the hard work, dedication and drive of the Islamic Relief UK team continued to draw in new audiences and build trust with our supporters. The year began with a special exhibition stall at the Buckingham Palace Humanitarian Reception hosted by Their Majesties The King and Queen. The reception was attended by invited guests, including Islamic Relief staff, members of the Board of Trustees and key volunteers and stakeholders. The reception was an opportunity to honour our attendees' contribution to our organisation.

His Majesty The King recognised Islamic Relief's significant contribution to the British charity sector and paid tribute to women from around the world empowered to improve their quality of life with support from Islamic Relief. HM The King was presented with a gift of olive oil from Hanan, a woman supported by Islamic Relief. Our work was also recognised by the Charity Times Awards, which shortlisted Islamic Relief UK for the Charity of the Year Award in September.

Throughout the year, our trusted donors in the British Muslim community remained the backbone of all that we do, continuing to demonstrate their generous support for our long-term development work, as well as responding to emergency appeals including for Pakistan, Myanmar, Gaza and Sudan.

COMMUNITY POWER

Our supporters – mosques, partners, volunteers and charities – came together to raise funds and support our long-term projects and emergency appeals both within the UK and globally. We saw their support through engagement with activities, events, challenges and campaigns from London to Scotland.



Community fundraising, powered by our local partners and volunteers, reached new heights in 2025, with six international challenges. Some 200 participants from all over the world came together across three challenges: the Bosnia Marathon, cycling between Mecca and Medina, and hiking across glaciers in northern Pakistan. These activities raised money to improve access to water, support orphaned children in Albania, and provide life-saving aid to Gaza. Together, these challenges raised a whopping total of £270,000.

Similarly, our masjid engagements during Ramadan saw an active increase of approximately 40 per cent compared to Ramadan 2024, raising £900,000 across the country in just one month. Throughout the course of the year, the London and South team carried out over 100 mosque collections, which raised an outstanding £1,000,000 – a proportion of which contributed to the Ramadan totals. These achievements not only support the causes we champion but also strengthened our relationships and partnerships with these mosques and local communities.

Each Ramadan, our Cake Campaign brings smiles to the faces of supporters and their families as volunteers deliver cakes to homes throughout the country to raise funds for our humanitarian work in Syria. In 2025, we sold more than 31,500 cakes and over 4,300 pistachio chocolate bars – a new option for 2025.

Volunteers remained at the heart of our work, especially during Ramadan. Their commitment, hard work and dedication ensured that we raised essential funds to support vulnerable families around the world. In Ramadan 2025 our Do it for the Cause campaign engaged volunteers around the country through peer-to-peer fundraising, raising more than £320,000 for various causes such as supporting new mothers in Gaza, rebuilding homes in Syria, and improving access to clean water in South Asia and Africa.



INNOVATIVE PARTNERSHIPS

New challenges across the world inspired our drive to increase innovation and collaboration with partners. Our new partners have helped strengthen our presence around the world and raise funds for our programmes to ensure that we can deliver lifesaving, transformative work. Our focus on maternal healthcare was strengthened by our collaboration with Every Pregnancy which secured a grant from the Gates Foundation to fund a project in Mali offering care to women and young children.

Gaza remained an urgent priority for us in 2025 and our supporters continued to show up to support families in desperate need. As the situation on the ground changed, so did our response. Our diversified approach to collaborations included our work with Phoenix Space on the Gaza 40 project. Through this partnership we were able to fund students from Gaza who were granted permission from the UK government to study at higher education institutions. We provided key funding for living and studying costs to ensure that these bright scholars could begin the journey of rebuilding their future.

Islamic Relief UK was also able to expand existing and secure new partnerships with the Women in Philanthropy series, which brings together female philanthropists for fundraising and events challenges. The first corporate engagement raised £250,000, while the A Night in the Haram event raised over £350,000 for the Gaza Maternity Hospital. We also formed new partnerships, founding the Empower initiative: a pathway for British women to support women overseas, and partnering with LEAP to strengthen leadership development with corporate employees.

EXPANDING HELP AT HOME

Across the UK, communities have been stretched even further as the cost-of-living crisis continued and it became increasingly difficult for families to meet their basic needs. Our domestic programmes sought to build resilience to poverty, empower women and girls, encourage youth development, and support refugees and asylum seekers.

In summer 2025, our food drive provided over 7,600 kg of qurbani meat to communities across the UK. We also distributed more than 8,500 food packs reaching an estimated 26,131 people through our 38 partners. We also distributed some 2,900 Eid gifts to children from refugee and vulnerable families.

In 2025, our winter food drive coincided with Ramadan, during which we distributed 7,300 food packs, reaching over 21,000 people. We also provided 4,800 iftar meals and supported over 2,700 children with Eid gifts, bringing the total number of people reached to more than 36,000 through partnerships with 35 organisations.

BRINGING SUDAN TO THE FRONTLINE OF OUR ADVOCACY AND CAMPAIGNING

Sudan continued to face unprecedented violence and humanitarian crisis in 2025 but received little attention from the global media and international community. We began 2025 with renewed commitment to advocate for Sudan in parliament and raise awareness among the British Muslim community and the UK government. Engagement with the Scottish government also continued to go from strength to strength, and saw us secure funding for our Sudan programmes from its Humanitarian Emergency Fund.

The year ended with our Are Your Eyes on Sudan? campaign that featured panel talks, a pop-up shop showcasing the work of Sudanese artists and artisans, and other events to engage with the Sudanese diaspora, activists, media personalities and UK policymakers to call for dialogue and peacebuilding in the country.

Alongside Sudan, we continued to raise the need for a sustained UK Government response to Gaza. Our petition to the UK government on Gaza garnered tens of thousands of signatures and reached millions of people across social media. In collaboration with influencer Grillo Medina, our reel highlighting the petition reached three million views.

Our ability to strengthen our advocacy work with our supporters and continue to reach government has been strengthened by our faith-based approach. Leaning into the unique value of our faith led understanding, we had the opportunity to bring this conversation to light throughout our advocacy work, including at a key reception at the Labour Party Conference where our UK Director discussed this key area of development with Minister Baroness Chapman.

WORKING TOGETHER TO REACH EVEN MORE PEOPLE IN NEED

A LONG-STANDING COLLABORATION MARKS A MAJOR NEW STAGE



In September, Islamic Relief and Qatar Charity signed a groundbreaking three-year agreement to deliver humanitarian aid, build sustainable livelihoods, and address the root causes of poverty and conflict worldwide.

The \$15-million Memorandum of Understanding (MoU) expands the long-standing collaboration between the charities, which now work together on four main areas: development programming, humanitarian response, localisation and research.

“In moments like these, when the scale of suffering is vast and the humanitarian system is under pressure, solidarity must be more than a sentiment – it must be structured into how we lead and act. Today’s signing is a reaffirmation of that principle. It reflects not just two institutions coming together, but a broader commitment to rise above fragmentation, to lead with integrity, and to deliver with purpose, wherever the need is greatest.”

- Yousef bin Ahmed Al-Kuwari, Chief Executive of Qatar Charity

The MoU also aims to contribute to the United Nations Sustainable Development Goals (SDGs), including zero hunger, good health and wellbeing, decent work and economic growth, and reduced inequalities.

SUPPORTING THE UNITED NATIONS TO COMBAT HUNGER, INEQUALITY AND DISEASE

Throughout 2025, our lasting partnership with various UN agencies enabled us to continue saving and transforming lives around the world. Together with the WFP, we provided hot meals, food packs and cash to families in Gaza and Sudan. Through our partnership with UNICEF, we supported girls in rural Pakistan to stay in school and provided warm clothing, blankets, mattresses and shoes to orphaned children in Gaza. In Kenya, we worked with UNAIDS and local faith leaders to tackle the stigma and misinformation that remain major obstacles to ending the HIV/AIDS epidemic.



JOINING HANDS TO PREVENT AND REDUCE THE IMPACTS OF DISASTER

In January, Islamic Relief signed a letter of intent with the Anticipation Hub, a platform facilitating knowledge exchange, learning, guidance, and advocacy around anticipatory action. Anticipatory action means acting ahead of a predicted hazardous event to prevent or reduce its impact on lives, livelihoods and humanitarian needs before the event fully unfolds.

For Islamic Relief, this collaboration further cements our prioritisation of anticipatory action in emergency preparedness and response programming. As part of the anticipatory action community, we will greatly benefit from the exchange of knowledge and learning from individuals and organisations.



SOME OF OUR VALUED PARTNERS

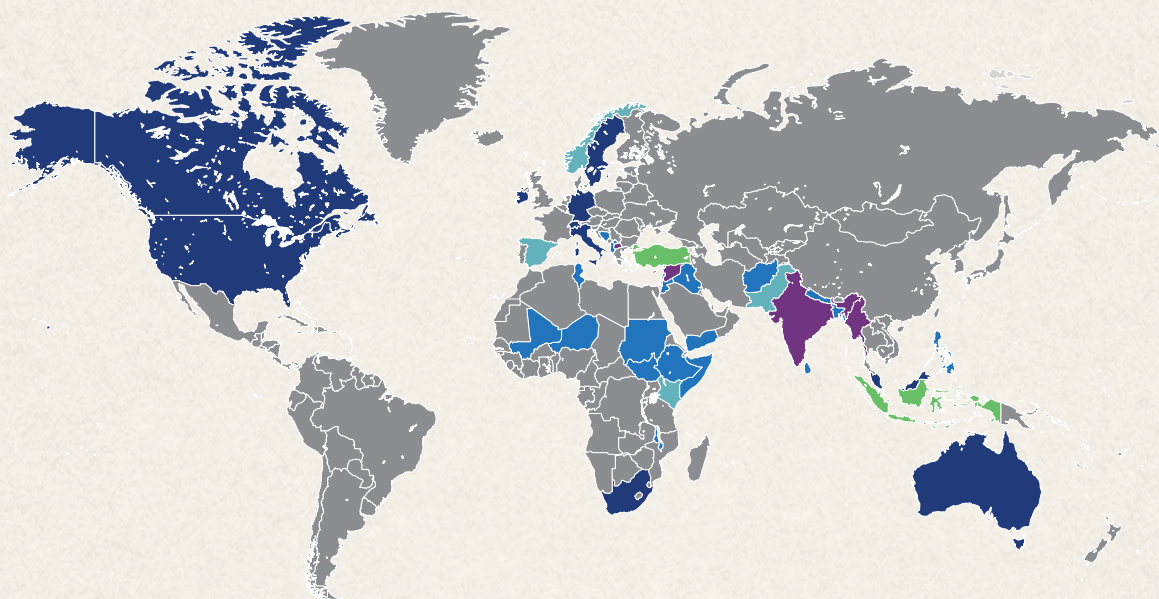
“Rooted in the Islamic principles of solidarity, shared responsibility, and the unity of humanity, Islamic Relief Worldwide’s partnerships with institutional donors, peer agencies, and inter-faith partners are central to our mission. These partnerships are not only strategic enablers of impact but also a moral obligation. In the context of the humanitarian reset, marked by rising needs and constrained resources, partnerships are more essential than ever to sustain impact, scale collective solutions, and uphold our shared responsibility to the most vulnerable” —

Mousumi Saikia, Head of Programme Funding and Partnerships

- Acted
- ActivityInfo
- Ajyal Association for Creativity and Development
- Al Mobadara – Association Initiative for Social Solidarity
- Al Reaaya
- Arab Fund for Economic and Social Development (AFESD)
- Attawassol
- Azhar Albekaa
- Bagmati Welfare Society
- Bayader for Environment and Development Association
- Beit Atfal Assumoud NISCVT
- Beit Lahia Development Association
- Bond
- Bureau for Information, Exchanges and Research for Development (BIFERD)
- CARE International
- Care World
- Children Not Numbers
- CHS Alliance
- Christian Aid
- Church of Sweden
- Climate Action Network
- Concerned Muslims of Trinidad and Tobago (CMTT)
- Crisis Action
- Dalit Society Welfare Committee Nepal
- Disasters Emergency Committee (DEC)
- DT Peduli
- The Embassy of the State of Qatar in London
- European Commission
- Firdaous Charity France
- FoodBank South Africa (FBSA)
- Future Development Commission (FDC)
- Gaza Culture and Development Group (GCDG)
- Gender and Development Network (GADN)
- Global Affairs Canada (GAC)
- HIAS
- Humanitarian Advisory Group (HAG)
- Humanitarian Coalition
- Humanitarian Quality Assurance Initiative (HQAI)
- IDEALS
- International Civil Society Centre (ICSC)
- International Council of Voluntary Agencies (ICVA)
- International Islamic Charity Organisation (IICO)
- International Organization for Migration (IOM)
- International Partnership on Religion and Sustainable Development (PaRD)
- Islamic Cultural Centre of Panama (ICCP)
- Islamic Development Bank (IsDB)
- Jadwel AlKheir Social Association
- Jama Mosque
- Janhit Manav Kalyan Samiti
- Jan Jagaran Youth Club (JJYC)
- Joint Learning Initiative on Faith & Local Communities (JLI)
- Jordan Hashemite Charity Organization (JHCO)
- Jubilee USA Network
- Kalliri i Miresise Humanitarian Organization
- Lumbini Integrated Development Organization (LIDO-NEPAL)
- Lutheran World Federation (LWF)
- Misr El Kheir Foundation
- Muslim Aid
- NetHope
- Network for Religious and Traditional Peacebuilders (Peacemakers Network)
- Oxfam
- Phyu-Sin Saydanar Action Group (PSSAG)
- Qatar Charity
- Qatar Red Crescent
- Rural Development Centre (RDC)
- Save the Children
- Sheikh Abdullah Al Nouri Charity Society
- Shaikh Tahir Azzawi Charity Organization (STACO)
- ShelterBox
- Social Service Centre (SOSEC)
- Socio Pastoral Action Center Foundation, Inc. (SPACFI)
- SocioTech Institute
- Start Network
- Swedish International Development Cooperation Agency (Sida)
- Tagore Society for Rural Development
- Tearfund
- Ummah for Earth
- UK Foreign, Commonwealth & Development Office (FCDO)
- Union for the Promotion/Protection and Defense of Human Rights and the Environment (UPDDHE/GL)
- United Nations Children's Fund (UNICEF)
- United Nations Development Programme (UNDP)
- United Nations Food and Agriculture Organization (FAO)
- United Nations Joint Programme on HIV/AIDS (UNAIDS)
- United Nations Office for the Coordination of Humanitarian Affairs (OCHA)
- United Nations Refugee Agency (UNHCR)
- United Nations World Food Programme (WFP)
- Unlimited Friends Association for Social Development
- University of Western Cape Dental Faculty
- Waqf Salman
- WATAD Association
- Women Faith and Climate Network
- A World of Neighbours
- Yayasan Pembangunan Citra Insan Indonesia (YPCII)
- Zakat House of Kuwait

ISLAMIC RELIEF GLOBAL FAMILY

Based in Birmingham, UK, Islamic Relief Worldwide is the international office of the Islamic Relief federation. We oversee global standards, coordinate and monitor project implementation, identify new areas for fund development, oversee the response to emergencies and disasters by members of the Islamic Relief federation and support them as needed with marketing and media materials. We also coordinate engagement and ongoing relations with multi-lateral institutions, represent the federation in international forums and develop and coordinate the global strategy.



Registered as independent legal entities, Islamic Relief Worldwide's members raise funds for international humanitarian projects, implement local programmes and deliver advocacy and other activities in their own contexts. In these accounts we have included funds transferred to us from the following, legally recognised under Company Law:

Members of our IGA:

Islamic Relief Australia
Islamic Relief Canada
Islamic Relief Germany
Islamic Relief Ireland
Islamic Relief Italy
Islamic Relief Malaysia
Islamic Relief Spain
Islamic Relief Sweden
Islamic Relief South Africa
Islamic Relief USA

Non-voting members also attend our IGA, and, while they do not yet meet the criteria for full membership and/or fully share in the Islamic Relief Global Strategy and activities. The following are non-voting members:

Islamic Relief Kenya
Islamic Relief Norway
Islamic Relief Mauritius
Islamic Relief Pakistan

Some independent organisations are affiliated with Islamic Relief Worldwide through our Licence Agreement. These affiliates, some of which are independent legal entities, deliver projects on behalf of the Islamic Relief family and include:

Islamic Relief Indonesia
Islamic Relief Russian Federation
Islamic Relief Türkiye

Countries in which we have what we call 'country offices', delivering humanitarian and development aid and sometimes engaging in advocacy and external relations locally include:

Afghanistan
Albania
Bangladesh
Bosnia and Herzegovina
Ethiopia
Iraq
Jordan
Kosova
Lebanon
Malawi
Mali
Nepal
Niger
Occupied Palestinian Territory
The Philippines
Somalia
South Sudan
Sri Lanka
Sudan
Yemen

Countries in which we work through and with other partners to deliver projects include:

Egypt
The Democratic Republic of the Congo
India
Jamaica
Lesotho
Libya
Morocco
Myanmar
North Macedonia
Syria*
Zimbabwe

*Registration in process. Programmes in Syria are currently delivered with support from Islamic Relief Türkiye.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Islamic Relief Worldwide is an international humanitarian organisation made up of many moving parts. We believe transparency about how the organisation is run is vital to our long-term success and that a better understanding of Islamic Relief's governance can help us to build stronger ties with donors, banks, other humanitarian organisations, and authorities in the countries where we operate, enabling us to reach even more people in need. Here we explain how Islamic Relief's governing bodies work together to make our work possible.

THE INTERNATIONAL GENERAL ASSEMBLY

The highest body of the Islamic Relief Worldwide governance structure is our International General Assembly (IGA), which has been in operation since 2020. It was introduced to help address the changing needs of the Islamic Relief family, as well as the challenging environment in which we operate, and is made up of representatives from and elected by Islamic Relief member offices. Ultimately, we want up to one third of the IGA to be independent members from outside the Islamic Relief family who can contribute specialist skills and experience. Independent members will also increase the diversity and accountability of the IGA.

The IGA has five main responsibilities:

- Electing members of the IGA to Islamic Relief Worldwide's Board of Trustees.
- Approving any changes to Islamic Relief Worldwide's governing documents, member policies and mission strategy, as well as being the final arbitrator on issues of membership.
- Appointing the Chair and members of the Membership Accreditation Committee (MAC).
- Appointing the Chair of the Governance Committee, which is responsible for proposing best practices across the Islamic Relief family.
- Reporting on adherence to agreed standards, policies and procedures across all member offices.

THE GOVERNANCE COMMITTEE

The Governance Committee helps to identify best practice for all Islamic Relief entities and to ensure compliance with agreed standards, policies and systems throughout the organisation.

THE MEMBERSHIP ACCREDITATION COMMITTEE

The Membership Accreditation Committee (MAC) is a permanent committee of the IGA. It reports to the IGA and coordinates with the Board of Trustees. The main purpose of the MAC is making recommendations on the suitability of members (both entities and individuals) to the IGA. These recommendations can potentially include the initial nomination, membership levels, renewals and ending membership. The MAC ensures adherence to the rules governing membership of the IGA and the Board of Trustees.

THE BOARD OF TRUSTEES

The Board of Trustees is elected by the IGA, with each trustee's term lasting four years. The Board is diverse and made up of trustees – six men and three women – representing countries from five continents. Each trustee is a volunteer with different skills, knowledge and experience that, together, will help Islamic Relief to develop and respond to key challenges.

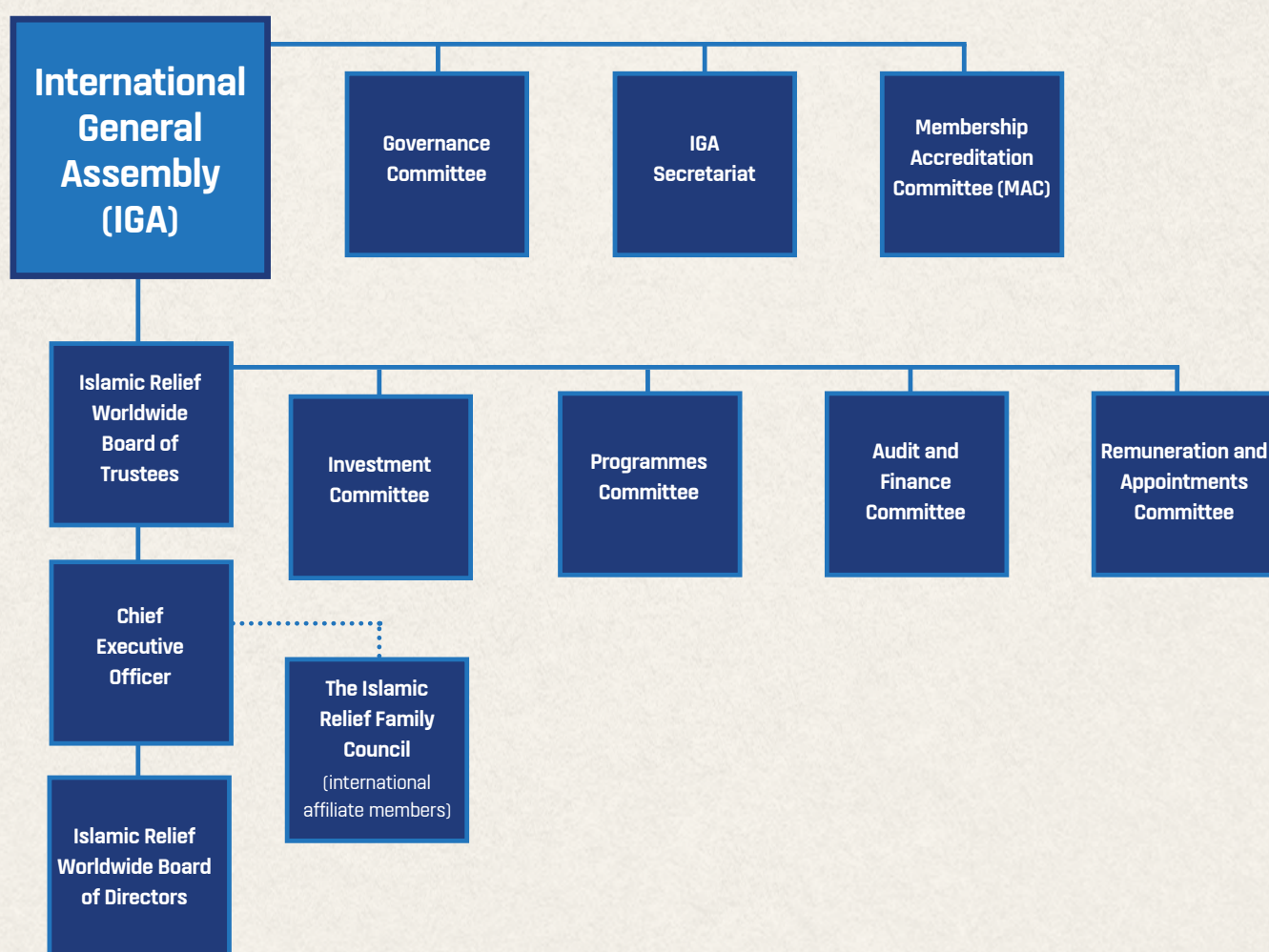
In practical terms, the Board's main responsibilities are:

- overseeing the governance of Islamic Relief Worldwide in accordance with our statutory obligations and making sure we satisfy our regulatory requirements
- always acting in a manner most likely to support the charity in meeting our aims and objectives
- overseeing the development of the organisational strategy and the setting of priorities and objectives
- approving the executive management structure of the organisation together with delegated authorities
- evaluating performance and progress
- approving relevant new policies and procedures
- appointing the CEO, evaluating the performance of the executive management team and making appointments to, and dismissals from, this team
- approving the remuneration policy of the organisation and setting the remuneration for senior management.

We recognise that the responsibilities of trustees can be extremely challenging due to the scale and complexity of the organisation. To help them fulfil their duties to the best of their abilities each new trustee is assigned a mentor and receives a comprehensive induction. This includes a full overview of our strategic and operational functions, as well as a welcome pack, which includes a copy of the Memorandum and Articles of Association, the financial statements, Board minutes, the Charity Commission guidance The Essential Trustee and recent publications.

Islamic Relief provides training for our trustees to inform them of the key areas they need to know about to carry out their duties and responsibilities effectively and efficiently. We also train Board members and executives, drawing on their experience to strengthen their understanding and application of governance principles in line with best practice. Beyond this, we actively encourage trustees to identify any training they may need, and our CEO keeps them up to date with training opportunities and changes in regulatory standards.

The Board of Trustees receives regular performance reports, annual financial reports, plans and budgets. The Board's effectiveness is continually evaluated, and it is committed to continuous improvement. It will soon put in place a periodic third-party review and assessment of its effectiveness and its way of working.



Dotted lines indicate oversight, coordinating and guiding responsibilities exclusive of direct managerial responsibility.

THE INVESTMENT COMMITTEE

The Investment Committee is a body responsible for managing Islamic Relief Worldwide's investment portfolio in order to best further our aims. During 2025, the Investment Committee continued its oversight of Islamic Relief's investment portfolio, including reviewing proposals and decisions required to support the development of an updated investment framework. This work fed directly into the strengthened Investment Policy finalised in 2026. The enhanced policy now aligns with Islamic Relief's Global Strategy and incorporates SORP 2026 requirements, reinforcing Shariah compliance, stricter negative screening and improved environmental, social and governance (ESG) and sustainability standards. It also updates benchmarks and operational arrangements for implementation, monitoring and reporting, ensuring a responsible and resilient investment approach.

THE PROGRAMMES COMMITTEE

The Programmes Committee is a subcommittee with oversight of programme strategy, risk, impact and continuous improvement.

THE AUDIT AND FINANCE COMMITTEE

The Audit and Finance Committee's main responsibility is to provide oversight of the financial reporting process, the audit process (internal and external), our system of internal controls, risk management and compliance with laws and regulations.

THE REMUNERATION AND APPOINTMENTS COMMITTEE

The Remuneration and Appointments Committee oversees executive recruitment and appointments, performance evaluations, salary structures, and succession planning.

THE ISLAMIC RELIEF FAMILY COUNCIL

Alongside the IGA, we also have a global executive branch, which is known as the Islamic Relief Family Council. This is a forum that brings together the chief executives of Islamic Relief Worldwide and all Islamic Relief member entities to enhance communication, strengthen relationships and provide strategic insight to help improve processes within Islamic Relief Worldwide itself and the wider federation of members.

KEY PERSONNEL

The CEO is accountable to the Board of Trustees and, along with other senior staff, is responsible for our day-to-day management. The CEO chairs the executive management team, which is made up of divisional directors. These divisional directors make sure that the policies and strategies agreed by the Board of Trustees are implemented, and they also support the work of other staff and volunteers. Our Delegation of Authority Policy authorises staff, according to our position and specialist knowledge, to be accountable and responsible for implementing Islamic Relief's objectives. Every decision we make must adhere to all of our policies, processes, and guidelines. The Audit and Finance Committee periodically reviews the delegation of authority matrix. A full list of trustees and key personnel is given in the Corporate Directory on page 70.

REMUNERATION POLICY

We strive to attract and retain talented individuals based on their passion, commitment, values, knowledge, skills and experience. While the financial dimension is not the foremost basis for engagement, we are keen to pay our team appropriate salaries. As such, our remuneration principle is to be market relevant, not market driven – so we position ourselves in the median quartile of benchmarking exercises. Our remuneration model is designed to be cost effective and sustainable, and in line with our determination to be 'lean' to maximise the amount we spend on our programme work.

We recognise that attracting and retaining the best talent requires sufficient flexibility to allow for a case-by-case consideration for particularly exceptional talents, hard-to-fill roles and top performers. By using the steps within a set grade range, we can apply this flexibility while maintaining the integrity of the wider grading system. We also encourage and reward opportunities for acting up and secondments within the charity to allow colleagues to learn and develop valuable skills and experience.

GOVERNING DOCUMENTS

Governing documents is an umbrella term for the documents that define what Islamic Relief is and what we do. When we are talking about 'Islamic Relief' or 'Islamic Relief Worldwide', we are referring to the charity incorporated as a company limited by guarantee in England and Wales. Our governing documents, known as the Memorandum and Articles of Association, were originally dated 14 March 1989 and amended on 9 August 2010, with the Objects amended on 16 March 2020 to reflect the education, advocacy and broader work of Islamic Relief Worldwide, rather than just the original goal of 'alleviation of poverty.' Islamic Relief Worldwide is registered with the Charity Commission of England and Wales and with the Office of the Scottish Charity Regulator. Other pertinent documents that are now in place with the implementation of the new governance structure and the establishment of the IGA are:

Licence Agreement: the document that confirms that Islamic Relief members can use the Islamic Relief name and logo in their respective geographical areas

Members Agreement: a contractual agreement between Islamic Relief members and Islamic Relief Worldwide that cements and defines the terms of our mutually beneficial relationship.

SUBSIDIARIES

Islamic Relief has two subsidiaries: TIC International Limited and the International Waqf Fund. TIC International Limited is a trading subsidiary of Islamic Relief Worldwide, which supports our fundraising activities by recycling clothes and running charity shops across the UK. Its registered address is: TIC International Limited, 19 Rea Street South, Digbeth, Birmingham B5 6LB.

The International Waqf Fund is also a registered charity. It undertakes waqf (Islamic endowment) activities. Islamic Relief exercises control over the International Waqf Fund, having the right to appoint and remove its trustees. Its registered address is: International Waqf Fund, 22-24 Sampson Road North, Birmingham B11 1BL.

ISLAMIC RELIEF MAURITIUS

Islamic Relief Mauritius is incorporated as a branch of Islamic Relief Worldwide with local directors appointed to oversee operations. The entity's transactions and balances are included within the accounts of Islamic Relief Worldwide. You can see a full breakdown of Islamic Relief's global family and its various branches on page 28.

TRUSTEES' COMPLIANCE WITH THEIR STATUTORY DUTIES

The trustees of Islamic Relief Worldwide are required to state how they have complied with their duties in 'regard to matters in Section 172(1) of the Companies Act 2006'. The matters alluded to are given as headings below and in each section, we have detailed how the trustees have complied.

THE LIKELY CONSEQUENCE OF ANY DECISION IN THE LONG-TERM

In 2023, the charity launched a new 10-year Global Strategy, under which we will operate until 2033. In order to meet the strategy's objectives, the Board of Trustees has to pay due regard to the long-term consequences of its decisions. Throughout the life of the strategy, its implementation is led by Islamic Relief family-wide inclusive task forces and regularly monitored through biannual progress reports, which help inform the long-term decision-making required to achieve the objectives set out in our strategy.

THE INTERESTS OF THE CHARITY'S EMPLOYEES

The trustees fully appreciate the work of our colleagues and involve them to the greatest extent possible so that their interests are served. For example, we conduct general consultation with our colleagues on policies before bringing them to the Board of Trustees for approval. Another example is that of the Gender Equality Steering Group, which is chaired by a trustee, supported by two co-chairs from among our staff. The Group is made up of individuals from across the Islamic Relief Worldwide workforce, representing all sections of the organisation. The Chair of the Board of Trustees and the CEO hold organisation-wide webinars in which colleagues are encouraged to express their views and concerns. The Chair then reports back to the rest of the Board so that appropriate actions can be taken to address any matters raised.

THE NEED TO FOSTER THE CHARITY'S BUSINESS RELATIONSHIPS WITH SUPPLIERS, CUSTOMERS AND OTHERS

The trustees recognise the value in fostering relationships with all the charity's stakeholders. This leads to loyalty, mutual respect, trust and openness. Although our vetting processes for onboarding partners and suppliers are necessarily rigorous, we try to build their capacity whenever possible by offering advice and sharing policies and procedures. Islamic Relief Worldwide would not exist were it not for the generosity of our donors, so we exert a great deal of effort in keeping in touch with them in the manner that they prefer and informing them of what their contributions have achieved. We try to give our volunteers the most rewarding experience possible, not least because we know that such an experience may lead to them becoming a committed employee, donor or advocate. Most volunteers support our fundraising effort; volunteering at our charity shops, getting involved in campaigning, joining our call centre operations, delivering fundraising cakes or acting as brand ambassadors. We value their time and commitment and offer our recognition through initiatives such as our annual Volunteer Award Ceremony. We have also created several volunteer development programmes that attract young adults and working professionals alike to develop the leadership and life skills needed to be effective volunteers. Our flagship programme, AimIR, enables learners to earn a Level 3 certificate in Leadership.

THE IMPACT OF THE CHARITY'S OPERATIONS ON THE COMMUNITY AND THE ENVIRONMENT

Islamic Relief is committed to tackling climate change and spends considerable resources advocating and campaigning in this regard. It is incumbent on us to pay due regard to the impact our operations have on the environment. Accordingly, all our programmes are now designed to ensure that due attention is paid to their environmental impact. We are also endeavouring to reduce our carbon footprint by seeking to cut back air travel and making our future headquarters more energy efficient. More detailed information can be found on page 22.

MAINTAINING A REPUTATION FOR HIGH STANDARDS OF BUSINESS CONDUCT

Our trustees are fully aware that the charity's reputation for high standards of business conduct has played a major part in our growth. Accordingly, the Board of Trustees considers it imperative that this reputation is maintained. To this end, we employ rigorous vetting procedures when recruiting staff and set out clear standards of behaviour expected from them in the Code of Conduct, which is instilled in them at their induction and subsequently reinforced. We have fostered a culture that abhors bribery and corruption, and actively implement policies to prevent wrongdoing. Our procurement and ethical vetting procedures ensure that values are a key deciding factor in our selection of suppliers. Islamic Relief Worldwide requires all suppliers to adhere to our Code of Conduct, which encompasses the Modern Slavery Act 2015, the International Labour Standards as defined by the International Labour Organisation and the United Nations Global Compact's 10 principles, which cover human rights, labour, the environment and anticorruption. In this way, we aim to attract and do business with partners who strive for the same high standards, cementing our reputation still further.

THE NEED TO ACT FAIRLY BETWEEN MEMBERS OF THE COMPANY

We are committed to acting fairly between all members of the company, ensuring that decisions are made with integrity, transparency, and respect for the diverse perspectives within our governance. This includes treating members equitably, managing potential conflicts of interest responsibly, and upholding the highest standards of accountability in all deliberations. By fostering a culture of fairness and mutual respect, we strengthen trust, support effective decision-making, and safeguard the long-term interests and mission of Islamic Relief.

TRUSTEES' RESPONSIBILITIES

The trustees (who are also directors of Islamic Relief Worldwide for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and regulations.

Company law requires the trustees to prepare financial statements for each financial year. Under that law the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law), including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland. Under company law, the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and the group, and of the incoming resources and application of resources, including the income and expenditure, of the charitable group for that period.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently
- observe the methods and principles in the Charities SORP (FRS 102)
- make judgments and accounting estimates that are reasonable and prudent
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable group will continue in business.

Trustees must keep adequate accounting records that are sufficient to:

- show and explain the charitable company and the group's transactions
- disclose with reasonable accuracy at any time the financial position of the charitable group
- enable them to ensure that the financial statements comply with the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and the provisions of the trust deed.

The trustees are also responsible for safeguarding the assets of the charitable company and the group and, therefore, must take reasonable steps to prevent and detect fraud and other irregularities.

STATEMENT ON DISCLOSURE OF INFORMATION TO THE AUDITORS

The trustees confirm that:

- so far as each trustee is aware, there is no relevant audit information of which the charitable company's auditor is unaware
- the trustees have taken all the steps that they ought to have taken as trustees in order to make themselves aware of any relevant audit information and to establish that the charitable company's auditor is aware of that information.

PUBLIC BENEFIT

We develop strategic plans to make certain that we deliver maximum public benefit and achieve our strategic objectives, which fall under purposes defined by the Charities Act 2011. The trustees have carefully considered the Charity Commission's general guidance on public benefit in setting our objectives and planning our activities.

EMPLOYEES

The organisation recognises that it is only as good as the staff that it employs. Accordingly, Islamic Relief Worldwide is an equal opportunities employer, and we are proud to recruit and promote staff based on aptitude and ability, without discrimination. The steps we take include ensuring 'blind shortlisting' when recruiting to new roles, so applicants cannot be identified when we decide who to shortlist for interview. In 2025, a comprehensive training module was rolled out to ensure our recruiting managers are aware of their roles and responsibilities.

As set out in our Recruitment and Selection Policy, we make all reasonable adjustments necessary for candidates who tell us they have a disability, and give full and fair consideration to all applications. It is the policy of Islamic Relief Worldwide that the recruitment, training, career development and promotion of people with disabilities should, as far as possible, be identical to that of other employees. Our policies and procedures fully support our colleagues with disabilities, and we take active measures to do so. The organisation is responsive to the needs of its employees and as such, should any employee develop a disability during their time with us, we will make reasonable adjustments to their working environment, where possible, to keep the employee with the organisation.

Determined to do more, we have embedded an Equal Opportunities Policy throughout our organisation and remain committed to ensuring that learning and development opportunities are accessible to all colleagues. We actively support employee growth and development by providing opportunities to enhance skills and capabilities. We also encourage colleagues to engage with our organisational strategy and objectives, and to share their ideas, suggestions, and feedback to help inform and shape our future direction.

In 2025, Islamic Relief's learning arm, the Humanitarian Academy for Development (HAD), received approval from the Board of Directors to establish a Coaching Academy to strengthen leadership capability and embed a coaching culture across Islamic Relief. This Academy will develop a pool of accredited internal coaches, creating sustainable in-house capacity to support colleagues across levels and geographies.

We strive to promote a healthy workplace. Islamic Relief has over 26 Mental Health First Aiders offering support and guidance to colleagues. We continue to provide greater flexibility to allow staff to achieve a better work-life balance and, in 2025, we continued with the model of hybrid working in the UK to allow staff to continue working from home for most of the week while developing a functional return to work premises to enhance cohesion and collaboration and boost morale. We provide all our UK-based staff with a healthcare cash plan and access to an employee assistance programme which includes online consultations with a doctor.

AUDITORS

A resolution to reappoint Grant Thornton UK LLP as auditors will be put to the members at the Annual General Meeting.

QUALIFYING THIRD PARTY INDEMNITY PROVISIONS

Trustees' indemnity insurance, indemnifying each trustee against liability to third parties, has been in place throughout the year ended 31 December 2025 and up to the date of approval of this report.

FUNDRAISING STRUCTURE

Islamic Relief Worldwide raises funds internationally through online platforms and through our Global Family Development Division. This division helps to establish and grow new member offices in countries where Islamic Relief does not have an office. It also works to strengthen links with institutional donors around the world. In the UK, we engage donors and fundraise through our strategic business unit, Islamic Relief UK. The overall UK fundraising objectives are agreed with the Board of Trustees and disseminated to Islamic Relief UK. The Board and Islamic Relief UK then plan accordingly, setting key performance indicators for their teams and delivering in accordance with the Fundraising Regulator's Code of Fundraising, to which the charity adheres. Management regularly monitors the performance of the fundraising teams, and reports are issued to the Board periodically.

FUNDRAISING APPROACHES

The charity adheres to all relevant statutory regulations including the Data Protection Act 2018 and the Charities Act 2011. We are registered with the Fundraising Regulator and strive for best practice in fundraising by adhering to the Code of Fundraising Practice and are committed to its Fundraising Promise. Islamic Relief is also a member of the Institute of Fundraising.

Our fundraising uses several different approaches, which include the following:

- Major-donor giving
- Corporate giving
- Community fundraising
- Digital peer-to-peer fundraising
- Charity shops
- Sponsored challenges
- Live TV appeals
- Live radio appeals
- Volunteer activities
- Direct mail
- Social media fundraising
- Influencer fundraising
- Digital fundraising

Most of our activities are carried out by our own staff and volunteers. Islamic Relief Worldwide occasionally engages third-party organisations to fundraise on our behalf, subject to contractual agreements and requirements to meet the same standards observed by Islamic Relief Worldwide in our fundraising practices.

VOLUNTEERS

The commitment and passion of our network of volunteers continues to contribute greatly to the success of Islamic Relief Worldwide. These dedicated volunteers have been instrumental in supporting every aspect of our operations: across our shops, administration, fundraising and campaigning activities. Our active management of volunteers enables us to deploy them in the most effective way and enhances their experience.

In 2025, 3,000 volunteers gave their time across 2,500 activities. These included events, challenges, masjid engagements and some online funding efforts. The main volunteer-heavy activities were Charity Week (see section on right) and The Cake Campaign. (see page 24)

VOLUNTEER ENGAGEMENTS BY REGION

London/South	189
East Midlands	104
West Midlands	129
North East	30
North West	55
Scotland	82

Some of our volunteers undertake a two-year CampaignIR advocacy and training programme designed to empower young people with the skills and knowledge to create meaningful change on issues such as Gaza and the climate crisis. The programme involves workshop delivery, coordination of activities and events, and participating in Gaza and climate-related mass lobby days in the UK Parliament.

CampaignIR 2024/5 participants volunteered a minimum of 63 hours, with some participating in campaign activities outside of the formal programme. The 2025/6 cohort is still underway, with volunteers having spent approximately 21 hours with Islamic Relief by 2025's end.

CHARITY WEEK

A student volunteer-led campaign, Charity Week engaged more than 900 volunteers across the globe and saw 101 UK educational institutions take part in the event. The project was run by 134 core volunteers who worked closely with our fundraising team. They received formal training and support to deliver an effective campaign which raised a total of £533,734.68. Globally, the effort raised over £2.5 million.

CODE OF FUNDRAISING PRACTICE

In 2025, we continued working on developing policies including our Donor Care Policy. We also continued to integrate the Code of Fundraising into our existing policies and procedures by documenting the complaints process, which is returned to the Fundraising Regulator annually. Our UK division manages and conducts fundraising on behalf of Islamic Relief Worldwide in the UK and the Global Family Division conducts fundraising internationally. We recruit fundraisers through a formal recruitment process. As members of staff, they are required to abide by the Code of Fundraising Practice. Monitoring the conduct of our fundraisers includes regular one-to-one meetings with their line managers.



PROTECTING VULNERABLE PEOPLE

Islamic Relief Worldwide abides by the Fundraising Regulator's Code of Fundraising Practice and ensures our colleagues and volunteers are fully briefed about the protection of vulnerable people. We brief staff and volunteers about best practice before they undertake any fundraising, making them aware of the need to identify, respect, support and protect vulnerable people. Our Supporter Relations Team have undertaken vulnerable persons training run by leading charity Samaritans. If the team are made aware of a vulnerable person who needs to be removed from a mailing list, they do so right away. Refunds are available on request where donations are found to have impacted a vulnerable person.

COMPLAINTS HANDLING

We pride ourselves in having an open-door policy, providing stakeholders with transparency and an opportunity to give us feedback on their experience. However, there may be times when we do not meet the high standards we set ourselves. For such instances, we have a Fundraising Regulator-approved Complaints Policy in place. We try to make it easy for concerns and complaints to be raised via our website, where our Complaints Policy can be found. Complaints are captured centrally, dealt with in accordance with the process laid out in the policy and reported to the Fundraising Regulator through the annual return. In 2025 we received 597 complaints, each of which was handled in accordance with our complaints policy.

Our supporter relations team processes and resolves complaints in line with our Complaints Policy. We also submit an annual complaints return to the Fundraising Regulator.

PRINCIPAL RISKS AND UNCERTAINTIES

The global context in which Islamic Relief Worldwide operates in 2025 is characterised by heightened geopolitical instability, protracted and emerging conflicts, and rapidly evolving regulatory environments. These factors, combined with the ongoing impacts of climate change, economic volatility, and humanitarian crises, present significant risks to our operations, people, and the communities we serve. Our assurance framework and risk management protocols are designed to anticipate, monitor, and mitigate these risks at every level of the organisation.

ASSURANCE FRAMEWORK

Our Board of Trustees is supported by a dedicated Audit and Finance Committee (AFC), which ensures that Islamic Relief Worldwide has effective systems of internal control, compliance, safeguarding, complaints management, and audit. Risk assessment and mitigation are embedded in our governance, with risks regularly reviewed, reported, and addressed at the Board, divisional, and country office levels. In 2025, we have further strengthened our risk mitigation measures, particularly in response to the escalation of geopolitical risks, cyber threats, and fraud.

We also have an independent Internal Audit function, reporting to the AFC, which provides professional oversight and assurance of adherence to risk management policies and procedures, and ensures that effective mitigation actions are taken when needed.

RISK PROCESSES

Risk and assurance assessments are conducted periodically in every country office and functional division, with strategic oversight by the senior executive and the Board of Trustees. Our risk management solution is deployed across all offices, ensuring a consistent and coherent approach to risk monitoring, reporting, and mitigation. Key processes include:

- quarterly risk management reviews at executive and operational levels, with Internal Audit oversight
- periodic review of strategic risks by the senior executive team
- regular internal and external audits, including those mandated by institutional funders
- reporting of all audit results to the AFC, which oversees implementation of recommendations
- a dedicated team to enhance protocols for safeguarding, complaints, and whistleblowing
- monthly financial reporting, reviewed by both the senior executive team and the AFC.

SIGNIFICANT RISKS

We have identified the following significant risks at an organisational level. The executive monitors specific indicators relating to each risk and implements actions with oversight from Internal Audit, the AFC, and the Board of Trustees.

GEOPOLITICAL INSTABILITY AND CONFLICT

The escalation of conflict in areas such as Gaza, Sudan, and the Sahel – as well as the risk of spill-over into neighbouring territories – continues to disrupt humanitarian access, endanger staff, and threaten the safety of communities. The proliferation of sanctions regimes, border closures, and restrictions on humanitarian operations further complicate our ability to deliver aid.

Mitigation:

- Enhanced security protocols and crisis management plans for staff and partners in high-risk locations
- Close monitoring of political developments and scenario planning for rapid response
- Strengthened advocacy and engagement with governments, UN agencies, and international NGOs (INGOs) to secure humanitarian access and protection
- Diversification of supply chains and local partnerships to maintain programme continuity.

Example: In 2025, our Gaza and Sudan teams implemented remote management and local partner-led delivery models to ensure continuity of life-saving assistance despite access restrictions.

FOOD INSECURITY

A significant risk to Islamic Relief's operations—and to the fundraising that underpins them—remains the sharp increase in global food insecurity. Supply chain disruptions and living costs have been adversely affected by international economic stagnation, rising inflation, and the ongoing effects of conflict on the availability of food and fuel. The impact on Islamic Relief's operations includes:

- rising costs of food items and logistics required to deliver food aid
- increased demand for food and livelihoods support from affected communities, both in the Southern Hemisphere and in traditional fundraising countries, with a notable rise in the use of food banks in the UK
- uncertainty over future project delivery, requiring either additional funds to meet the needs of affected communities or a reduction in the scope and reach of some programmes
- uncertainty over the ability to maintain the strong income growth achieved in recent years, as donors face tightening disposable income.

MITIGATION:

- Reviewing and adjusting the content and size of food packs for seasonal distributions, ensuring higher costs are factored in while optimising support for affected communities
- Scaling up the use of multi-purpose cash transfers and voucher assistance to support vulnerable households in meeting their most urgent needs
- Running advocacy and fundraising activities internationally and in the UK to raise awareness of global hunger and food insecurity, and to inspire positive action by policymakers, institutional donors, and individuals
- An increased focus on, and resourcing for, domestic food security programmes to meet increased demand from affected communities in traditional fundraising countries, and to ease the hardships of donor communities.

Example: In 2025, a project delivered in Pakistan helped to mitigate food insecurity among flood-affected communities through multi-purpose cash assistance, targeting 34,125 individuals. The money enabled families to meet their immediate food needs.

SAFEGUARDING

Islamic Relief continues to prioritise safeguarding by embedding it within all our programmes and activities, ensuring a safe environment for staff, partners, volunteers, and the communities we serve. In 2025, we built on the dedicated Establishing Community and Faith-Based Approaches to Safeguarding in Emergency Contexts project, which has resulted in a stronger safeguarding framework and improved practices.

Mitigation:

- Enhanced safeguarding infrastructure through robust complaints and feedback mechanisms, expanded reporting methodologies, and comprehensive staff training
- Introducing Community Hope Action Teams (CHATs), comprising trusted community champions and faith leaders trained in safeguarding and protection
- Ongoing knowledge sharing and creation of a legacy of safeguarding resources
- Increased capacity for handling investigations, with bespoke training for staff and mentoring support to ensure adherence to best practices.

Example: In 2025, safeguarding focal points in Jordan, Bangladesh and Kenya actively promoted awareness of safeguarding and strengthened local reporting channels in their community-based programmes.

During the 2025 reporting period, 50 safeguarding concerns were formally recorded across our global operations. These cases reflected the diverse environments in which we work and included seven child safeguarding cases, 20 community-related cases, and 23 staff-on-staff cases arising from country offices. Child safeguarding cases involved concerns such as corporal punishment and a case of attempted child abuse. Community-related cases included allegations of bullying, harassment, and sexual exploitation and abuse (SEA). Staff-on-staff cases were predominantly related to sexual harassment and inappropriate conduct in the workplace. Of the total cases received, 21 were upheld following investigation, resulting in disciplinary action in line with organisational policy. This included 13 dismissals of staff and other corrective measures where appropriate, as well as action taken in relation to partner-associated individuals when concerns were substantiated. A few cases remained open at year-end, reflecting the time required to conduct thorough and fair investigations, particularly in complex or high-risk operating contexts.

While the overall number of reported cases increased modestly compared to previous years, this is assessed as a positive indicator of improved safeguarding awareness and greater confidence in reporting mechanisms among staff and communities. Increased communication, training, and leadership messaging throughout the year have contributed to a stronger reporting culture. As with all safeguarding data, case numbers are carefully analysed alongside contextual factors, recognising that higher reporting can reflect improved trust and transparency, rather than an increase in underlying incidence.

CYBER AND INFORMATION SECURITY

In alignment with our strategic digital transformation programme, we remain steadfast in our commitment to advancing cybersecurity measures. This initiative integrates cutting-edge technological solutions to bolster our financial systems, programme efficacy, fundraising capabilities, and, crucially, our cybersecurity infrastructure.

Mitigation:

- Enhanced data security frameworks, threat detection mechanisms, and incident response protocols
- Identification and mitigation of potential security breaches, safeguarding sensitive organisational data
- Meeting regulatory requirements and strengthening our compliance posture
- Fostering innovation and maintaining a proactive approach to safeguarding our digital assets.

Example: In 2025, all staff were required to complete annual cybersecurity training, and our IT team conducted quarterly phishing simulations to test staff's ability to identify and react appropriately to suspicious messages.

GOVERNANCE

Good governance is crucial for fulfilling our mission in line with our values and the expectations of the communities we serve, as well as those of our staff, donors, and other stakeholders. We operate in a complex and ever-changing international environment, necessitating high standards in global governance and the consistent implementation of progressive reforms.

Mitigation:

- Sustaining momentum in implementing and monitoring the effectiveness of our global governance model
- Enacting complementary plans across all Islamic Relief offices to ensure the delivery of good governance
- Enhancing governance by implementing additional reform recommendations from ongoing assessments and evaluations
- Ensuring all member organisations complete governance training and adopt a compulsory governance framework and set of policies.

Example: The Humanitarian Academy for Development (HAD) – Islamic Relief's learning arm – offers governance training to all Board members through the Governance Development Programme. In 2025, HAD delivered the programme in Malaysia and Sweden, also bringing together trustees from Pakistan, Australia, Mauritius and Indonesia.

REPUTATION

Given the fragile and turbulent international context in which we operate, managing threats to Islamic Relief Worldwide's reputation is of utmost importance. We are committed to upholding our reputation and safeguarding our standing among stakeholders.

Mitigation:

- Diligently refuting false or misleading media reports and challenging media outlets to rectify or remove erroneous content

- Prioritising open and accountable communication with key external stakeholders
- Providing accurate information and necessary assurances regarding governance and reputational matters
- Being transparent in addressing any concerns or false information that may affect our reputation.

Example: In 2025, our Media and External Relations Team responded to misinformation campaigns by publishing fact-based updates and engaging directly with media outlets to correct the record.

FRAUD AND CORRUPTION

Islamic Relief Worldwide acknowledges that the risk of fraud is a persistent challenge in the humanitarian sector. Fraudulent activity can undermine trust, divert essential resources from vulnerable people, and compromise the effectiveness of programme delivery.

Mitigation:

- Launch of an online portal to improve complaints accessibility, enabling internal and external stakeholders to report suspected fraudulent activity
- Commitment to investigating credible concerns in line with the Core Humanitarian Standard (CHS), with appropriate actions taken against individuals found guilty of fraudulent behaviour
- Ongoing process of identifying fraud risk across all offices to establish a comprehensive fraud risk assessment
- Dedicated counter fraud working group to improve our approach to fraud prevention
- New and improved counter fraud, bribery, and corruption training, launched in 2025 and a counter fraud investigations workshop to enhance the skills of our investigators.

Example: In 2025, the Counter Fraud Unit conducted in-person workshops in East Africa and the Middle East, resulting in increased staff awareness and reporting.

FINANCIAL RESILIENCE

Maintaining financial resilience is crucial for the sustainability of our organisation and our ability to deliver effective humanitarian aid programmes. We are aware of various risks that can impact our financial resilience, including:

- regulatory and compliance risks: Operating in a complex regulatory environment governed by various national and international laws, regulations, and sanctions regimes
- funding risks: Reliance on donations, grants, and funding from various sources, with any significant reduction or interruption potentially affecting our ability to carry out programmes and projects
- foreign exchange and currency risks: Exposure to foreign exchange risks due to operations in multiple countries
- economic and financial market risks: The global economic environment, financial market conditions, and political events can impact our funding sources, investments, and overall financial stability.

Mitigation:

- Active monitoring of regulatory changes and compliance requirements
- Maintaining diversified funding sources and strong relationships with international donors and partners
- Implementing robust tracking and reporting mechanisms for funding streams
- Assessing and managing exposure to foreign currencies through hedging strategies
- Maintaining a robust financial planning and budgeting process, with adequate reserves and contingency plans
- Actively monitoring economic and financial market developments and employing risk management strategies.

Example: In 2025, Islamic Relief maintained a strong reserves and liquidity position throughout the year. At 31 December 2025, total reserves amounted to £119.5 million.

OVERALL

Islamic Relief Worldwide remains committed to diligent risk management, transparency, and continuous improvement. By proactively addressing these principal risks and uncertainties—including the evolving geopolitical landscape—we aimed to ensure the continued success of our mission and the trust of our stakeholders in 2025 and beyond.

FINANCIAL REVIEW

Islamic Relief Worldwide reports a resilient financial performance for the year ended 31 December 2025, underpinned by sustained donor support, diversified income streams, and prudent financial management. Total income for the year amounted to £239 million (2024: £275 million). While this represents a reduction compared to the prior year, Islamic Relief has maintained a strong income base that continues to support the delivery of our charitable objectives across humanitarian response, development programming, and advocacy.

The trustees consider the charity's financial position to be robust, with adequate reserves and liquidity to support both current operations and future strategic priorities, in line with the organisation's reserves policy and long-term sustainability objectives.

FINANCIAL PERFORMANCE

Income and fundraising

Total income for the year was £239 million (2024: £275 million). Income is derived from a broad mix of non-exchange and exchange transactions, which supports financial resilience and reduces reliance on any single funding source:

1. Donations, legacies and fundraising income (non-exchange transactions) remain the charity's principal source of funding. These comprise both restricted and unrestricted contributions received from member offices and individual supporters. Income from member offices totalled £138 million (2024: £161 million). While this reflects a year-on-year decrease, member office funding continues to represent the most significant and strategically important income stream for the organisation. The trustees recognise the importance of sustained engagement with member offices to support future income stability.
2. Grants from institutions and major donors (primarily non-exchange transactions) are received to fund specific humanitarian and development programmes. These grants are typically restricted and are recognised as income when the charity is entitled to the funds, receipt is probable, and the amount can be measured reliably. Such funding supports both emergency response activities and longer-term development initiatives, enabling targeted and accountable deployment of resources.
3. Earned income and investment returns (exchange transactions) arise principally from trading activities undertaken by the charity's wholly owned subsidiary, TIC International Ltd, and from investment income generated through the International Waqf Fund. These income streams contribute to the organisation's financial sustainability and help to diversify funding beyond voluntary income.

Fundraising activities

Donations and legacies from UK operations totalled £63.7 million in 2025 (2024: £73.3 million), reflecting a thirteen per cent decrease year-on-year due to a competitive and challenging fundraising environment. Expenditure on raising donations increased to £21.1 million (2024: £19.2 million). We anticipate that this investment will yield returns within the next three years. As a result, net fundraising income was £42.6 million (2024: £54.1 million).

EXPENDITURE

Charitable activities

Total expenditure on charitable activities for the year amounted to £216 million (2024: £280 million). Expenditure levels reflect the scale and nature of global humanitarian needs during the year and the timing of programme delivery across countries of operation.

The expenditure breakdown highlights:

- Humanitarian assistance expenditure totalled £101 million (2024: £140 million). This reduction compared to the prior year reflects changes in the scale and timing of major emergency responses. During 2025, Islamic Relief continued to respond to complex humanitarian crises, including those affecting Gaza, Sudan, Yemen, Syria, Lebanon, and Iraq.
- Investment in community empowerment and social development programmes continued across healthcare, water and sanitation, education, and livelihoods. Expenditure on orphans programming amounted to £36 million (2024: £46 million). Spending on long-term healthcare and water access programmes totalled £18 million (2024: £23 million). Education support programmes received £7 million, representing an increase on the prior year and reflecting the organisation's ongoing commitment to sustainable development through learning and skills-building.

Islamic Relief categorises our expenditures into three main areas:

1. Charitable activities: Direct costs associated with implementing programmes across various regions.
2. Fundraising and advocacy costs: These are investments aimed at amplifying the voices of those we serve and supporting broader goals aligned with the United Nations Sustainable Development Goals 2030.
3. Support costs: Costs associated with ensuring effective governance, financial management, safeguarding and operational oversight.

The trustees consider the level and allocation of expenditure to be appropriate and consistent with the charity's objectives and risk appetite.

Impact and performance

During the year, Islamic Relief's programmes reached approximately 13.1 million people* worldwide. Financial resources were directed towards life-saving humanitarian assistance and longer-term development interventions aimed at strengthening resilience, improving access to essential services, and supporting sustainable livelihoods.

The trustees monitor performance through a combination of financial reporting, programme monitoring and evaluation, and impact assessments. Expenditure decisions are informed by both immediate humanitarian need and the anticipated long-term outcomes for the communities served. Further detail on the charity's impact and outcomes is set out in the CEO and Chair's message on page 4 of this report.

*Total figure of individuals directly reached in 2025: 13,132,741

Trading activities: TIC International Limited

TIC International Ltd is a wholly owned trading subsidiary whose principal activities include clothes recycling and the operation of a charity shop network. The subsidiary's objectives are to generate income for Islamic Relief, support environmental sustainability, and contribute to local economic activity.

During 2025, TIC processed approximately 1,841 tonnes of clothing, consistent with the prior year. Higher-quality items were resold through Islamic Relief shops, while lower-quality items were recycled, reducing textile waste sent to landfill. Recycling activities generated income of £181,000 (2024: £204,000), which was applied in support of the charity's programmes.

The trustees consider TIC International Limited to be strategically aligned with Islamic Relief's charitable purposes, contributing both financially and environmentally.

Debtors

Within the amounts of debtors Islamic Relief USA have dues to Islamic Relief Worldwide of £14 million. A management assessment determined that this money is fully recoverable, and therefore it is deemed no impairment or provision is required.

International Waqf Fund (IWF)

The International Waqf Fund is intended to support the long-term financial sustainability of Islamic Relief by generating investment returns that can be applied to charitable activities. At 31 December 2025, the fund remained stable at £2.6 million (2024: £2.3 million).

Endowments

Islamic Relief Worldwide holds endowment funds invested primarily in UK property. Returns generated from these investments are applied in accordance with donor restrictions to support humanitarian and development programmes. The trustees consider the management of endowment assets to be prudent and aligned with the organisation's ethical and risk management frameworks.

At 31 December 2025, the fund remained stable at £8.7 million (2024: £8.4 million).

Reserves and financial position

Islamic Relief's financial reserves are notable, providing a safeguard for continued support in the upcoming year and ensuring long-term stability. At 31 December 2025, total reserves amounted to £119 million. This comprised unrestricted reserves of £39.8 million, of which £9.6 million were freely available. Our free reserves balance of £9.6 million is calculated as total unrestricted reserves of £39.8 million less tangible (£8.2 million) and intangible fixed assets (£2.3 million), investments (£0.5 million), and other funds not available for general use (£19.2 million). The remaining amounts consisted of restricted funds of £70.9 million and £8.7 million held in accordance with donor-imposed conditions and long-term investment purposes.

Reserves Policy and target range

Islamic Relief's reserved funds are there to help ensure that we can keep our vital programmes running year round. The funds are carefully managed and overseen by our Audit and Finance Committee and our Board of Trustees. They are held in our account for a specific period of time, in line with any project guidelines and then spent accordingly. Reserve funds are spent continuously, in line with the project guidelines and are replenished each year. They're essential for our organisation to keep our programmes running smoothly and without disruption.

As with all charities, our external reporting is done on an annual basis, which means that our accounts may show funds coming into the account towards the end of this period, which are then spent in the next period, once the project's due diligence has been completed. Guidance from the Charity Commission recommends that all charities secure reserve funds to ensure that donors have confidence in the charity and its ability to carry out its operations effectively and without disruption. Reserve funds are not held in perpetuity and are always spent in line with our Reserves Policy and any project stipulations.

Our Reserves Policy is designed to ensure continuity of operations, manage income volatility, and provide capacity to respond rapidly to unforeseen humanitarian emergencies. The policy sets a target range* for freely available unrestricted reserves sufficient to cover a defined period of core operating expenditure and essential commitments, with both a minimum threshold (to protect going concern) and an upper limit (to ensure funds are applied promptly to charitable activities). The target range and its underlying assumptions are reviewed and approved by the trustees at least annually and are informed by the principal financial and operational risks facing the charity, as set out in the Principle Risks and Uncertainties section of this report (see page 35).

We hold free reserves to:

- provide continuity to the people we help by protecting against unforeseen project expenditure due to the inherent risk of the volatile, uncertain, complex and ambiguous (VUCA) environments in which we operate and to manage economic and foreign exchange volatility as well as income fluctuations
- provide working capital and manage the seasonality of income generation for the effective running of the charity
- enable Islamic Relief to invest in unforeseen funding and growth opportunities to benefit our stakeholders and the vulnerable people we serve, subject to the Board of Trustees' approval.

Where unrestricted reserves are held above immediate operational requirements at any point in the year, this primarily reflects prudent cash management, timing differences between income receipt and programme delivery, and the need to maintain readiness for emergency response. Restricted reserves are held to meet Islamic Relief's specific donor conditions, and £5.5 million of restricted funds were utilised during 2025 in line with agreed programme delivery schedules.

The trustees consider the level of reserves at 31 December 2025 to be appropriate, proportionate to the charity's scale and risk profile, and consistent with foreseeable commitments and planned activities. The reserves position is monitored throughout the year through regular financial reporting, and any material deviation from the target range would trigger mitigating actions, including cost management, reprioritisation of expenditure, or targeted income diversification.

The Board considers the level of free reserves to remain an appropriate target, considering Islamic Relief's size, operations, and the financial risks it is exposed to. The Board has reviewed the Reserves Policy post-financial year-end and considered future activities that may require funds. The target level of free reserves is determined by considering: forecast core operating expenditure, risk assessment and liquidity needs, and the time required to implement mitigating actions in the event of significant reduction in income. Based on this assessment, a target free reserves level of £9.3 million, equivalent to approximately six months of forecast core expenditure.

This level is considered sufficient to provide financial resilience, maintain operational continuity during periods of uncertainty, and enable the charity to continue delivering its objectives. The Trustees are satisfied that the level of free reserves held at the year end remains appropriate to support the charity's ongoing activities and manage potential financial risks.

Environmental, social and governance considerations

The trustees recognise the importance of environmental stewardship, social responsibility, and strong governance in delivering charitable impact. Environmental considerations include efforts to reduce waste and promote recycling through trading activities, alongside responsible procurement and programme delivery practices. Governance arrangements ensure effective oversight, risk management, and accountability, while social considerations underpin safeguarding, ethical fundraising, and responsible partnerships.

The trustees continue to review and strengthen environmental, social and governance practices in response to stakeholder expectations and evolving regulatory guidance.

Going concern

The trustees have assessed the charity's ability to continue as a going concern, taking into account income forecasts, expenditure commitments, reserves, and cash flow projections. Scenario planning has been undertaken to assess the impact of potential income volatility and cost pressures.

The charity has no external bank borrowings, maintains a healthy pipeline of funded programmes, and benefits from diversified income streams. On this basis, the trustees conclude that Islamic Relief Worldwide has adequate resources to continue operations for the foreseeable future, and the financial statements have therefore been prepared on a going concern basis.

Outlook and future plans

Looking ahead, the trustees will continue to focus on financial sustainability, diversification of income, and the effective deployment of resources to maximise impact.

Priorities include strengthening member office engagement, expanding sustainable funding mechanisms such as the International Waqf Fund, and ensuring that financial management supports the delivery of both humanitarian response and long-term development objectives.

Conclusion

Overall, Islamic Relief's 2025 Financial Review demonstrates steady income levels, strong fundraising performance, and a clear dedication to delivering meaningful charitable outcomes. Moving forward, continued teamwork, innovative thinking, and a sustained focus on long-term resilience will be essential to overcoming future challenges and increasing our positive impact across communities worldwide.

Haroun Atallah

Chair of the Board of Trustees,

Islamic Relief Worldwide

Date: 23 July 2026

UNDERSTANDING OUR FINANCIAL POSITION IN 2025

WHY INCOME AND REACH REDUCED IN 2025

In 2025, Islamic Relief supported over 13 million people worldwide, delivering life-saving humanitarian aid, long-term development programmes and advocacy in some of the world's most challenging contexts. While this remains a very significant number of people supported, the number is lower than in 2024.

This change was primarily driven by lower income, not reduced need among vulnerable communities or less ambition on Islamic Relief's part. 2024 saw exceptionally large emergency appeals and unusually high levels of donor response. In 2025, income returned to a more typical level at a time when many supporters—particularly in the UK—were facing cost of living pressures and increased demands from multiple global crises. As a result, fewer projects could be funded and delivered during 2025, even though humanitarian needs remained extremely high.

The reduction in the number of people supported in 2025 therefore reflects financial capacity and timing (see below), rather than any change in our commitment to serve vulnerable communities.

WHY INCOME AND EXPENDITURE LOOK FURTHER APART THAN IN PREVIOUS YEARS

Charity finances do not operate in the same way as household budgets. Donations are often received before projects can begin, particularly where funds are restricted for specific purposes.

In 2025, a proportion of income was received late in the year and was already committed to clearly defined projects. These projects require planning, safeguarding checks, procurement and due diligence before funds can be spent responsibly. As a result, some expenditure will take place in 2026, even though the income is shown in the 2025 accounts.

This creates a temporary gap between income and expenditure in the annual financial statements. It does not indicate that funds are being held back or unused. During 2025, Islamic Relief still spent £215 million on charitable activities, with the majority directed to humanitarian assistance, orphan support, healthcare, livelihoods and education.

WHY OUR RESERVES MAY APPEAR HIGH—AND WHAT THAT REALLY MEANS

At first glance, the level of reserves shown in our accounts may appear substantial. However, it is important to understand that most of these funds are not freely available to spend.

Our reserves include:

- restricted funds, which donors have given for specific projects and can only be used for those purposes
- funds committed to ongoing programmes, which will be spent as projects progress
- emergency readiness funds, allowing us to respond immediately when crises occur
- endowment and waqf funds, held to support long-term sustainability and generate future income.

Only a small proportion of reserves is freely available for general use. Holding appropriate reserves is considered good practice and is recommended by the Charity Commission. It ensures that programmes can continue without disruption, staff and partners can be paid on time, and life-saving assistance can begin immediately when emergencies strike.

Our reserves are therefore a sign of financial responsibility and preparedness, not excess or unused funds.

OUR COMMITMENT TO TRANSPARENCY AND IMPACT

Islamic Relief is committed to using donations carefully, promptly and responsibly. Differences between years reflect the timing of income, the scale of emergencies, and the need to deliver aid safely in complex environments. Every pound entrusted to us is managed in line with donor intent, regulatory requirements and our responsibility to the communities we serve.

Together with our supporters, we continue to focus on maximising impact, maintaining trust and ensuring that help reaches those who need it most—now and in the years ahead. Thank you for your continued generosity and partnership, which makes all this possible.

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF ISLAMIC RELIEF WORLDWIDE

OPINION

We have audited the financial statements of Islamic Relief Worldwide (the 'parent charitable company') and its subsidiaries (the 'group') for the year ended 31 December 2025, which comprise the Group and Parent Charitable Company Statements of Financial Activities, the Group and Charity Balance Sheets, the Group Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102; The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the group's and parent charitable company's affairs as at 31 December 2025 and of the group's and the parent charitable company's incoming resources and application of resources including the group's and the parent income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice including FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Statement of Recommended Practice: Accounting and Reporting by Charities, 2019 Edition; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

BASIS FOR OPINION

We have been appointed as auditor under the Companies Act 2006 and report in accordance with regulations made under that Act. We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the 'Auditor's responsibilities for the audit of the financial statements' section of our report. We are independent of the group and parent charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

CONCLUSIONS RELATING TO GOING CONCERN

We are responsible for concluding on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the group's and the parent charitable company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify the auditor's opinion. Our conclusions are based on the audit evidence obtained up to the date of our report. However, future events or conditions may cause the group or parent charitable company to cease to continue as a going concern.

In our evaluation of the trustees' conclusions, we considered the inherent risks associated with the group's and parent charitable company's business model including effects arising from macro-economic uncertainties such as the ongoing conflicts in Europe and the middle east, rising gas and energy prices and increased demands for support provided the charity, we assessed and challenged the reasonableness of estimates made by the trustees and the related disclosures and analysed how those risks might affect the group's and parent charitable company's financial resources or ability to continue operations over the going concern period.

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the group's and parent charity's ability to continue as a going concern for a period of at least 12 months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the directors with respect to going concern are described in the relevant sections of this report.

OTHER INFORMATION

The other information comprises the information included in the Annual Report and Financial Statements other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the Annual Report and Financial Statements. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

OPINION ON OTHER MATTERS PRESCRIBED BY THE COMPANIES ACT 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Strategic Report and the Trustees report, prepared for the purposes of company law, included in the Annual Report and Financial Statements for the financial year for which the financial statements are prepared is consistent with the financial statements.
- the Strategic Report and the Trustees Report included in the Annual Report and Financial Statements have been prepared in accordance with applicable legal requirements.

MATTER ON WHICH WE ARE REQUIRED TO REPORT UNDER THE COMPANIES ACT 2006

In the light of the knowledge and understanding of the group and parent charitable company and their environment obtained in the course of the audit, we have not identified material misstatements in the Strategic Report or the Directors' Report included in the Annual Report and Financial Statements.

MATTERS ON WHICH WE ARE REQUIRED TO REPORT BY EXCEPTION

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept by the parent charitable company, or
- returns adequate for our audit have not been received from branches not visited by us; or
- the parent charitable company's financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

RESPONSIBILITIES OF TRUSTEES

As explained more fully in the Trustees' Responsibilities Statement, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the group and the parent charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the group or parent charitable company or to cease operations, or have no realistic alternative but to do so.

AUDITOR'S RESPONSIBILITIES FOR THE AUDIT OF THE FINANCIAL STATEMENTS

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists.

Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below:

- We obtained an understanding of the legal and regulatory frameworks that are applicable to the group and the sector in which it operates. We determined that the following laws and regulations were most significant: The Financial Reporting Standard applicable in the UK and the Republic of Ireland (FRS 102), Charities SORP (FRS 102), and the Companies Act 2006, Charities Act 2011, Charities and Trustee Investment (Scotland Act) 2005, Charities Accounts (Scotland) Regulations 2006 (as amended), Data Protection Act 2018 and The Charities (Protection and Social Investment) Act 2016.
- We understood how the group is complying with these legal and regulatory frameworks by making inquiries of management and those charged with governance. We enquired of management and those charged with governance whether there were any instances of non-compliance with laws and regulations, or whether they had any knowledge of actual or suspected fraud. We corroborated the results of our enquiries through our review of board and other minutes and through our legal and professional expenses review.
- We assessed the susceptibility of the group's financial statements to material misstatement, including how fraud might occur, and the risk of management override of controls.
- Audit procedures performed by the team included:
 - Identifying and assessing the design effectiveness of certain controls management has put in place to prevent and detect fraud;
 - Challenging assumptions and judgements made by management in its significant accounting policies;
 - Identifying and testing journal entries, with a focus on unusual journals with specific risk characteristics and large value journals;
 - Identifying and testing related party transactions;
 - Assessing the extent of compliance with the relevant laws and regulations as part of our procedures on the related financial statement item.

- These audit procedures were designed to provide reasonable assurance that the financial statements were free from fraud or error. The risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error and detecting irregularities that result from fraud is inherently more difficult than detecting those that result from error, as fraud may involve collusion, deliberate concealment, forgery or intentional misrepresentations. Also, the further removed non-compliance with laws and regulations is from events and transactions reflected in the financial statements, the less likely we would become aware of it.
- Assessment of the appropriateness of the collective competence and capabilities of the engagement team included consideration of the engagement team's:
 - Understanding of, and practical experience with, audits of a similar nature and complexity through appropriate training and participation
 - Knowledge of the charity sector
 - Understanding of the legal and regulatory requirements applicable to the group.
- The team communications in respect of potential non-compliance with relevant laws and regulations included the potential for fraud in revenue through manipulation of income and management override of controls.
- In assessing the potential risks of material misstatement, we identified an understanding of:
 - The groups operations, including the nature of its income and expenditure and of its objectives and strategies to understand the classes of transactions, account balances and expected financial statement disclosures and business risks that may result in a material misstatement
 - The groups control environment.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

USE OF OUR REPORT

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Stephen Dean

Senior Statutory Auditor

for and on behalf of Grant Thornton UK LLP Statutory Auditor,
Chartered Accountants

London

Date: 23 July 2026

FINANCIAL STATEMENTS

Group statement of financial activities and income and expenditure account for the year ended 31 December 2025

	Unrestricted funds £'000	Restricted funds £'000	Endowments funds £'000	Total 2025 £'000	Total 2024 £'000	Notes
Income and endowments from:						
Donations and legacies	14,936	187,971	429	203,336	238,537	2
Other trading activities	3,866	-	-	3,866	3,745	3
Investments	-	-	655	655	588	4
Charitable activities	-	31,142	-	31,142	32,705	5
Total	18,802	219,113	1,084	238,999	275,575	
Expenditure on:						
Raising funds:						
Costs of generating voluntary income	13,434	7,674	-	21,108	19,170	10a
Fundraising trading: cost of goods sold and other cost	3,826	-	-	3,826	3,541	10a
Investment management cost	-	-	568	568	459	10a
Charitable activities	9,641	205,907	-	215,548	280,648	10a
Total	26,901	213,581	568	241,050	303,818	
Net (expenditure)/income	(8,099)	5,532	516	(2,051)	(28,243)	
Transfers between funds	457	-	(457)	-		26
Subsidiary funds bought forward on consolidation	(173)	-	-	(173)	(94)	
Net movement on funds:	(7,815)	5,532	59	(2,224)	(28,337)	
Reconciliation of funds						
Total funds brought forward	47,611	65,453	8,684	121,748	150,085	
Total funds carried forward	39,796	70,985	8,743	119,524	121,748	

FINANCIAL STATEMENTS

Parent charitable company statement of financial activities and income and expenditure account for the year ended 31 December 2025

	Unrestricted funds £'000	Restricted funds £'000	Endowments funds £'000	Total 2025 £'000	Total 2024 £'000
Income and endowments from:					
Donations and legacies	14,936	188,052	-	202,988	238,173
Investments	-	-	655	655	588
Charitable activities	-	31,142	-	31,142	32,705
Total	14,936	219,194	655	234,785	271,466
Expenditure on:					
Raising funds:					
Costs of generating voluntary income	13,434	7,677	-	21,111	18,800
Investment management cost	-	-	82	82	458
Charitable activities	9,641	205,907	-	215,548	280,647
Total	23,075	213,584	82	236,741	299,905
Net income/(expenditure)	(8,139)	5,610	573	(1,956)	(28,439)
Subsidiary funds bought forward on consolidation	161	-		161	
Net movement on funds:	(7,978)	5,610	573	(1,795)	(28,439)
Reconciliation of funds					
Total funds brought forward	44,406	66,041	8,693	119,140	147,579
Total funds carried forward	36,428	71,651	9,266	117,345	119,140

Group and charity balance sheets as at 31 December 2025

	2025 total funds		2024 total funds		
	Group	Charity	Group	Charity	Notes
	£'000	£'000	£'000	£'000	
Fixed assets					
Intangible assets	2,274	2,274	2,199	2,199	13
Tangible assets	8,201	8,101	8,123	8,010	14,15
Investments	537	1,082	107	984	16
Total fixed assets	11,012	11,457	10,429	11,193	
Current assets					
Stocks and work in progress	5,978	5,799	4,890	4,679	17
Debtors due within one year	42,594	41,599	35,694	35,889	18
Cash at bank and in hand	75,976	73,815	91,098	88,280	19
Total current assets	124,548	121,213	131,682	128,848	
Liabilities					
Creditors: amounts falling due within one year	16,036	15,325	20,363	20,901	20
Net current assets	108,512	105,888	111,319	107,947	
Total assets less current liabilities	119,524	117,345	121,748	119,140	
Total net assets	119,524	117,345	121,748	119,140	
Total funds of the charity:					
Unrestricted funds	39,796	36,428	47,611	44,406	
Restricted funds	70,985	71,651	65,453	66,041	25
Endowment funds	8,743	9,266	8,684	8,693	26
Total funds	119,524	117,345	121,748	119,140	

The financial statements were approved by the Board on 23 July 2026 and signed on the Board's behalf by:

Haroun Atallah
Chair of the Board of Trustees,
Islamic Relief Worldwide
Date: 23 July 2026

Group cash flow statement for the year ended 31 December 2025

	2025 £'000	2024 £'000
Reconciliation of net income/(expenditure) to net cash flow from operating activities		
Net expenditure for the reporting period as per the statement of financial activities (excluding cash flow from endowments)	(2,283)	(28,358)
Adjustments for:		
Depreciation	267	1,776
Amortisation	144	212
(Increase)/decrease in stocks	(1,088)	699
Increase in debtors	(6,902)	(12,524)
Decrease in creditors	(4,325)	(11,441)
Gains on the disposal of assets	-	(12)
Loss/gains on foreign exchange	3,399	8,493
Net cash provided by (used in) operating activities	(10,788)	(41,155)
Cash flows from investing activities		
Purchase of intangibles	(218)	(273)
Purchase of property, plant and equipment	(347)	(1,792)
Proceeds from the sale of property, plant and equipment	-	74
Purchase of investment	(430)	-
Net cash provided by (used in) investing activities	(995)	(1,991)
Cash flows from financing activities		
Endowment (waqf)	60	22
Net cash provided by financing activities	60	22
Net decrease in cash and cash equivalents	(11,723)	(43,124)
Cash and cash equivalents at the beginning of the reporting period	91,098	142,715
Change in cash and cash equivalents due to exchange rate movements	(3,399)	(8,493)
Cash and cash equivalents at the end of the reporting period	75,976	91,098
Consisting of:		
Cash at bank and in hand	75,976	91,098

Net cash used in operating activities during the period arises primarily from timing differences between income receipts and programme expenditure.

The organisation experienced a peak in income receipts during certain periods, with funds received in advance for specific programme activities. Expenditure relating to these programmes is incurred over the longer term delivery cycle of approved projects and therefore does not align immediately with the timing of cash inflows. As a result, cash outflows associated with programme delivery were incurred in subsequent periods, giving rise to a temporary negative operating cash flow at the reporting date. This position reflects the normal phasing of income and project expenditure and does not indicate underlying liquidity concerns or financial underperformance.

Notes to financial statements

COMPANY STATUS

Islamic Relief Worldwide is a charitable company limited by guarantee, without share capital and governed by its Memorandum and Articles originally dated 14 March 1989 and amended as a Memorandum of Association on 9 August 2010 and the Objects amended on 16 March 2020. The company was registered as a charity with the Charity Commission on 6 April 1989. The Principal Address and Registered Office is 19 Rea Street South, Digbeth, Birmingham, B5 6LB. Islamic Relief Worldwide is considered to be a public benefit entity.

1. Principal accounting policies

A. BASIS OF PREPARATION

The accounts (financial statements) have been prepared in accordance with the Charities SORP 2019 FRS 102, applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006 and the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended 2014). The subsidiaries consolidated into these financial statements have produced their financial statements to 31 December 2025.

B. GOING CONCERN

The Trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern. Accordingly, they continue to adopt the going concern basis in preparing the financial statements as outlined in the Financial Review. Assessments for going concern include long-term cash flow forecasts and scenario planning.

Our pipeline for 2026 projects is already secured. It continues to be very healthy, with an influx of £84 million of cash into our bank accounts in Quarter 4 2025 for 2026, enabling us to plan for the coming year with more certainty.

Scenario planning has been undertaken, including consideration of a severe downside case in which headroom is reduced by 40 per cent. This reduction was selected as a severe but plausible stress-testing assumption to assess the resilience of the business under highly adverse conditions. Based on management's assessment of current risks and trading conditions, a reasonably possible downside scenario would be expected to result in a headroom reduction of approximately 10–15 per cent. Accordingly, the 40 per cent reduction should be viewed as a severe but plausible stress test rather than management's central downside expectation.

Our unrestricted core income is funded by fundraising and income-generation activities. Despite the ongoing geopolitical and economic impacts, our financial results show signs of generous giving by our donors, who continue to support generously across the UK, North America, and Europe. Consequently, total income achieved in 2025 amounted to £239 million.

Having considered all these factors, the trustees have concluded that Islamic Relief Worldwide Group can meet its liabilities as they fall due, for the period to 31 July 2027, being more than 12 months from the signing of these financial statements, and that it is therefore appropriate to prepare the group financial statements on a going concern basis.

C. CONSOLIDATION AND GROUP FINANCIAL STATEMENTS

The group financial statements consolidate those of Islamic Relief Worldwide, its trading subsidiary TIC International Limited, registered in England and Wales (company registration number: 02796175, 100 per cent shareholding) and the charity International Waqf Fund, a company limited by guarantee (company registration number: 08612172, registered charity number: 1162805).

The results of TIC International Limited and the International Waqf Fund have been incorporated on a line-by-line basis, in accordance with current legislation.

Islamic Relief Worldwide also controls Islamic Relief UK (company registration number: 05483053). It is registered in England and Wales and during the year the company remained dormant.

Note 7 gives the full details of the income and expenditure of the trading subsidiaries.

D. FUND ACCOUNTING UNRESTRICTED FUNDS

All donations are considered unrestricted unless specifically stated by the donor.

Unrestricted funds comprise the accumulated surplus or deficit on the statement of financial activities which are available for use at the discretion of the trustees of Islamic Relief Worldwide in furtherance of the objectives of the charity.

Restricted funds: These are assigned by the donor, or the terms of the appeal, specified by a particular country or project. The donation and income deriving from them will be used in accordance with the specific purposes.

Endowment (waqf) funds: These are funds that have been given to Islamic Relief Worldwide subject to the restriction that they are to be held as capital or spent on a long-term charitable asset. Waqf is employed to generate a return while the original investment remains intact. Waqf returns are used to cater for long-term projects. Waqf is the Islamic equivalent of endowments.

E. INCOMING RESOURCES AND INVESTMENT INCOME

Income is recognised when the charity has entitlement to the funds, it is probable that the income will be received and that the amount can be measured reliably.

Donations: This comprises all incoming resources from donations and income from fundraising partners on the basis of that which is remitted to Islamic Relief Worldwide in the UK. Donations from individuals are recognised on receipt.

Charitable income: Where related to performance and specific deliverables these are accounted for as the charity earns the right to consideration by its performance. Any grants paid in advance are included in deferred income.

Other trading activities: This comprises income generated by TIC International Limited from its trading activities, its charity shops and the sale of merchandise. Revenue is recognised upon receipt of goods by third parties.

Donated goods for sale in the shops and in the recycling operation are measured at sales prices when sold. Estimating the fair value of donated goods for resale is considered impractical because of the volume of low value items received, the absence of detailed stock control systems in the shops, and market factors.

Investment income: Investment income comprises income generated from waqf investments and rents receivable.

Waqf investment income: Income derived from waqf investments is recognised on receipt basis when the right to receive the income is established. This income forms part of the endowment funds.

Rents receivable: Rental income is recognised on a straight-line basis over the term of the lease.

Deferred income: Donations and grants given to the charity that relates to future accounting periods, the income is deferred until those periods.

F. RESOURCES EXPENDED

All expenditure is accounted for on an accruals basis and is recognised where there is a legal or constructive obligation to pay. Expenditure has been classified under headings that aggregate all costs related to that category.

Costs of generating funds: These are costs incurred in attracting voluntary income and those as stated below under the headings 'Costs of generating voluntary income' and 'Fundraising trading'.

Costs of generating voluntary income: The costs incurred in seeking voluntary contributions.

Fundraising trading: This comprises the group's trading activities, namely the costs associated with the trading activities of TIC International Limited.

Charitable activities: These are costs associated with the provision of humanitarian relief and development programmes as elaborated on in the trustees, report section, 'Our global reach.' These include both the direct costs and support costs relating to these activities.

Governance costs: These are costs associated with the governance arrangements of Islamic Relief Worldwide. Included within this category are strategic costs as opposed to the day-to-day management of Islamic Relief Worldwide's activities.

Support costs: Support costs for a single activity are allocated directly to that activity. Where support costs relate to several activities, support costs have been allocated to each of the activities (stated in Note 10) on the basis of the number of direct staff supported during the period in the relevant activity.

Governance support costs are allocated on the basis of support activities provided on clearly interpreted governance matters.

Investment management cost: This incorporates costs related to the administration of waqf and costs relating to the promotion of the concept of waqf from unrestricted funds; therefore, this element is not charged to capital.

G. OPERATING LEASES

Rentals paid under operating leases are charged to income as incurred.

H. FOREIGN CURRENCIES

Transactions in foreign currencies are recorded at the rate of exchange ruling at the date of transaction. Monetary assets and liabilities denominated in foreign currencies are translated using the exchange rate ruling at the balance sheet date, and the gains or losses are included in the income and expenditure account. Foreign exchange gains and losses incurred in respect of humanitarian projects overseas are included in the charitable activities expenditure.

The company's functional and presentational currency is GBP.

I. FIXED ASSETS AND DEPRECIATION

Except for items costing below £500, which are expensed on acquisition, all expenditure of a capital nature is capitalised.

Depreciation is calculated to write off the cost of tangible fixed assets, less their residual values, over their expected useful lives using the straight-line basis.

The expected useful lives of the assets to the business are reassessed periodically in the light of experience:

- freehold buildings over 50 years straight-line basis
- fixtures and fittings over four years straightline basis
- office equipment over four years straight-line basis
- motor vehicles over five years straight-line basis
- plant and machinery over eight years straight-line basis
- depreciation is not charged on land.

Financial assets that are measured at cost and amortised cost are assessed at the end of each reporting period for objective evidence of impairment. If such evidence is identified, an impairment loss is recognised in the statement of financial activities.

The charities assets are reviewed for impairment on an annual basis, at the end of the reporting period Islamic Relief Worldwide does not have any amounts to recognise.

J. INTANGIBLES

Intangible assets represent the organisation's registered trademarks. They are stated at cost, less any impairment loss. The useful life of the trademark is estimated to be 10 years. They are amortised and tested for impairment annually where indicators of impairment are identified.

K. CASH AND CASH EQUIVALENTS

Cash at bank and cash in hand includes non interest-bearing accounts held at call with banks, and cash at hand. Cash equivalents includes monies deposited for less than 90 days or available within a 90-day notice period, without interest penalty.

L. STOCKS

Stocks and inventories are stated at the lower of cost and estimated selling price less costs to sell. In respect of work in progress and finished goods, cost includes a relevant proportion of overheads according to the state of completion.

M. INVESTMENTS

Investments consist of unlisted investments, subsidiary undertakings, and property. Investment property is included at market fair value. Gains are recognised in the statement of financial activities.

N. FINANCIAL INSTRUMENTS

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value.

Financial assets that are measured at cost and amortised cost are assessed at the end of each reporting period for objective evidence of impairment. If such evidence is identified, an impairment loss is recognised in the statement of financial activities

O. DEBTORS

Debtors are measured at the settlement amount after any trade discount offered.

P. CREDITORS AND PROVISIONS

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party, and the amount due to settle the obligation can be measured or estimated reliably.

Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Q. TAXATION

As a registered charity, the company is exempt from taxation of its income and gains to the extent they fall within the charity exemptions in the Corporation Taxes Act 2010 or Section 256 Taxation of Chargeable Gains Act 1992.

The company is unable to recover Value Added Taxation charged on its purchases which is included in the related expense or asset in the accounts.

R. VOLUNTEERS

Islamic Relief Worldwide appreciates the hard work and dedication of its volunteers across the world. Almost 3,000 volunteers engaged in a number of activities including campaigning and programmes. The contribution of volunteers is not recognised in the accounts as it is impractical to value given the absence of a reliable measurement basis.

S. JUDGEMENTS IN APPLYING ACCOUNTING POLICIES AND KEY SOURCES OF ESTIMATION UNCERTAINTY

Preparation of the financial statements requires management to make significant judgements and estimates.

Significant judgements: There are no significant judgements having a material effect on the financial statements.

Significant estimates: There are no significant estimates having a material effect on the financial statements.

Non-exchange transaction

The trading subsidiary's (TIC International Limited) donated goods for sale in the shops and in the recycling operation are measured at sales prices when sold.

Estimating the fair value of donated goods for resale is considered impractical because of the volume of low value items received, the absence of detailed stock control systems in the shops, and market factors.

T. IN KIND DONATIONS

In Kind Donations are recognised where there is entitlement, there is probability of receipt, and the amounts are measurable. In Kind Donations donated are included in the accounts at their approximate market value at the receipt. In Kind Donations for distribution are included in the accounts at the fair value to the charity when the goods are received and under the control of the charity. Amounts are recognised in inventory until distributed at which point the relevant cost is released to the statement of financial activities.

U. PENSIONS

The charity operates a defined contribution pension scheme for the benefit of its employees. Pension costs are recognised in the month in which the related payroll payments are made. The money purchase nature of the scheme ensures there will be no funding deficit or surplus accruing to the charity in the future.

The pension scheme is independently administered, and the assets of the scheme are held separately from those of the charity.

V. TERMINATION BENEFITS

Termination benefits paid to employees are recognised as an expense in the year in which they are paid or the charity is demonstrably committed to (a) terminate the employment of an employee, or group of employees, before their normal retirement date, or (b) provide termination benefits as a result of an offer made in order to encourage voluntary redundancy. The termination benefits will be measured at the best estimate of the expenditure required to settle the obligation at the reporting date.

2. Donations and legacies

	Unrestricted funds £'000	Restricted funds £'000	Endowment funds £'000	Total 2025 £'000	Total 2024 £'000
Donations, appeals and fundraising events					
United Kingdom*	6,729	41,466	-	48,195	53,003
Islamic Relief members	-	137,552	-	137,552	161,340
Global Family Development**	2,175	6,872	429	9,476	12,878
Disasters Emergency Committee***	-	2,081	-	2,081	3,878
Gift Aid	6,032			6,032	7,438
Total	14,936	187,971	429	203,336	238,537

* Figure includes:

£426,241 of Aid Match funding from the Foreign, Commonwealth & Development Office (FCDO), for second year of a long-term development project in Ethiopia. The project aims to reduce vulnerability and strengthen the capacity of pastoralist households to withstand drought shock in Ethiopia.

Gift Aid tax recovered on donations made by UK taxpayers.

**Global Family Development includes countries in the Middle East and Emerging Markets in which Islamic Relief does not have a permanent presence.

***The Disasters Emergency Committee (DEC) is an umbrella organisation of 15 humanitarian aid agencies, including Islamic Relief, that work together in times of crisis. For further information, visit: www.dec.org.uk

3. Other trading activities

	Total 2025 £'000	Total 2024 £'000
Trading subsidiaries		
TIC		
Income from charitable shops	1,732	1,687
Clothes recycling income	2,134	2,058
Total	3,866	3,745

4. Investments

	Total 2025 £'000	Total 2024 £'000
Return on waqf	655	588
Total	655	588

Return on waqf represents the income generated by investments made using waqf (Endowment) assets.

5. Charitable income by institution

Name	Protecting life and dignity	Empowering communities	Total 2025	Total 2024
	£'000	£'000	£'000	£'000
World Food Programme	9,286	1,620	10,906	8,169
Islamic Relief Netherlands	1,562	5,690	7,252	5,709
UN Office for the Coordination of Humanitarian Affairs	1,885	585	2,470	1,843
Karama Solidarity Belgium	326	1,659	1,985	2,196
Oxfam	-	637	637	258
IICO Kuwait	-	551	551	230
United Nations Children Fund	10	421	431	1,427
ShelterBox Trust	421	-	421	85
Save the Children	7	236	243	290
Arab Fund for Economic and Social Development	121	-	121	-
United Nations Food Agriculture Organisation	-	71	71	-
The World Health Organization	-	58	58	-
United Nations Development Programme	2	56	58	4,616
Start Fund	53	-	53	545
UNAIDS	-	23	23	52
Danish Refugee Council	18	-	18	73
United Nations High Commissioner for Refugees	9	-	9	-
NetHope Inc.	9	-	9	22
World Vision International	7	-	7	-
Integrated Flood Resilience and Adaptation Project IFRAP	-	6	6	-
Read Foundation	6	-	6	10
International Organisation for Migration	-	5	5	24
Christian Aid	-	3	3	53
National Disaster Risk Management Fund	-	-	-	879
Stichting Zoa	-	-	-	449
Norwegian Embassy	-	-	-	361
Belgium Ministry of Foreign Affairs	-	-	-	252
Qatar Charity	-	-	-	221
The Embassy of The State of Qatar	-	-	-	162
World Humanitarian Action Forum (WHAF)	-	-	-	141
Jubilee USA Network	-	-	-	48
Sheikh Abdullah Al Nouri Charity - Kuwait	-	-	-	34
Palladium Global Philippines	-	-	-	18
Arigatou International Geneva	-	-	-	12
Subtotal	13,722	11,621	25,343	28,179
In-kind donations				
Islamic Development Bank	5,799	-	5,799	4,526
Total in-kind donations	5,799	-	5,799	4,526
Total (including in-kind donations)	19,521	11,621	31,142	32,705

6. Donations disclosure by member

Name	Protecting life and dignity	Empowering communities	Total 2025	Total 2024
	£'000	£'000	£'000	£'000
Islamic Relief USA	6,820	30,015	36,835	50,387
Islamic Relief Canada	9,541	26,725	36,266	53,119
Islamic Relief Germany	12,197	13,355	25,552	20,028
Islamic Relief Sweden	9,284	3,570	12,854	16,635
Islamic Relief South Africa	6,041	1,904	7,945	4,946
Islamic Relief Switzerland	2,340	3,795	6,135	5,346
Islamic Relief Australia	2,034	2,103	4,137	4,761
Islamic Relief Bosnia and Herzegovina	1,404	-	1,404	1,327
Islamic Relief Mauritius*	392	2,143	2,535	813
Islamic Relief Ireland	662	310	972	1,100
Islamic Relief Italy	681	204	885	984
Islamic Relief Spain	483	308	791	716
Islamic Relief Norway	488	219	707	500
Islamic Relief Malaysia	332	202	534	678
Total	52,699	84,853	137,552	161,340

All members are separate legal entities reporting locally in their respective countries. These amounts represent those transmitted to Islamic Relief Worldwide to be applied to Islamic Relief Worldwide projects.

* Islamic Relief Mauritius is incorporated as a branch of Islamic Relief Worldwide with local directors appointed to oversee operations, and its transactions and balances are included within the accounts of Islamic Relief Worldwide.

7. Results from trading subsidiaries

	TIC International Limited £'000	International Waqf Fund £'000	Total 2025 £'000	TIC International Limited £'000	International Waqf Fund £'000	Total 2024 £'000
Subsidiary trading income	1,732	879	2,611	1,687	364	2,051
Income from charitable shops managed by TIC International Limited	2,134	-	2,134	2,058	-	2,058
Total	3,866	879	4,745	3,745	364	4,109
Operating and administrative costs	3,826	486	4,312	3,541	368	3,909
Net profit for the year	40	393	433	204	(4)	200
Amounts gift aided to Islamic Relief Worldwide	86	-	86	109	-	109
Retained in subsidiary	-	393	393	95	-	95
The assets and liabilities of the subsidiaries were:						
Fixed assets	97	335	432	111	1	112
Current assets	1,068	2,335	3,403	1,344	2,284	3,628
Current liabilities	(310)	(18)	(328)	(348)	(5)	(353)
Total net assets	855	2,652	3,507	1,107	2,280	3,387
Aggregate share capital and reserves	855	2,652	3,507	1,107	2,280	3,387

In 2025 a Gift Aid payment of £85,733 (2024: £108,998) was received from TIC International Limited representing the taxable profits generated by the company in its previous financial period.

8. Governance

	Activities undertaken directly 2025	Activities undertaken directly 2024
	£'000	£'000
External audit and statutory accounts	121	124
Legal and consultancy	732	511
Trustee expenses and board meeting costs	43	61
Internal audit	724	645
Total	1,620	1,341

9. Trustees' remuneration

	2025 £'000	2024 £'000
Trustee expenses and board meeting costs		
Meetings	3	47
Travel	39	14
Telecommunications	1	-
Total	43	61
The number of trustees claiming expenses	9	9

Apart from expenses, trustees are not remunerated. Neither the trustees, nor any persons connected with them, have received any remuneration, either in the current year or the prior year.

10a. Total resources expended

	Total support costs £'000	Activities undertaken directly £'000	Total 2025 £'000	Total 2024 £'000
Costs of generating funds				
Fundraising and publicity costs	1,368	16,829	18,197	16,625
Campaigns and events costs:				
Humanitarian	571	2,142	2,713	2,365
Empowering communities	24	153	177	161
Campaigning for change	3	18	21	19
Total costs of generating voluntary income	1,966	19,142	21,108	19,170
Fundraising trading – subsidiary costs	344	3,482	3,826	3,541
Investment management costs	82	486	568	459
Total	2,392	23,110	25,502	23,170
Cost of charitable activities				
Campaigning for change	513	888	1,401	1,643
Humanitarian	1,682	99,042	100,724	140,263
Empowering communities				
- Healthcare, water, sanitation and hygiene	1,763	16,425	18,188	23,142
- Caring for orphans and children	470	35,650	36,120	45,877
- Supporting education	1,763	4,883	6,646	7,346
- Livelihoods support	1,763	50,706	52,469	62,377
Total	7,954	207,594	215,548	280,648
Total resources expended	10,346	230,704	241,050	303,818

Costs for campaigns, events and generating funds relate both to the UK and to support for the operations of international family members and emerging geographical markets in these areas. There is a collaborative approach to supporting family members, coordinating with them to ensure cost effectiveness globally. In this context the activities covered include media relations and social media engagement, stakeholder communications, advocacy campaigns, fundraising appeal preparation and communication costs. In 2025, the total cost of this activity by Islamic Relief Worldwide for its own purposes and to support the global family was £26 million (2024: £23 million).

10b. Support costs

	Costs of generating voluntary income £'000	Fundraising trading subsidiary costs £'000	Investment management costs £'000	Cost of charitable activities £'000	Costs 2025 £'000	Costs 2024 £'000
Costs of generating funds						
Subsidiary	-	344	-	-	344	359
Management and administration	340	-	2	1,442	1,784	1,416
Finance	228	-	12	914	1,154	899
Human resources	191	-	10	764	965	863
Information technology	870	-	41	3,483	4,394	3,125
Facilities	337	-	17	1,351	1,705	1,693
Total	1,966	344	82	7,954	10,346	8,355

Support costs have been allocated to each of the above activities on the basis of the number of direct staff supported during the period in the relevant activity. Governance support costs are allocated on the basis of support activities provided on clearly interpreted governance matters.

11. Net incoming resources

	2025 £'000	2024 £'000
This is stated after charging/(crediting):		
Auditor's remuneration including non-audit services	156	124
Depreciation	267	1,839
Operating leases rental other than plant and machinery	309	303
Exchange (gain)/loss	(3,399)	(8,493)

	£'000	£'000
Fees payable to company's auditor for the audit of the company's annual accounts	97	75
Fees payable to company's auditor for the audit of the company's subsidiaries pursuant to legislation	20	16
Tax compliance/advisory	13	8
Fees paid to external auditors for non-audit services	0	5
VAT	26	20
Total fees	156	124

12. Staff costs and emoluments

	Group 2025 £'000	Group 2024 £'000
Gross salaries	19,542	18,254
Employer's National Insurance	1,735	1,383
Employer's pension	994	931
Total	22,271	20,568

	Group 2025 Number	Group 2024 Number
Average number of employees		
Engaged in raising funds	281	256
Engaged in charitable activities	128	122
Engaged in support activities	145	123
Total	554	501

Employee numbers do not include trustees as they are not paid employees, and also do not include staff employed by Islamic Relief affiliates.

	2025	2024
The number of employees with emoluments between £60,000 to £70,000 per annum	24	14
The number of employees with emoluments between £70,000 to £80,000 per annum	7	3
The number of employees with emoluments between £80,000 to £90,000 per annum	1	1
The number of employees with emoluments between £90,000 to £100,000 per annum	2	2
The number of employees with emoluments between £100,000 to £110,000 per annum	0	1
The number of employees with emoluments between £110,000 to £120,000 per annum	2	1
Total redundancies for the year ended 31 December 2025 £55,183 (2024: £105,639)		

Key management remuneration

Executive management team remuneration during the year totalled £1,101,219 (2024: £794,173)

Chief Executive Officer remuneration during the year totalled £160,979 (2024: £141,855)

Directors' Remuneration (excluding Chief Executive Officer) during the year totalled £940,240 (2024: £652,527)

Aggregate pension contribution included in total remuneration figure £67,270 (2024: £54,582)

Chief Executive Officer Aggregate pension contribution included in Chief Executive Officer remuneration figure £14,061 (2024: £13,651)

	Gross salaries £'000	Employer's National Insurance £'000	Employer's pension £'000
Analysis of key management remuneration			
2025	918,093	115,856	67,270
2024	664,654	76,644	52,875

13. Intangible assets: Group and Charity

Group trademarks	2025 £'000
Cost	
At 1 January 2025	2,679
Additions	218
At 31 December 2025	2,897
Accumulated amortisation	
At 1 January 2025	(480)
Charge for the year	(143)
At 31 December 2025	(623)
Net book value	
At 31 December 2025	2,274
At 31 December 2024	2,199

Trademarks are depreciated over their economic life of 10 years.

14. Group tangible assets

Group	Freehold land and buildings £'000	Plant and machinery £'000	Fixtures, fittings and office equipment £'000	Motor vehicles £'000	Total £'000
Cost					
At 1 January 2025	11,656	557	5,104	304	17,621
Additions	142	-	199	7	348
At 31 December 2025	11,798	557	5,303	311	17,969
Accumulated depreciation					
At 1 January 2025	4,283	530	4,522	163	9,498
Charge for the year	120	9	108	33	270
At 31 December 2025	4,403	539	4,630	196	9,768
Net book value					
At 31 December 2025	7,395	18	673	115	8,201
At 31 December 2024	7,373	27	582	141	8,123

Freehold property is valued at historical cost and depreciated. Freehold properties include properties held by Islamic Relief Worldwide for its own use and that of its trading subsidiary.

15. Charity tangible assets

Charity	Freehold land and buildings £'000	Fixtures, fittings and office equipment £'000	Motor vehicles £'000	Total £'000
Cost				
At 1 January 2025	11,394	4,841	271	16,506
Additions	142	186	-	328
At 31 December 2025	11,536	5,027	271	16,834
Accumulated depreciation				
At 1 January 2025	4,089	4,270	137	8,496
Charge for the year	102	104	31	237
At 31 December 2025	4,191	4,374	168	8,733
Net book value				
At 31 December 2025	7,345	653	103	8,101
At 31 December 2024	7,305	571	134	8,010

All assets are used for charitable purposes and there are no inalienable or heritage assets.

16. Investments

	Total Group £'000	Total Charity £'000
As at 1 January 2025	107	984
Increase/(decrease) in value	430	98
As at 31 December 2025	537	1,082

The above note includes the following significant investments:

An investment in Islamic Relief Worldwide's subsidiary TIC International Limited (£860,309), which provides clothes recycling services. TIC International Limited is incorporated in the United Kingdom.

An investment property located in Arbroath, UK, which was kindly gifted to Islamic Relief. The property's value is included in the valuation at the time of the donation (£55,000). The trustees are satisfied that the current value of the Arbroath property represents market value.

The investment property was acquired in August 2025 and is held for investment purposes. In accordance with FRS 102 Section 16, investment property is measured at fair value at each reporting date. As the acquisition occurred close to the year-end, the trustees consider the purchase price to be the best evidence of fair value at 31 December 2025. The property is currently undergoing refurbishment and is not yet income-generating.

No independent external valuation has been obtained at the reporting date. The trustees have assessed that there are no indicators of impairment or material change in fair value since acquisition. The fair value of the investment property at 31 December 2025 is therefore considered to be £331,988, which is consistent with its carrying value in the financial statements. The valuation of investment property involves judgement and is based on market conditions, transaction data, and the specific characteristics of the asset.

17. Stocks and work in progress

	Group 2025 £'000	Charity 2025 £'000	Group 2024 £'000	Charity 2024 £'000
Donated clothing	179	-	212	-
Humanitarian supplies	5,799	5,799	4,678	4,678
Total	5,978	5,799	4,890	4,678

18. Debtors

	Group 2025 £'000	Charity 2025 £'000	Group 2024 £'000	Charity 2024 £'000
Trade debtors	78	68	58	43
Amounts owed from group undertakings	-	73	-	217
Prepayments and accrued income	816	772	913	897
Other debtors	41,700	40,686	34,723	34,732
Total	42,594	41,599	35,694	35,889

Other debtors are materially comprised of members (internal) debtors (Note 6), arising from inter-entity recharge and funding arrangements within the group. These balances are governed by presigned and formally agreed Service Level Agreements (SLAs), which clearly define the nature of services provided, funding mechanisms, and settlement terms. Debtor balances remain outstanding due to timing differences. Management continues to monitor these balances as part of routine financial control and intercompany reconciliation processes to ensure transparency, accuracy, and timely settlement.

19. Cash at bank

	Group 2025 £'000	Charity 2025 £'000	Group 2024 £'000	Charity 2024 £'000
Cash at bank and in hand	75,976	73,815	91,098	88,280
Total	75,976	73,815	91,098	88,280

£84 million has been received in Quarter 4 2025 for 2026 projects.

20. Creditors

	Group 2025 £'000	Charity 2025 £'000	Group 2024 £'000	Charity 2024 £'000
Creditors: amounts falling due within one year				
Trade creditors	-	-	21	31
Amounts owed to group undertakings	-	871		102
Accruals and deferred income*	6,380	6,361	6,642	6,626
Tax and social security	384	341	335	313
Other creditors**	9,135	7,625	13,171	13,714
Unpaid pension contributions	137	127	228	115
Total	16,036	15,325	20,363	20,901
	Balance as at 1 January 2025 £'000	Deferred £'000	Released £'000	Balance as at 31 December 2025 £'000
Deferred income				
Islamic Relief members	3,118	5,634	(3,118)	5,634
International fundraising	133	513	(133)	513
Total	3,251	6,147	(3,251)	6,147

*Deferred income comprises income received in advance that the donor has specified must be used in future accounting periods.

**Other creditors represents amounts due to Islamic Relief independent implementing partners for projects committed to and implemented during 2025.

21. Commitments

	Group 2025 £'000	Charity 2025 £'000	Charity 2024 £'000	Charity 2024 £'000
Operating leases				
Less than one year	309	309	303	303
Between 2–5 years	715	715	819	819
More than 5 years	635	635	621	621
Total	1,659	1,659	1,743	1,743

As at 31 December 2025, the group had no capital commitments (2024: £nil).

22. Pension costs

The charity operates a group personal pension scheme. As of 2014 it became a statutory requirement for all employees to be made a part of the pension scheme and the charity makes a contribution to this. Employees can opt out of the scheme if they choose.

The charity has complied fully with auto-enrolment legislation and all new employees are offered a shariah compliant pension scheme.

The charity operates a defined contribution pension scheme for the benefit of its employees. Pension costs are recognised in the month in which the related payroll payments are made. The money purchase nature of the scheme ensures there will be no funding deficit or surplus accruing to the charity in the future.

The pension scheme is independently administered, and the assets of the scheme are held separately from those of the charity. The minimum employee contribution to the scheme is 4 per cent and with the employer contribution of 4 per cent.

23. Analysis of assets and liabilities representing funds

	Unrestricted funds	Restricted funds	Endowment funds	Total
At 31 December 2025	£'000	£'000	£'000	£'000
Group				
Tangible and Intangible fixed assets	2,269	-	8,743	11,012
Current assets	53,563	70,985	-	124,548
Liabilities	(16,036)	-	-	(16,036)
Total	39,796	70,985	8,743	119,524

	Unrestricted funds	Restricted funds	Endowment funds	Total
At 31 December 2024	£'000	£'000	£'000	£'000
Group				
Tangible and intangible fixed assets	-	-	8,684	8,684
Current assets	67,974	65,453	-	133,427
Liabilities	(20,363)	-	-	(20,363)
Total	47,611	65,453	8,684	121,748

24. Unrestricted funds

	General reserve 2025 £'000	General reserve 2024 £'000
Balance as at 1 January 2025	47,611	42,423
Net incoming resources	(8,099)	4,811
Subsidiary funds brought forward on consolidation	(173)	(94)
Movement from endowment funds*	457	471
Balance as at 31 December 2025	39,796	47,611

*This is a movement of the returns generated to unrestricted funds for humanitarian projects.

The charity's unrestricted reserves are within policy thresholds and, in the trustees' judgement, are sufficient to meet current and foreseeable needs.

25. Restricted income funds

	Opening balance £'000	Income £'000	Expenditure £'000	Total 2025 £'000
Appeal funds				
Humanitarian	46,049	126,823	132,641	40,231
Caring for orphans and children in need	2,064	38,036	34,730	5,370
Supporting education	108	3,426	704	2,830
Healthcare, water, sanitation, and hygiene	7,784	15,785	17,864	5,705
Livelihoods support	9,448	35,043	27,642	16,849
Total	65,453	219,113	213,581	70,985

Restricted funds are funds subject to specific trusts, which have been declared by the donors at the time of donation or created through legal process. All restricted funds of Islamic Relief Worldwide have been used to implement specific humanitarian projects in particular relief areas as stated above.

Zakat funds (annual religious payments by able Muslims to help people living in poverty) have been used to cover shortfalls in zakat-eligible emergency, health, sustainable livelihoods and water and sanitation projects implemented in various countries. Further shortfalls were covered using unrestricted funds.

The humanitarian funds provide life-saving assistance. This ensures the organisation can deliver on saving lives and helping those in crises in emergency situations.

The livelihoods support funds build financial inclusion in low-income countries, helping poorer people become financially self-sufficient.

26. Endowment funds

	Balance as at 1 January 2025 £'000	Total incoming resources £'000	Return on investments £'000	Total available resources £'000	Total resources expended £'000	Transfer £'000	Balance as at 31 December 2025 £'000	Balance as at 31 December 2024 £'000
Endowment funds								
Protecting life and dignity	328	26	34	388	27	23	338	328
Empowering communities	8,356	402	621	9,379	540	434	8,405	8,356
Total	8,684	428	655	9,767	567	457	8,743	8,684

Waqf funds are permanent endowment funds that are held within the charity to generate further funds. These are currently invested in the properties of Islamic Relief Worldwide.

Waqf investments give a seven per cent (notional and internally allocated) annual return on capital, from which projects are implemented for the purpose of waqf shares. A proportion of the return is also added back to the capital to ensure growth for reinvestment in future years.

In 2025, income from these waqf investments amounting to £655,000 will finance future long-term sustainable humanitarian development projects. Of this, £456,975 has been transferred to unrestricted funds to finance future humanitarian development projects.

The Empowering communities funds are held as capital or spent on long-term charitable assets. The generated returns are used to cater for long-term projects.

27. Events after the reporting period

Change in legal status of Islamic Relief Mauritius

Subsequent to 31 December 2025, Islamic Relief Mauritius transitioned from operating as a branch of Islamic Relief Worldwide ("IRW") to becoming an independently registered legal entity in Mauritius with its own local governance structure and Board of Trustees.

Islamic Relief Mauritius remains a member of the Islamic Relief Federation and continues to participate in federation governance arrangements, including the International General Assembly. However, as a result of its incorporation as a separate legal entity, it will no longer operate as an IRW branch.

Accordingly, from 2026 onwards, the basis for branch accounting and consolidation within the IRW Group financial statements will no longer apply to Islamic Relief Mauritius. Islamic Relief Mauritius will be responsible for its own statutory, governance and financial reporting obligations as an independent organisation.

This change is considered a non-adjusting event occurring after the reporting date and does not affect the recognition or measurement of assets and liabilities included in these financial statements at 31 December 2025. The Trustees do not consider the change to have a material impact on the financial position of the IRW Group as reported at the balance sheet date.

Islamic Relief USA litigation

Subsequent to the reporting date, Islamic Relief USA ("IRUSA") commenced proceedings against Islamic Relief Worldwide ("IRW") in the United States District Court for the Southern District of New York in relation to matters arising from the parties' historical relationship and associated activities.

IRW disputes the claims and has applied to have the dispute resolved in accordance with the dispute resolution provisions contained within the parties' agreements. Following a hearing held after the reporting date, the Court directed the parties to pursue the contractual dispute resolution process and stayed the proceedings. The Court further indicated that IRW's application for arbitration appeared to have merit. The matter remains ongoing and no determination has been made on the substantive claims.

Having considered the requirements of FRS 102 and the legal advice available at the date of approval of the financial statements, the Trustees have concluded that no provision is required in respect of this matter. The proceedings are at an early procedural stage, and the outcome cannot presently be determined with certainty. The position will continue to be monitored and reassessed as the matter progresses.

28. Related parties

Some of the trustees of Islamic Relief Worldwide were also trustees of the following Islamic Relief members in the period: Islamic Relief Australia, Islamic Relief Canada, Islamic Relief Malaysia, Islamic Relief South Africa, Islamic Relief Sweden, Islamic Relief Switzerland and Islamic Relief Spain. The income from these related parties in 2025 is given in Note 6. The amounts due from these related parties as at 31 December 2025 were as follows: Islamic Relief Australia £788,230, Islamic Relief Canada £7,447,670, Islamic Relief Malaysia £59,391, Islamic Relief South Africa £4,170,956, Islamic Relief Sweden £515,672, Islamic Relief Switzerland £36,964 and Islamic Relief Spain £1,221,875. Related party balances disclosed in Note 27 are included within 'Other debtors' in the balance sheet.

In 2025 a gift aid payment of £85,733 (2024: £108,997) was received from TIC International Ltd representing the taxable profits generated by the company in 2024. As at the end of December 2025, the charity have reported a debtor of £73,488 (2024: £101,708) and a creditor of £82,924 (£2024: £139,281) with TIC International Ltd.

In 2025 a grant of £450,000 (2024: £nil) was made to International Waqf Fund. As at the end of December 2025, the creditor relationship between Islamic Relief Worldwide and International Waqf Fund stands at £521,533 (2024: £40,832).

The charity is a member of the Disasters Emergency Committee (DEC) and in the year paid a member contribution of £56,109 (2024: £46,271). The outgoing CEO of Islamic Relief Worldwide is a trustee of the DEC. Income from DEC is reflected within Note 2. There were no amounts outstanding at year end.

29. Analysis of changes in debt

	At start of year	Cash-flows	Foreign exchange movements	Other non-cash changes	At end of year
	£'000	£'000	£'000	£'000	£'000
Cash	91,098	(18,520)	3,399	-	75,976
Total	91,098	(18,520)	3,399	-	75,976

£84 million has been received in Quarter 4 2025 for 2026 projects.

30. Statement of financial activities and income and expenditure account comparatives for prior year

	Unrestricted funds £'000	Restricted funds £'000	Endowments funds £'000	Total 2024 £'000	Notes
Income and endowments from:					
Donations and legacies	10,833	227,340	364	238,537	2
Other trading activities	3,745	-	-	3,745	3
Investments	-	-	588	588	4
Charitable activities	-	32,705	-	32,705	5
Total	14,578	260,045	952	275,575	
Expenditure on:					
Raising funds:					
Costs of generating voluntary income	-	19,170	-	19,170	10a
Fundraising trading: cost of goods sold and other cost	3,541	-	-	3,541	10a
Investment management cost	-	-	459	459	10a
Charitable activities	6,226	274,422	-	280,648	10a
Total	9,767	293,592	459	303,818	
Net income	4,811	(33,547)	493	(28,243)	
Transfers between funds	471	-	(471)	-	26
Subsidiary funds bought forward on consolidation	(94)	-	-	(94)	
Net movement on funds:	5,188	(33,547)	22	(28,337)	
Reconciliation of funds					
Total funds brought forward	42,423	99,000	8,662	150,085	
Total funds carried forward	47,611	65,453	8,684	121,748	

CORPORATE DIRECTORY

ENGLAND AND WALES CHARITY REGISTRATION NUMBER
328158

SCOTLAND CHARITY REGISTRATION NUMBER
SC042020

COMPANY REGISTRATION NUMBER
02365572

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BOARD OF TRUSTEES

Haroun Atallah, Chair of the Board of Trustees
Dr Faiza El-Higzi, Vice Chair
Dr Hossam Said, Vice Chair
Nurhayati Hassan, Treasurer
Dr Hany Soliman
Dr Muhammad Osman
Professor Kasim Randeree
Dr Aqsa Noreen Aziz Professor Adnan Mahmutovic (appointed 2 November 2025)
Ahmed Azam (resigned 4 January 2025)

COMPANY SECRETARY

Hussein Osman (appointed 22 June 2025)

EXECUTIVE MANAGEMENT TEAM

Affan Cheema, Director of International Programmes Division
Javed Akhtar, Director of Finance and Corporate Services
Tufail Hussain, Islamic Relief UK Director (seconded to Islamic Relief Canada 1 August 2025)

Appointments:

Ifitikhar Ahmad Shaheen, Chief Executive Officer (appointed 23 December 2025)
Salaheddin Aboulgasem, Director of Global Family Development (appointed 1 March 2026), previously Interim Director of Global Family Development (appointed 17 March 2025)
Zia Salik, Islamic Relief UK Interim Director (appointed 1 August 2025)
Nadeem Malik, Managing Director of Humanitarian Academy for Development (appointed 3 June 2025), previously Interim Chief Executive Officer (1 October – 31 December 2025)
Saqeb Mueen, Director of External Relations and Advocacy (appointed 6 May 2025)
Asha Ahmad, Director of People and Culture (appointed 18 March 2025)

Resignations:

Waseem Ahmad, Chief Executive Officer (resigned 30 September 2025)
Adnan Hafiz, Director of Global Family Development (resigned 17 March 2025)
Professor Adnan Mahmutovic (resigned 29 March 2026)

GENERAL COUNSEL

Hussein Osman

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“Whoever saves a life,
saves the whole of mankind”

Qur'an, 5:32



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