



# ***UMMAH WELFARE TRUST***



***Review for July 2005/July 2006***

**0845 6522 786**

***w w w . u w t . o r g***





Abu Saeed (May the almighty be please with him) narrates from Rasulullah Sallallahu Alayhi Wasallam that:

“Whosoever from the Believers provides clothing for a Believer (who does not posses clothes), The Almighty will clothe him from the green clothing of Paradise. Whosoever from the Believers feeds a hungry Believer, The Almighty will feed him from the fruits of Paradise. Whosoever from the Believers will quench the thirst of a thirsty Believer, The Almighty will quench his thirst from the Raheeql Makhtoom (pure sealed wine of heaven).

(Abu Dawood)



## Message from the Trustees

In the name of the Almighty, most Gracious, most merciful.

In 2005 the world once again witnessed another great tragedy, the South East Asia Earthquake. Ummah Welfare Trust Staff and volunteers were on the ground within 24 hours of the earthquake striking Pakistan and Kashmir to provide Humanitarian assistance to the survivors of the tragedy in which 80,000 people lost their lives and a further 4 million people who were rendered homeless. Ummah Welfare Trust staff and volunteers worked relentlessly to provide the much-needed assistance and may the Almighty reward them in abundance in this life and the hereafter for their overwhelming efforts to help the affected people of the disaster.

The crisis continues with water and food shortages in Africa and the ongoing conflicts in Afghanistan, Iraq, Kashmir, Palestine and Chechnya, which have caused unimaginable loss of life and destruction of property. Thousands of people have been thrust in to poverty. This is a constant reminder of the test and trials for humanity between patience and gratefulness.

Thanks to your kind donations and continued support, Ummah Welfare Trust has been able to develop and extend its operations since its establishment in 2001 and we are now providing Humanitarian assistance in many countries covering Africa, Middle East, South East Asia and far East Asia. Ummah Welfare Trust has also attracted partnership working with other International NGO'S such as The Salvation Army, IoM of Canada, Red Cross, UNHCR and many others who have contributed towards UWT projects in the past year.

I would also like to highlight one of the remarkable achievements of Ummah Welfare Trust, that as a true Islamic charitable organisation – true to the humanitarian spirit of Islam, Ummah Welfare Trust since its establishment has kept a 100% no deduction policy for administration cost. We are pleased that we have maintained this policy of not taking a single penny for administration cost, salaries and fund raising. This is what has made Ummah Welfare Trust a unique charity and by the Mercy and continued blessings of the Almighty we will continue to strive to maintain this policy, if the Almighty wills.

On behalf of the board of Trustees, I would like to thank all those who have supported and continue to support Ummah Welfare Trust in our efforts to help ease the pain and suffering of the Ummah.

## Overview

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### Use of Zakat for Administrative Expenses of Charities

By Mufti Taqi Usmani (Former Chief Justice of Pakistan)

Q.) What is the Islamic legal judgment about charities [run by Muslims] registered as NGO's (Non-Governmental Organizations) collecting and distributing Zakat money? Is it lawful (in Islam) for such organizations to use part of the collected Zakat money to cover their administration costs (involved in the collection and distribution of Zakat)? Some people have claimed that NGO's should not collect or distribute Zakat in the absence of Al-Khilafah, (because Khalifa is the only person who has the sole right to do so). What is the Islamic opinion about such claims?

A.) It is permissible for non-government organizations to collect and distribute zakat money among those entitled to receive it on the condition that they fully observe the Islamic rules and principles concerning Zakat and take due care that the money so collected is duly given to the needy. However, it is not permissible for such private organizations to spend the zakat money to cover their administration costs. It is true that the Holy Qur'an has allowed to give some part of zakat money to "A'milin" i.e. the persons appointed by the government to collect zakat. But it is applicable only in the context of an Islamic State which duly manages collection and distribution of zakat. This principle cannot be extended to the employees of private organizations. The wisdom behind this difference between government and non-government organizations is that in the case of a true Islamic State the persons employed for the collection of Zakat are under constant observation and monitoring of the government itself which can ensure that those employees are not committing any misconduct and that the money allocated for them does not affect much on the interest of the needy for whom the levy of zakat is originally meant. On the contrary, if the same principle is allowed for private organizations there is no recognized authority to check that the zakat money is not spent excessively on the administrative expenses. Therefore, if private organizations elect to collect and distribute zakat they can do so only on charitable basis and no amount from the zakat money should be spent on their employees or on their administration.

www.albalagah.net

## Administration Policy

"For every **£1** you give to Ummah Welfare Trust..."



**0.0p** is spent on salaries, administration

**0.0p** is spent on fundraising

**£1** is used for emergency aid and development work.



**Not a Single Penny is Deducted or Spent from Your Donations for Salaries, Administration and Fundraising**

Thanks to your generous Donations, Ummah Welfare Trust raised over £2,000,000 Last year. Ummah Welfare Trust was able to claim back £147,530 through the Gift Aid scheme which has been used towards the administration of the charity and other activities.

**INCREASE YOUR DONATION**

**GIFT AID IT**

If you live in the UK and usually pay Tax, the Government allows us to claim back 28% on your donation, if you have made a Gift Aid declaration.

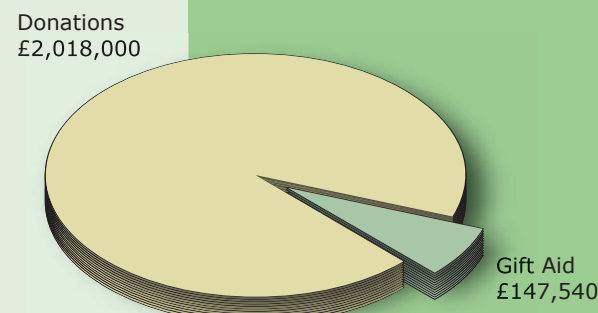
<b>Example:</b> If you Donate	£100
Tax from Gift Aid	£ 28
Total donation now is	<b>£128</b>

You only need to do this once. Then all your donations to UWT can be treated as Gift Aid donations. Remember to tell us if you cease to be a UK taxpayer.

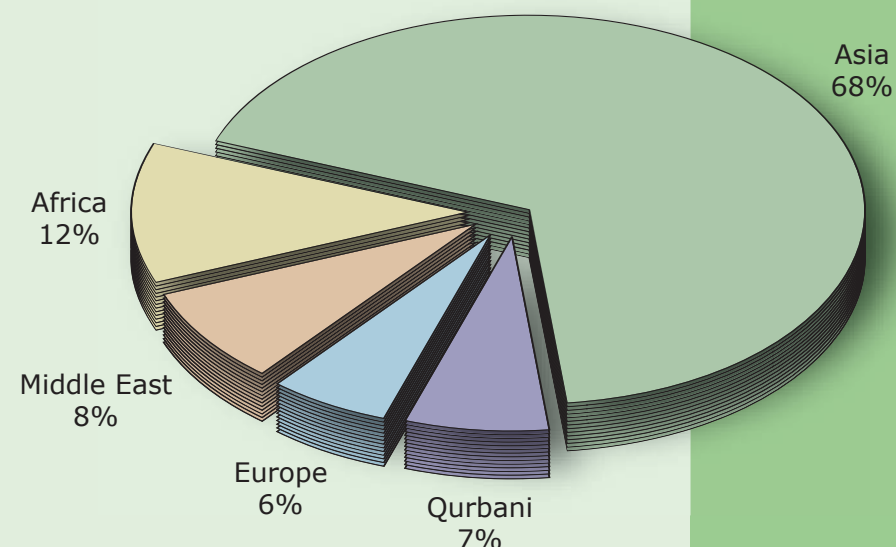
**INCREASE YOUR REWARD**

# Financial Report (July 2005 to July 2006)

Incoming resources	
Donations	£2,018,000
Gift Aid Claims	£147,540
<b>Total Income</b>	<b>£2,165,530</b>



## Funds Distribution Per Continent



Africa	
Ethiopia	£40,000
Kenya	£18,200
Niger	£133,750
Sudan	£11,539
<b>Total</b>	<b>£203,489</b>

Middle East	
Iraq	£47,620
Palestine	£61,888
<b>Total</b>	<b>£109,508</b>
Qurbani	£128,374

Asia	
Afghanistan	£34,040
Burma	£9,400
India	£15,695
Indonesia	£132,773
Pakistan	£923,726
<b>Total</b>	<b>£1,115,634</b>

Europe	
Albania	£6,600
Chechnya including Azerbaijan	£84,485
<b>Total</b>	<b>£91,085</b>

**Total Spend £1,648,090**

**Allocated Funds £369,910**

## CHARITABLE EXPENDITURE

### Charitable Expenditure by Projects

Country	Project	Cost £	Beneficiaries
Afghanistan	8 wells	11,000	
	Orphan sponsorship	23,040	192 Orphans
Albania	Mosque Renovations	1,600	2 Mosques
	Medical equipment & assistance	2,000	
	Orphan sponsorship	1,380	10 orphans
	Food distribution	1,620	27 families
Burma	Wells	1,000	
	Orphanage	6,000	102 orphans
	Orphan Sponsorship	2,400	20 orphans
Chechnya (including Azerbaijan)	Ramadan / Iftar	30,000	1,200 Families
	Religious education programme	2,429	
Chechnya	Orphans / Widows Sponsorship	52,056	150 orphans
Ethiopia	Emergency relief	40,000	20,000 people
India	Student sponsorship	15,695	30 students
Indonesia	<b>Tsunami:</b>		
	Medical clinic & Ambulance	49,954	
	Water Tanker	12,877	
	Fishing boats	33,942	30 x fishing boats
Indonesia	<b>Jawa earthquake:</b>		
	Emergency relief	36,000	
Iraq	Ramadan projects	22,800	15,000 people
	Eid gift project	11,350	750 orphans & widows
	Al Amal Health centre	13,470	
	Orphans / Widows Sponsorship		£36,000 allocated
Kenya	Emergency relief	10,000	60 Orphans
	Orphanage / orphan sponsorship	8,200	
Niger	Emergency relief	133,747	5000 people
Palestine	Orphan sponsorship (4 months)	25,000	255 orphans
	Eid gifts	5,000	176 families
	Tahfeezul Quran programme	7,888	350 students
	Orphan sponsorship	24,000	67 orphans
Pakistan	<b>Earthquake programmes</b>		
	Emergency relief	272,000	
	Temporary homes (earthquake areas)	346,000	
	Masajid construction (earthquake areas)	30,000	12 Masajids
	Eid gift	10,297	
	Medical Assistance	5,000	6000 patients
	<b>Ongoing projects</b>		
	Orphan sponsorship	19,200	160 orphans
	UWT Children academy (orphanage)	200,000	Construction work
	Well drilling rig	21,500	
Pakistan	Cataract surgery programme	10,000	
	Karachi: Sewing machine classes	9,729	100 students
Sudan	Kindergarden – orphans	11,539	80 orphans
India, Kashmir, Pakistan, Albania, Palestine, Bangladesh, Chechnya, Ethiopia, Somalia, Kosova		Qurbani 2006	128,374



# Emergency Relief

Since its establishment, emergency relief has been central to the core principles of Ummah Welfare Trust.

Ummah Welfare Trust has continued to provide humanitarian assistance in the form of emergency food aid, shelters, water, medicine, education, masajids in many countries to people who have been victims of conflicts and natural disasters. Ummah Welfare Trust is totally committed to helping our brothers and sisters in their hour of need, as the Almighty says:

"Whoever saved a life, it would be as he saved all of mankind"

Quran (5:32)

## Indonesia - Post Tsunami

Ummah Welfare Trust has continued to support the people of Indonesia since the Tsunami struck in December 2004. Ummah Welfare Trust is currently engaged in the following projects:

### Medical Clinic



### 30 x Fishing Boats



### Ambulance & Water Tanker



## Niger



Food Aid Distribution



Niger suffered its worst food crisis since 1984, with 3.5 million people facing starvation and children dying every day.

Ummah Welfare Trust responded by providing 5,000 families with the much needed food aid that was required. In total £135,000 of food aid was distributed.

Ummah Welfare Trust is currently in the process of expanding its humanitarian aid operations in Ethiopia, Sudan, Somalia and Kenya.

## South East Asia Earthquake

The devastating earthquake that struck on the 8th of October 2005 claimed the lives of over 70,000 people and left millions homeless. Ummah Welfare Trust dispatched a team within 24 hours of the earthquake and was at the forefront in providing the much-needed emergency relief.

## Emergency Relief

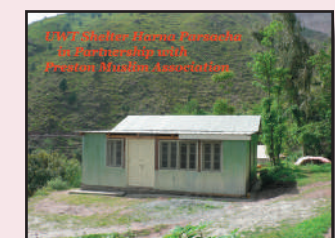
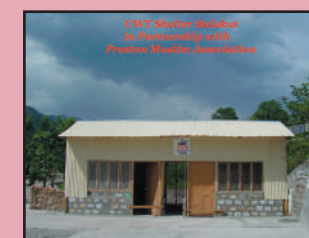


£282,797 spent

## Shelter & Masjid Twinning Projects

Ummah Welfare Trust took this opportunity to not only provide the displaced people with temporary accommodation but also to provide Masajid's where their spiritual well being can be maintained.

These projects gave the opportunity to donors to personally help and provide temporary accommodation and Masajid's by our Twinning projects scheme. Many People took part in this extremely charitable cause and hundreds of people were rehoused.



£376,000 spent





# Orphan Care

## Children of the Ummah



Orphans are the most vulnerable of society who are targeted physically, psychologically and religiously. It is the first and foremost responsibility of the Ummah as a whole to provide them with adequate protection from such elements.



The greatest contribution to the most disadvantaged (orphans and poor) of society is to provide them with love, care and the light of knowledge as well as worldly skills to make them self-sufficient.

UWT will endeavour to provide the orphans with the love and care they would have received from their parents if they were still present.

### UWT Sponsor an Orphan Programme

AFGHANISTAN	GILGIT	KASHMIR	PAKISTAN	BANGLADESH
£10 Per Month £120 Per Year	£10 Per Month £120 Per Year	£10 Per Month £120 Per Year	£10 Per Month £120 Per Year	£10 Per Month £120 Per Year
less than 33p a day	less than 33p a day	less than 33p a day	less than 33p a day	less than 33p a day



BURMA	SUDAN	KENYA	IRAQ	PALESTINE
£10 Per Month £120 Per Year	£10 Per Month £120 Per Year	£12 Per Month £144 Per Year	£20 Per Month £240 Per Year	£25 Per Month £300 Per Year
less than 33p a day	less than 33p a day	less than 40p a day	less than 66p a day	less than 82p a day

#### CHECHNYA

£25 Per Month  
£300 Per Year

less than 33p a day

Family sponsorship is available for as little as £35 per month please telephone for further information on:

**08456 522786**

#### ALBANIA

£10 Per Month  
£120 Per Year

less than 33p a day

*"Paradise has a dwelling called the dwelling of happiness, none enter it except the one who brings happiness to the orphans of the believers."*

# Orphanages

## Ummah Children Academy



Ummah Welfare Trust is thoroughly dedicated and committed to helping and protecting the orphans of the Muslim Ummah. With this intention and vision, UWT commenced the construction of the Ummah Children Academy. The project is a fairly extensive one and construction work has already commenced. The first block has been completed (junior block) and the second block (student hostel) is near completion.

Once completed the Ummah Children academy will accommodate 1000 orphans from Afghanistan, Pakistan and Kashmir. It will provide them with an environment whereby they can feel safe and loved and where they will be able to access both Islamic and Modern education thus, providing opportunities for those children to develop their potential to learn skills which will enable them to become self sufficient, giving them a brighter future and paving the path for a peaceful society

**Funds Needed - £700,000**

2 Blocks constructed to date  
(Opening December 2006)

#### COSTS

£5000 Per Room (capacity for students 12)  
£412 per one living / education space for orphan  
£76 for one musallah



#### INCLUDES

- 4 Residential blocks
- 3 Storey Masjid
- Play / Recreational Area



**Please  
Donate  
NOW!!**

### Walda (Kenya)

Ummah Welfare Trust is currently funding an orphanage in Walda (Kenya) which is a very poor rural area situated 700 km from Nairobi. We have 65 orphans who board there full time. They receive both Modern and Islamic education.

Cost for 1 Orphan is £12 per month, which includes the cost for all educational books, equipment, clothing and food.

### Gilgit (Pakistan)

Ummah Welfare Trust has been managing this orphanage for a number of years now. The orphanage caters for both boys and girls and the children receive standard education.

Cost for 1 Orphan is £10 per month



**The Prophet S.A.W said, " I and the caretaker of the orphan will enter paradise like this (and he illustrated by joining his forefinger & middle finger, leaving no space between them)". (Bukhari)**



# Water

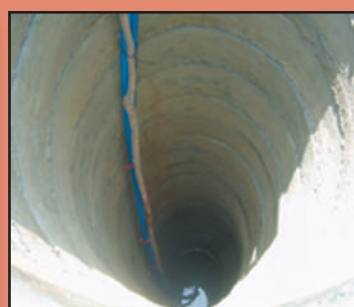
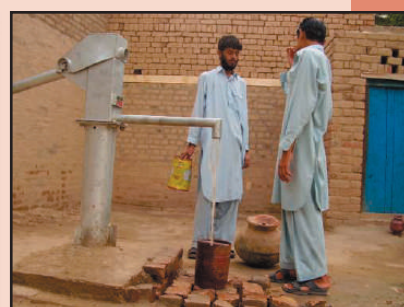
is one of the Prime Essentials of Life.

NO WATER NO LIFE

Tens of Millions of people around the world do not have access to water and the crisis continues. This has become one of the greatest challenges of Modern times.

Ummah Welfare Trust has taken on this challenge and is in the process of providing water to those who are unable to access it.

To date Ummah Welfare Trust has provided 50 wells in the South East Asia region and has recently purchased a deep boring rig, which will allow us to provide water in the region.



## The cost of a well £1000

Ummah Welfare Trust is also in the process of purchasing a deep boring rig for Africa, where there is the most water shortage. We hope you will donate to this most blessed cause.



Cost for the rig is in the region of £100,000

Please donate for this worthwhile cause

## Africa Needs You!!!!

Saa'd ibn Ubadah, asked,  
"Apostle of the Almighty....what form of sadaqah is the best?"  
he replied,"water". (Abu Dawud)

# Ramadan and Qurbani food relief

"Whosoever responds to a call of distress, The Almighty records 73 forgiveness's. One of them will suffice for all his needs and the 72 will be grades for him in Paradise". (AL Bukhari)

During the blessed month of Ramadan many poor people around the world do not have sufficient food for Suhoor and Iftar. Ummah Welfare Trust delivers food relief programmes to enable them to enjoy a decent meal.



Eid Gift  
(Iraq)



Ramadan Food Programme  
(Palestine)



Food Parcels  
(Chechnya)

Ummah Welfare Trust distributed £75,770 worth of food aid and £128,374 worth of Qurbani.

## Vocational skills Projects

The provision of basic skills helps the poorest people to earn a livelihood for themselves. Ummah Welfare Trust is now embarking on developing vocational skills education as part of their new initiatives programme.



Ummah Welfare Trust has set up sewing machine classes in Kamari which is a very poor suburb of Karachi. Sewing skills are taught to young women through a 4 month course and at the end of the course each student receives a free sewing machine.

The course has been extremely successful with 100 students graduating. One young woman has now gone on to open her own dress making business. Ummah Welfare Trust will continue to provide opportunities to poor and needy to enhance their ability to gain valuable skills for employment.

### Vocational Skills Centre (Kashmir):

Ummah Welfare Trust has teamed up with the Salvation Army in a joint venture to provide vocational skills to the affected people of the earthquake areas. A newly built centre will cater for many vocational courses. The centre is due to open shortly.





# Projects Overview

Sudan

Kindergarden Project  
80 Orphans  
£10 per month  
£120 per year

This sponsorship includes education, clothing, and teacher's salary

India

1 child Hifz Quran £250 (3years)  
1 Child Alim course £660 (8 years)  
Mechanical Studies course £350 (2 years)

Pakistan

Wells £1,000 per well  
Masjid construction (Earthquake areas) £3,000 per Masjid

Orphan sponsorship £10 per month  
Sewing classes £100 per student (4 month course includes sewing machine)

Burma

Child (orphanage) £10 per month  
Orphan sponsorship £10 per month  
Wells £300-£500 per well

Indonesia

Fishing boats £1,200 per boat  
Water tanker £450 per month (running costs)

Kenya

Orphanage  
60 orphans  
£12 per month  
£120 per year

This sponsorship includes education, clothing, and teacher's salary

Palestine

Orphan sponsorship £25 per month  
Child Quran Hifz £250 per year

Chechnya

Orphan sponsorship £25 per month

Iraq

Orphan sponsorship £25 per month  
Family sponsorship £40 per month  
Health centre £1,200 per month (running costs)

Albania

Orphan sponsorship £10 per month  
Mosque renovations £2,000  
Food distribution £60 per family

Ummah Children Academy (Pakistan)

1000 orphans  
£700,000 currently needed

Lillah donations  
Needed for construction

Well rig (Africa)

Please donate generously for this worthwhile cause.

Cost for the rig is £100,000 approximately.

Emergency Relief

Please donate generously so that we can respond to emergency situations immediately and effectively. We are in the process of delivering emergency aid relief in Ethiopia, Somalia, Sudan and Kenya.

UWT Donations

81/83 White Abbey Rd  
Bradford  
BD8 8DR  
t:01274 390396

UWT Head Office

351 Derby Street  
Bolton  
BL3 6LR  
t:01204 383732

UWT Blackburn

112a Whalley New Road  
Blackburn  
BB1 6LD  
t:01254 330250

UWT Leicester

1 Haddon Street  
Leicester  
LE2 0GG  
t:0116 2622566

UWT Luton

Unit 2  
326 Dunstable Road  
Luton  
LU4 8JS  
t:01582 481967

UWT Birmingham

180 Lozells Road  
Lozells  
Birmingham  
B19 1PA  
t:0121 5512412

# THE UMMAH SHOP

Ummah Welfare Trust is pleased to announce the opening of The Ummah Shop in Blackburn, Bolton and Luton. These shops will run under a new business venture which will support the Trust to fulfil its obligation in ensuring that 100% of your donations reach its destination and not a single penny is deducted for administration purposes. The profits of the shops will Insha-Allah provide much needed capital that will contribute towards the administration of the charity.

The Ummah Shop will focus on selling quality books, CD's, Kid's puzzles, and Islamic-Ware to meet the needs of our current generation. The shop shall provide English books on all aspects of Islamic life, written by our pious predecessors as well as contemporary scholars. In addition, natural products and quality clothing will be available for both male and female. We will also stock quality Itr and other day to day items required to assist us in practicing the Sunnah of our beloved Prophet Mohammad (Peace be upon him).

Remember, by purchasing items from these shops you will be contributing towards the progression of the charity and will therefore partake in all the good work carried out by Ummah Welfare Trust throughout the Muslim Ummah aiding widows, orphans and poor people in need.

May Allah the Almighty make this project beneficial for the Muslim Ummah.



Ummah Shop  
112a Whalley New Road  
Blackburn  
BB1 6LD  
Tel: 01254 330250

Ummah Shop  
351 Derby Street  
Bolton  
BL3 6LR  
Tel: 01204 383732

## Acknowledgements

*Ummah Welfare Trust would like to take this opportunity to thank all brothers, sisters and organisations who have donated to help ease the pain and suffering of the Muslim Ummah.*

*We would like to thank our staff and volunteers for their immense hard work over the years in contributing towards alleviating the pain and suffering of the Ummah.*

*"Those who spend (in the cause of the Almighty) in prosperity and in adversity, who repress anger and who pardon men, verily the Almighty loves Al-Muhsinun (The good doers)"*

Surat 3, V133



## Donations

"Labbayk (I respond to your call) O' Almighty"

Donor I.D:	existing donors
Name:	
Address:	
Postcode:	Tel:
e-mail:	

'PLEASE DONATE TOWARDS ADMINISTRATION TO HELP US TO ENSURE THAT 100% OF DONATIONS REACH THE POOR AND NOT A SINGLE PENNY IS DEDUCTED FOR ADMINISTRATION PURPOSES.'

<input type="checkbox"/> Zakah	£
<input type="checkbox"/> Sadaqah	£
<input type="checkbox"/> Lillah	£
<input type="checkbox"/> Administration	£
<input type="checkbox"/> Total Enclosed	£

<input type="checkbox"/> Most Needed	<input type="checkbox"/> Afghanistan
<input type="checkbox"/> Emergency Relief	<input type="checkbox"/> Albania
<input type="checkbox"/> Education & Dawa	<input type="checkbox"/> Bangladesh
<input type="checkbox"/> Water Projects	<input type="checkbox"/> Burma
<input type="checkbox"/> Maktab	<input type="checkbox"/> Chechnya
<input type="checkbox"/> Masajid	<input type="checkbox"/> Ethiopia
<input type="checkbox"/> Ramadan Iftar	<input type="checkbox"/> India
<input type="checkbox"/> Eid Gift	<input type="checkbox"/> Indonesia
<input type="checkbox"/> Vocational Skills	<input type="checkbox"/> Iraq
<input type="checkbox"/> Medical/Ambulance	<input type="checkbox"/> Kenya
<input type="checkbox"/> Other _____	<input type="checkbox"/> Niger
	<input type="checkbox"/> Palestine
	<input type="checkbox"/> Pakistan
	<input type="checkbox"/> Sudan

Please Specify

Please refer to the projects page for applicable projects by country

### Standing Order Form

Standing Order Mandate Beneficiary Details  
Barclays Bank,  
The Wellsprings, Bolton, BL1 1BY  
Ummah Welfare Trust  
Sort Code 20-10-71  
Account No. 90682756

#### Account to be debited

Sort Code.....  
Account Number.....  
Name of A/C Holder.....  
Bank Name.....

#### Payment Details

Amount of Payment £.....  
Amount in words.....  
Date of first payment.....  
or immediately on receipt of this order, whichever is the latest and thereafter on corresponding dates.  
Date of last payment.....  
or continue until further notice  
(delete as appropriate)  
WEEKLY MONTHLY ANNUALLY  
Signed.....  
Date.....

**Signing below will save lives and increase your donation and your reward**

#### GIFT AID DECLARATION:

I am a UK tax payer and I wish Ummah Welfare Trust to reclaim tax on all donations I make hereafter until further notice.  
I understand that I must pay income tax at least equal to the amount reclaimed.

Signed: \_\_\_\_\_ Date: \_\_\_\_\_

#### Telephone



Call us direct on our Donations Line:

**0845 6522 786**

If you are calling from outside the UK please dial +44 1274-390396

#### Post



Make cheques & postal orders payable to 'Ummah Welfare Trust' & post to:  
81-83 White Abbey Road,  
Bradford, England BD8 8DR

#### Online



Secure online donations (single or regular) can be made using credit or debit card or by Direct Debit at  
**www.uwt.org**

#### Bank Transfers



You may transfer money direct to our Donations Account at:

Barclays Bank

Name: Ummah Welfare Trust

Sort Code: 20-10-71

A/C Number: 90682756

#### Standing Orders



You can make regular monthly donations by standing orders.

(Forms are available on request or can be printed from the website)