



**ummah welfare trust**  
100% DONATIONS POLICY

# FOR THE UMMAH IN NEED



**Annual Report 1440 (2019)**

# CONTENTS

- 4 Syria  
REMAINING BY THE VICTIMS
- 6 Yemen  
RESPONDING TO WAR & HUNGER
- 7 Iraq  
STAYING WITH THE ABANDONED
- 8 The Rohingya  
STUCK IN LIMBO
- 9 Afghanistan  
HELPING THE FORGOTTEN
- 10 RESPONDING TO HIDDEN DISASTERS
- 12 Palestine  
KEEPING GAZA ALIVE
- 14 ALLEVIATING POVERTY IN  
PAKISTAN, BANGLADESH & INDIA
- 16 Winter Relief  
KEEPING OUT THE COLD
- 18 Mauritania  
HELPING THE SCHOLARS & HUNGRY
- 19 The Gambia  
SUPPORTING SCHOOLS & TEACHERS
- 20 Sierra Leone  
REVIVING ISLAM AMONGST THE POOR
- 21 Malawi  
COMBINING DA' WAH WITH DEVELOPMENT
- 22 HELPING THE UMMAH'S ORPHANS
- 23 Kidz 4 Kidz 2019  
BRINGING CHILDREN TOGETHER
- 24 SEASONAL PROGRAMMES
- 26 SOME LIVES YOU'VE CHANGED
- 27 Islamic Wills  
LEAVING A LEGACY
- 28 DELIVERING 100% OF YOUR DONATIONS
- 29 HOW YOUR DONATIONS WERE USED
- 30 PROJECTS PRICE LIST

# A CHALLENGE FOR THE WORLD

The world today has reached new heights in technology and boasts about its advancements which are helping mankind. The reality on the ground for the many, however, is very different. The gap between today's rich and poor is wider than it has ever been.

In oil producing countries like Iraq, millions of civilians have no place to call home. Their children are barely surviving in the squalid refugee camps found around the country.

One refugee I met in Iraq's camps had two disabled children in his tent. They were suffering dearly because he could not afford their treatment nor an accommodation which would offer comfort.

This same situation is found in Syria, Palestine, and Yemen, where so acute is the hunger that thousands of beautiful children have been reduced to skeletons waiting to die.

Ummah Welfare Trust is thankful to Allah, and then to its donors and supporters, who have joined this concern in making a difference. By wiping the tears of the orphans and bringing smiles to the widows, the du'as of the oppressed continue: du'as which Allah does not reject.

The charity has also increased its activities this past year in Africa. For the first time, aid has reached many of our brothers and sisters in Mauritania, The Gambia and Sierra Leone, with aid totalling over £2.5 million.

The charity has also focused more on developing systems to combat and detect fraud, thereby maximising the benefit that your aid brings.

We pray to Allah to accept these small efforts and to grant us sincerity. May He have mercy upon the innocent martyrs around the globe, cure those who are ill and take the destitute out of poverty into an honourable life, one where their children sleep on a full stomach like our children.

**Abu Ahmad**  
Rajab 1440

No donations have been spent in the production of this publication.

# JANNAH THROUGH A TREE

The Messenger of Allah Sallallahu 'alayhi wasallam said, 'Iman has some sixty or seventy branches, the best of which is the declaration that, "None has the right to be worshipped but Allah," and the least of which is to remove a harmful object from the road; and modesty is a branch of Iman.' (Bukhari)

Abu Hurayrah RadhyAllahu 'anh reported Allah's Messenger as saying that he saw a person enjoying himself in Paradise because he removed a tree from a pathway due to the inconvenience it was causing. (Muslim)

If removing a harmful object from a pathway is considered a part of Iman and a means of forgiveness, then how must Islam rank the removal of harm, misery, hunger, and sorrow from mankind?

Indeed a man was forgiven by Allah for quenching the thirst of a dog. The Messenger of Allah responded to his Companions' surprise at this saying, '**Yes, in every creature with a moist liver is a reward for charity.**' (Bukhari)

Selflessness and compassion are qualities that Islam has given utmost importance. The Messenger of Allah and his Companions embodied these qualities, and remained foremost in fulfilling the rights of others throughout their lives.

Ibn Al Qayyim Rahimahullah said, 'If Allah forgave a man who quenched the thirst of a dog then what would Allah do for the one who would quench the thirst of Muslims, clothe them and feed them?'

May Allah allow us to remove the difficulties from His creation while we still live, and enter us into His Paradise by His Mercy.





# REMAINING BY THE VICTIMS

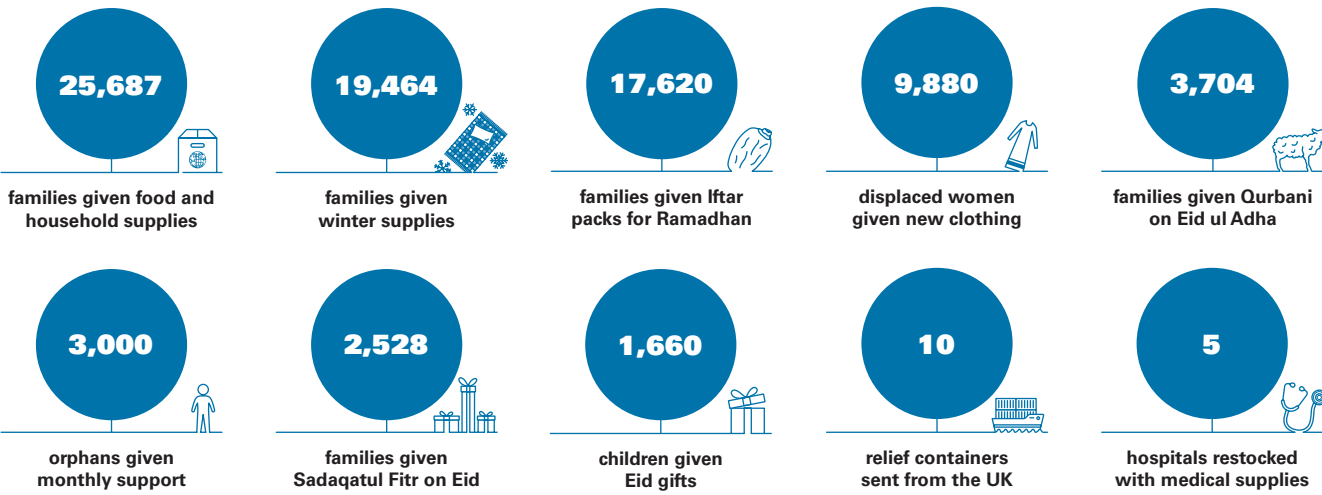
‘No man helps a Muslim at a time when his honour is being belittled or his rights violated except that Allah will help him at a place in which he loves to have His help.’ [Abu Dawud]

It began with an anti-government ‘Day of Rage’ on March 15, 2011. Eight long and bloody years later, over a million civilians have been killed, six million have fled their homes, and lives have been destroyed in ways from which they’ll never recover.

The Syria crisis, whose effects have rippled around the world, has defined much of Ummah Welfare Trust’s work in recent years. Since 2012, over £30 million worth of aid has been delivered by the charity to help the victims overcome the huge trials.

In the past year, the charity has provided over £6 million of aid and delivered ten containers of relief supplies for Syria’s Muslims. Forgotten families have been helped with food, household supplies, cash grants, medical equipment and more, alhamdulillah.

The humanitarian climate has changed a lot since 2011. Much of the world is today accustomed to the victims’ suffering sadly and turns a blind eye to their still many needs. For Ummah Welfare Trust however, relief efforts continue unabated and will do so until we see better days inshaAllah.



## HELPING FAMILIES IN THE NORTH

Syria’s northern areas are today the last refuge for many survivors of the war. The province of Idlib alone hosts around three million civilians, over half of whom are children. It’s here that Ummah Welfare Trust’s emergency efforts have continued during the past year.

With your support, the charity’s cash grant programme has offered a lifeline to thousands of orphans, widows and injured civilians in Idlib, as well as in Aleppo. Many of those newly helped had previously fled Eastern Ghouta, Dara’a and other besieged areas.

In South Idlib, Ummah Welfare Trust’s bread bakery has remained open, providing packs of bread to over 1,300 families every day. And to reduce pressures on Idlib’s health services, over £150,000 of medical equipment has been delivered to paediatric and maternity centres, alhamdulillah.





# Yemen

## RESPONDING TO WAR & HUNGER

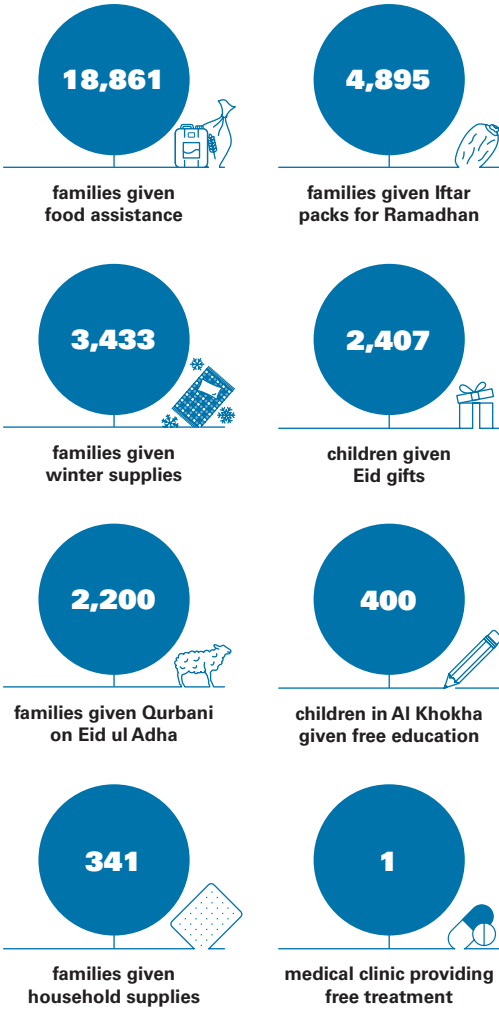
‘He who feeds a believer till he satisfies his hunger, Allah will admit him through a particular door of paradise which no one except he who is like him will enter.’ [Tabarani]

The hunger crisis in Yemen reached unprecedented levels last year. Ongoing sieges and blockades, the destruction of civilian infrastructure, and devastated incomes left over 8 million civilians just one step away from famine.

Yemen’s desperate situation compelled Ummah Welfare Trust to increase efforts here during the past year. Thanks to you, the charity has been able to deliver food supplies to over 20,000 families across the south and west of the country, alhamdulillah.

Vital aid has reached starving communities in Tihama, Ibb and Abyan – areas where no organisation previously reached. Families who had fled terrible fighting in Sa’ada and Hodeidah have also been given food supplies upon arriving in Yemen’s capital, Sana’a.

Across the capital’s districts, Ummah Welfare Trust has provided blankets to 3,400 poor families, while just outside the capital a medical clinic has provided free care to thousands of women and children in Hanik refugee camp.



# Iraq

## STAYING WITH THE ABANDONED

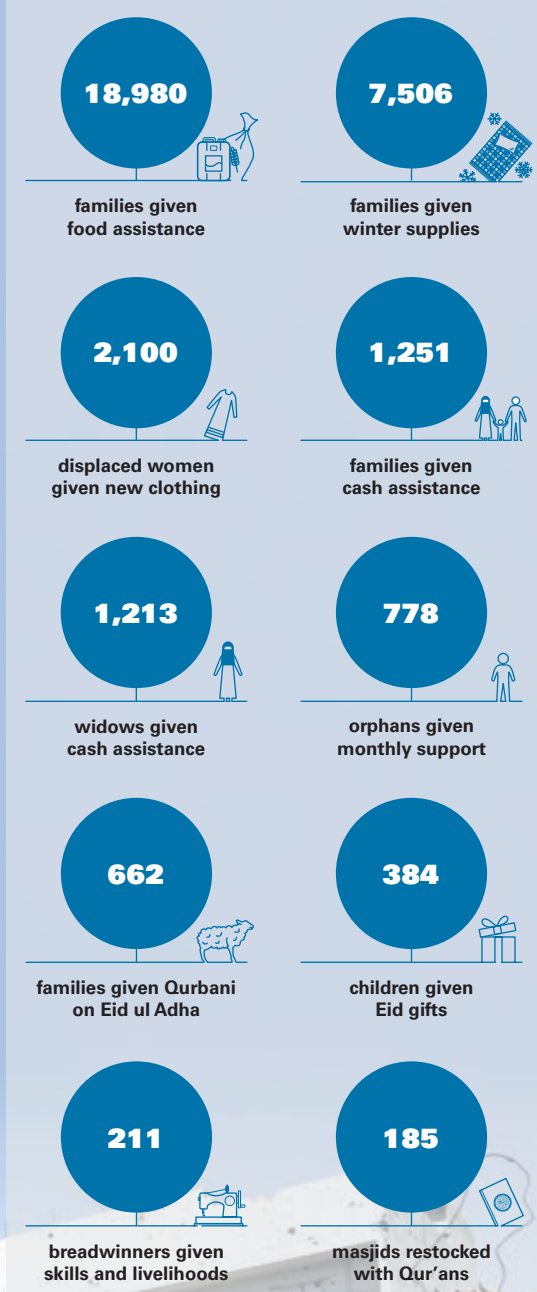
‘None of you truly believes until he loves for his brother what he loves for himself.’ [Bukhari]

The humanitarian crisis in Iraq remains one of the worst in the world. Years after the battle for Mosul, over a million women and children are still homeless in Nineveh’s deserts. Families returning to the destroyed city meanwhile have found nothing but dead bodies, rubble and despair.

Despite the brutality and suffering endured, Iraq’s Muslims still haven’t received the support that they need sadly. Ummah Welfare Trust however is still striving to help them and, with your donations, has assisted over 25,000 families here during the past year.

The charity has expanded its orphan support programme in response to the huge loss of life, giving monthly cash support to over 700 orphans as well as grants to over a thousand widows. Emergency food and household supplies have also been delivered to thousands of families still living in camps.

To help communities in Mosul start again, Ummah Welfare Trust has refurbished the old Abu Hanifah College which was destroyed during 2014’s war. And in the devastated west side of the city, breadwinners have been helped to start their livelihoods again, alhamdulillah.





# The Rohingya

## STUCK IN LIMBO

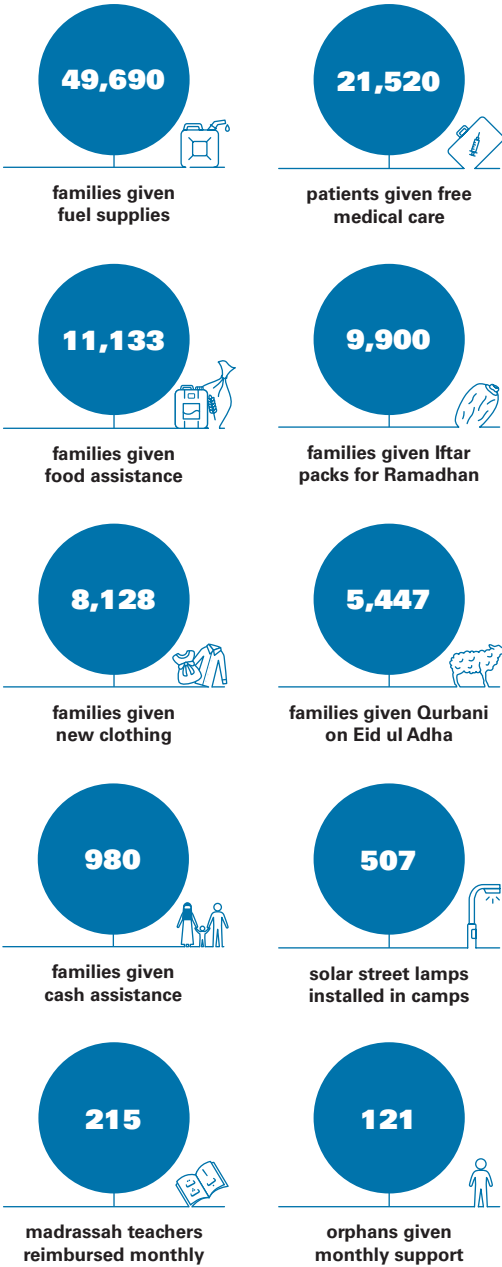
‘Mercy is only removed from the one who is destined for wretchedness.’  
[Al Adab Al Mufrad, Bukhari]

Almost a million Rohingya Muslims poured into Bangladesh in 2017 to escape a terrible genocide in their homeland of Myanmar. Today, pincered by poverty in Bangladesh and death back home, these trapped Muslims remain some of the most desperate people in the Ummah.

Ummah Welfare Trust has sustained its emergency programmes for our Rohingya brothers and sisters following their expulsion in 2017. The charity has assisted and rehabilitated well over 150,000 Rohingya refugees, in both Bangladesh and India, during the past year, alhamdulillah.

In Bangladesh’s Cox Bazaar, where most refugees now live, Ummah Welfare Trust has provided fuel, food and clothing supplies to thousands of families unable to work or move. Over 500 solar-powered street lights have also been installed in their camps, helping women and children to navigate better at night.

In Delhi’s slums in neighbouring India, where around 50,000 refugees are estimated to live, Ummah Welfare Trust has set up a regular monthly food programme for 500 families, and delivered household and winter supplies to thousands more.



# Afghanistan

## HELPING THE FORGOTTEN

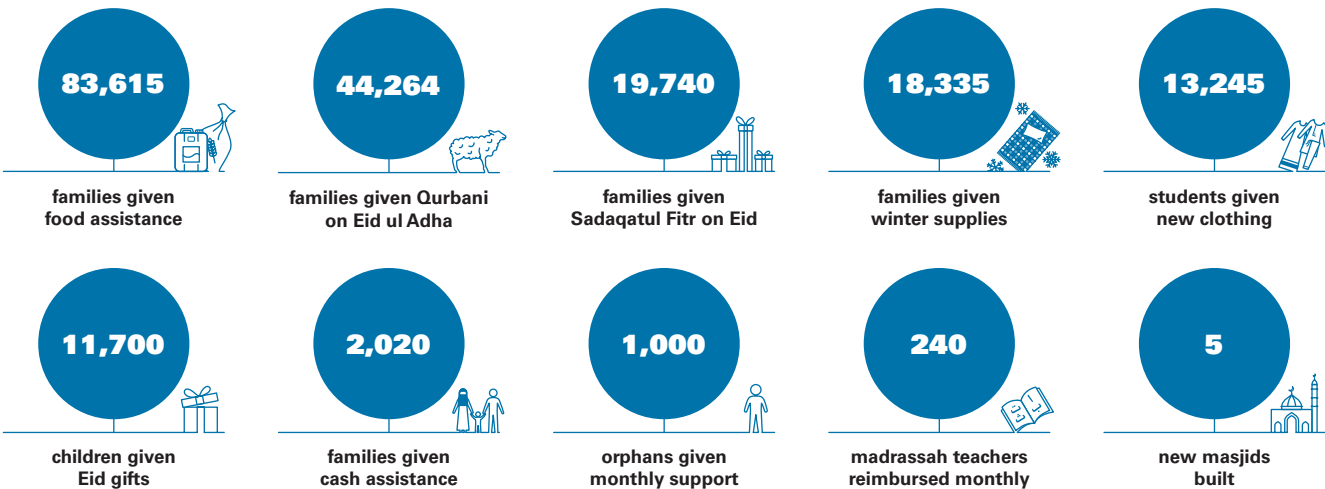
‘People of good in this world will be the people of good in the hereafter.’  
[Bukhari]

The past year in Afghanistan has been one of the most difficult since the war started in 2001. Countless massacres, a year-long drought and ever-diminishing aid has impoverished and displaced even more of the country’s suffering population.

Ummah Welfare Trust first began relief efforts in Afghanistan in 2001. Eighteen years later, the charity has had its busiest year yet. Over £6 million of aid has been delivered to thousands of families across the country’s poor southern and eastern areas.

In response to the massive food crisis, food supplies have been delivered to over 80,000 families in Kandahar, Paktia, Ghazni and other areas. For the winter months, blankets and clothing have been distributed to a further 18,000 families.

Monthly cash programmes for widows, orphans, students and teachers have also continued. And to give added hope to these devout Muslims, Ummah Welfare Trust has built five new masjids and supplied rural schools with abundant new books, alhamdulillah.





# RESPONDING TO HIDDEN DISASTERS

‘Make haste in giving Sadaqah, for calamities cannot pass by it.’ [Tabarani]

The world continues to wane. Floods, droughts and other disasters have devastated even more lives around the Ummah this past year. Ummah Welfare Trust has been able to respond to several of them thanks to you.



## AN EARTHQUAKE IN INDONESIA

A massive earthquake and tsunami devastated the Indonesian island of Sulawesi last November, destroying over 50,000 homes. Your donations ensured that food, hygiene kits, mats and more reached over 4,000 affected families.

4,413

families given food and household supplies

## FLOODS IN SUDAN

Torrential rains bore down across East and South Sudan last summer, displacing over 200,000 people and dispossessing many more. Ummah Welfare Trust responded to the calls for help in the flooded Kassala region by delivering large food supplies to over 2,000 surviving families.

2,060

displaced families given food assistance



## FIRES IN THE PHILIPPINES

A huge fire on the island of Jolo-Sulu last summer resulted in thousands of ethnic Tausag and Samah Muslims losing their possessions. Ummah Welfare Trust responded by delivering food and hygiene supplies to 1,800 recovering families. New clothing was also given out to sisters, alhamdulillah.

1,800

dispossessed families given food assistance



## STRIFE IN ETHIOPIA

Conflict along Ethiopia's Somali-Oromia boundary displaced over 700,000 people last year. The affected were mostly women and children. Ummah Welfare Trust provided over 4,000 displaced families with large food supplies to help them survive until the fighting subsided.

4,115

displaced families given food assistance



## FLOODS IN INDIA

Terrible flooding in several parts of India left at least 800,000 people displaced. Ummah Welfare Trust provided shopping vouchers to 388 affected families in Kerala and renovated eight families' homes. Over 150 families in Assam also received corrugated sheeting for new shelters.

545

families helped with vouchers or renovation





# Palestine

## KEEPING GAZA ALIVE

‘From the most beloved deeds of Allah is to make a believer happy and remove a grief from him, or to repay his debt, or to satisfy his hunger.’ [Bayhaqi]

Gaza continues to suffer. Its families remain surrounded by impenetrable concrete walls and humiliating military checkpoints. Its economy meanwhile is in ruins; a punishing twelve-year siege has destroyed jobs and impoverished at least half of the two million residents here.

Gaza and Palestine’s plight remains tied to that of the whole Ummah’s. It’s why Ummah Welfare Trust allocates a significant portion of its budget to the blessed region every year. Alhamdulillah, in the past year, the charity has delivered over £2 million of relief to families here.

Relief efforts have focused on the strip’s health and household needs. Hundreds of broken homes have been renovated, free surgical treatments have been provided, families’ debts have been repaid, and widows have been given household assistance.

Ummah Welfare Trust has also constructed two new water plants in the centre of Gaza, mitigating some of the strip’s water shortages. Regular distributions of food vouchers and clean water have also brought some normality to thousands of our brothers and sisters, alhamdulillah.

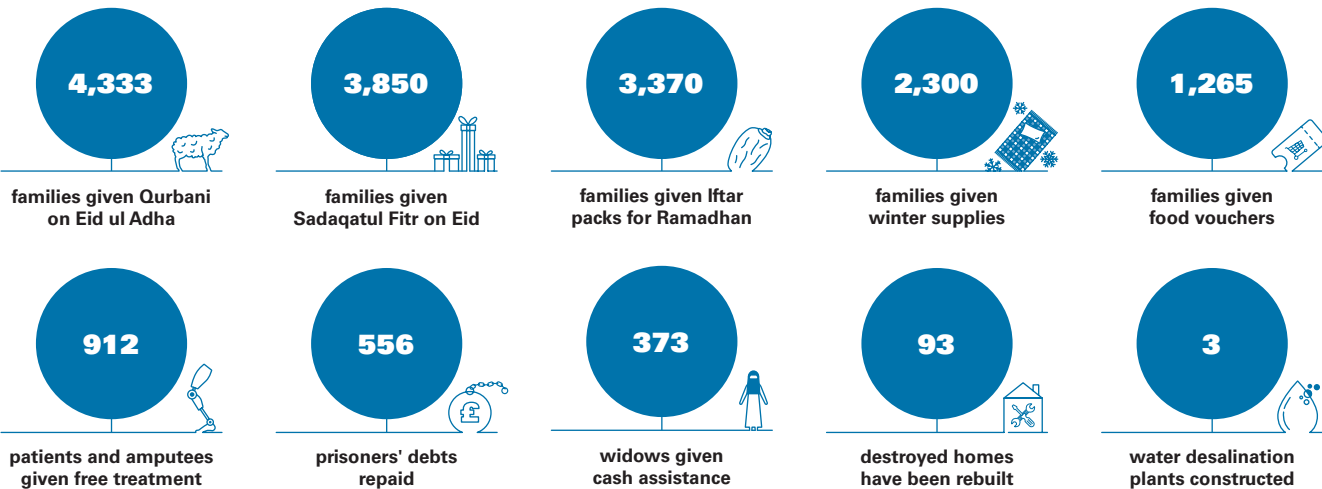


### GIVING CHILDREN A CHANCE

No demographic has borne the brunt of Gaza’s besiegement more than its children. Sadly their dreams and ambitions continue to be stolen due to unrelenting attacks and sanctions. Those older than ten have already survived three massive invasions.

Helping these children achieve their potential remains a principal aim for Ummah Welfare Trust. The charity has given financial assistance to 1,300 orphans and over 300 hifdh students here, and has provided several schools with new uniforms and clean water.

A new purpose-built trauma centre in Beit Lahia meanwhile continues to rehabilitate and offer a safe space to hundreds of stressed children. Here they learn and play with trained instructors to become hopeful of the future once more inshaAllah.





# South Asia

## ALLEVIATING POVERTY IN PAKISTAN, BANGLADESH & INDIA

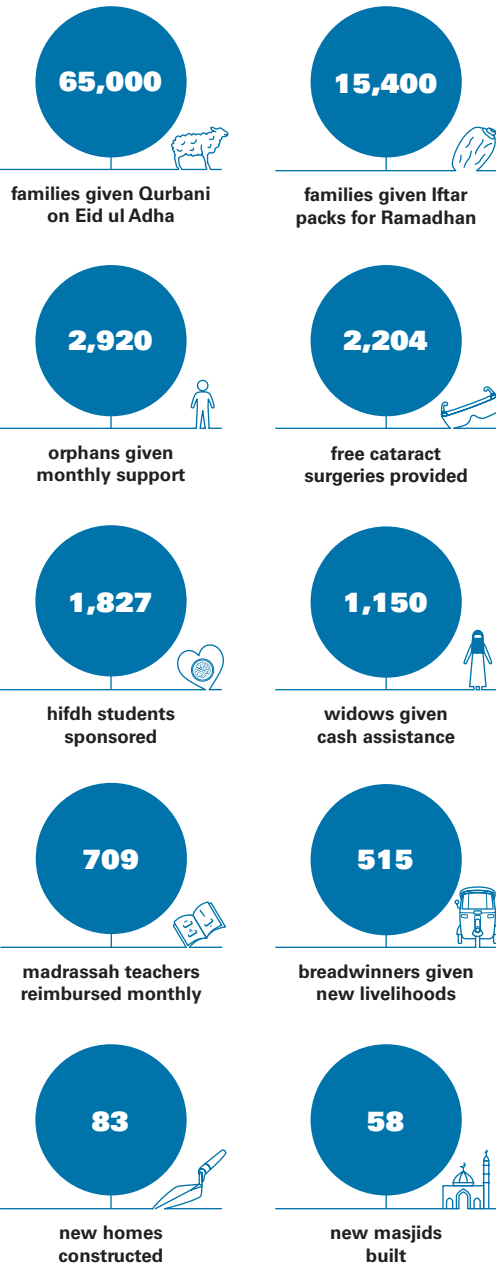
‘Whoever donates a gift of milk or a piece of silver or guides others through a path will have the reward as if he has freed a slave.’ [Tirmidhi]

Over half a billion Muslims today live in the South Asian subcontinent, with modern Pakistan responsible for the most Muslims. Like the bulk of Asia, most families live off the land and face the same problems of survival seen in sub-Saharan Africa: food poverty, low wages and illiteracy.

Ummah Welfare Trust has spent over £6.5 million on relief and development projects across this cornerstone of the Ummah in the past year. A variety of programmes spanning Pakistan, Bangladesh and India have helped tens of thousands of families deal with their difficulties.

Hand pumps have been installed in rural communities, children’s madrassahs have been supported, new masjids have been built and a variety of livelihoods have been provided. Thousands of the region’s widows and orphans have also been assisted financially, alhamdulillah.

Ummah Welfare Trust has also helped communities with free housing, medical care and food provisions. As pressures on these communities grow, particularly in India, Ummah Welfare Trust hopes to provide even more poverty solutions for our brothers and sisters.

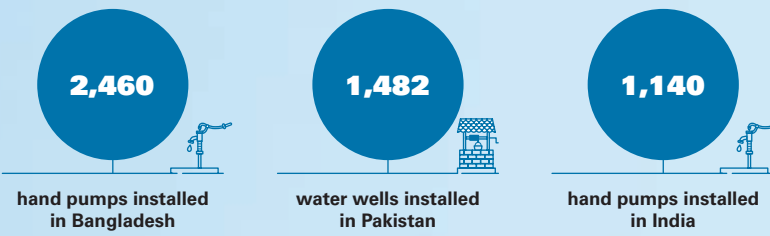


## SAFE WATER IN SOUTH ASIA

Despite the presence of large transboundary rivers, South Asia remains one of the most water-insecure regions in the world. Climate difficulties, mismanagement and increasing pollution have left millions of families with no regular access to safe water.

Thanks to you, Ummah Welfare Trust has helped thousands of these communities meet their water needs in the past year. The charity has installed over 5,000 wells and pumps in parched areas across Pakistan, Bangladesh and India.

The water programmes have improved thousands of lives, alhamdulillah. Hours have been saved walking for water, money has been saved buying water privately from vendors, and lives have been saved thanks to safe drinkable water.





# Winter Relief 2018-19

## KEEPING OUT THE COLD

‘The best of deeds is to create happiness for a believer: whether you cover his nakedness, feed his hunger or fulfil his need.’ [Tabarani]

Winter is often the worst time for the poor and displaced. The freezing weather means higher food and fuel prices, making it costlier to survive. The young, sick and old suffer particularly in the long nights, with more dying in these months than in any other season.

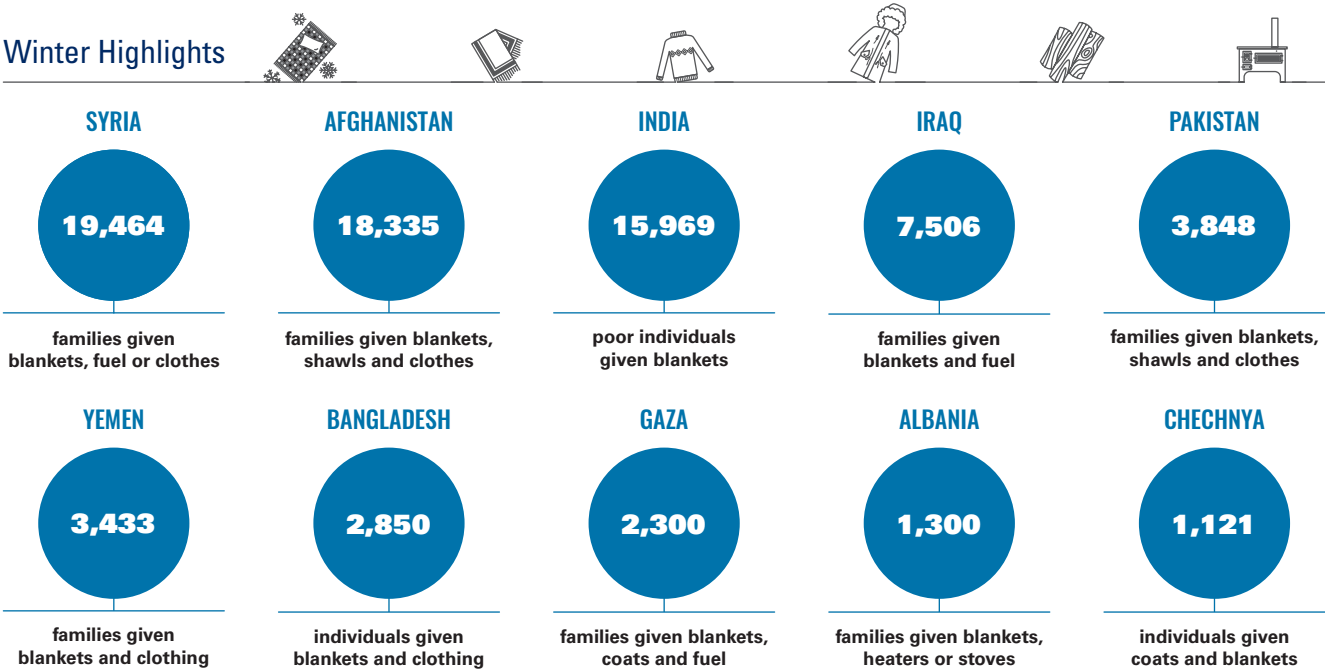
Keeping out the cold and helping poor families stay warm has become one of Ummah Welfare Trust’s largest programmes, alhamdulillah. Last winter saw the charity deliver blankets and household supplies to over 50,000 families around the Ummah.

The biggest programmes took place in Syria and Afghanistan, where war-weary families were given blankets and other life-saving supplies. Similar support was also given to our brothers and sisters in Gaza and Iraq.

In South Asia, winter supplies reached families in Pakistan, both sides of the Kashmir divide, Bangladesh, India and Rohingya refugees in Bangladesh. Needy families in Bosnia, Albania and Chechnya were also able to stay warm thanks to you.



### Winter Highlights





# Mauritania

## HELPING THE SCHOLARS & HUNGRY

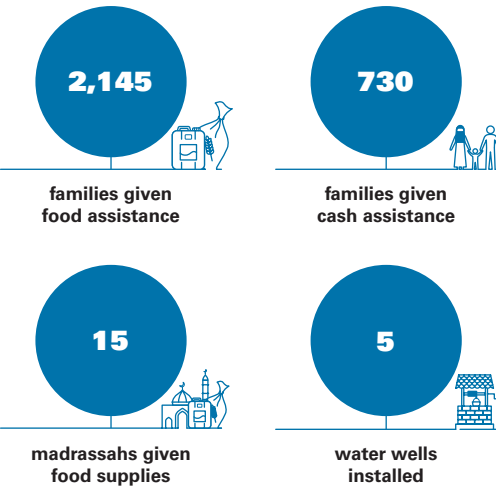
‘Do not accompany (anyone) except a believer, and do not serve your food except to one with taqwa.’ [Abu Dawud]

Twenty years of increasing drought has made life hugely difficult for Mauritania’s poor Muslims. Last year’s hunger crisis was the worst in five years here as absent rains in late 2017 left almost a third of the population facing food shortages.

Despite the poverty, Mauritania remains rich in Islamic scholarship and continues to attract thousands of students to its deserts each year. Many willingly endure the hard life to benefit from the righteous and knowledgeable scholars here.

Ummah Welfare Trust has been able to assist many of these scholars, as well as thousands of hungry families in the past year. Zakat programmes have helped over 40,000 poor Muslims in the rural south and east of the country, alhamdulillah.

Madrasahs in Brakna, Trarza, Mbele and other isolated areas have furthermore been supplied with food provisions for their many students. Five new wells have also allowed hundreds of families and their livestock to enjoy safe water.



# The Gambia

## SUPPORTING SCHOOLS & TEACHERS

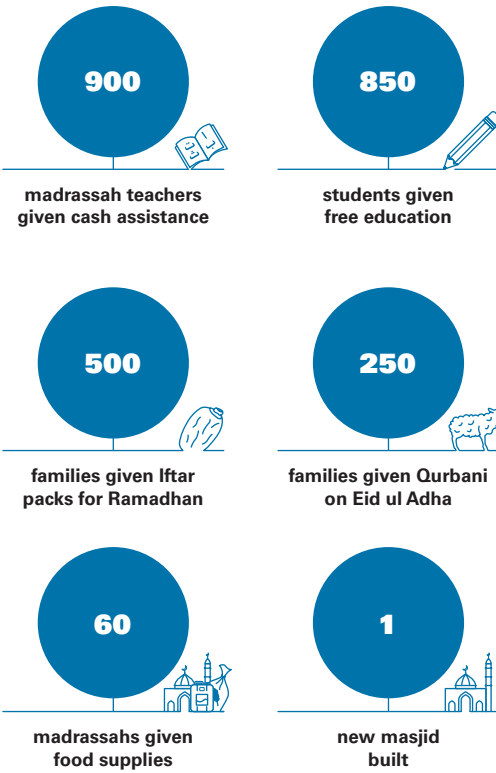
‘Allah has His own people among mankind.’ They said: ‘O Messenger of Allah (SallAllahu ‘alayhi wasallam), who are they?’ He said: ‘The people of the Qur’an, the people of Allah and those who are closest to Him.’ [Ibn Majah]

Islam has remained well-entrenched amongst The Gambia’s people since entering the Senegambia region over a millennium ago. Alhamdulillah, Ummah Welfare Trust has been assisting its poor families in recent years through the many community madrasahs running in the country.

The charity has provided financial support to over nine hundred hifdh teachers in the past year, enabling them to freely teach the Qur’an to countless children. A large new masjid has also been built in the central region, bringing solace to hundreds of worshippers.

Ummah Welfare Trust’s student feeding programme has also proved hugely beneficial, alhamdulillah. Sixty rural madrasahs have been supplied with food provisions to ensure that over 4,000 young pupils can enjoy proper meals every day.

Food poverty in West Africa remains one of biggest barriers to children entering and completing school. By guaranteeing them at least one nutritious meal a day, absenteeism and drop-out rates have fallen, while learning and education outcomes have improved, alhamdulillah.





# Sierra Leone

## REVIVING ISLAM AMONGST THE POOR

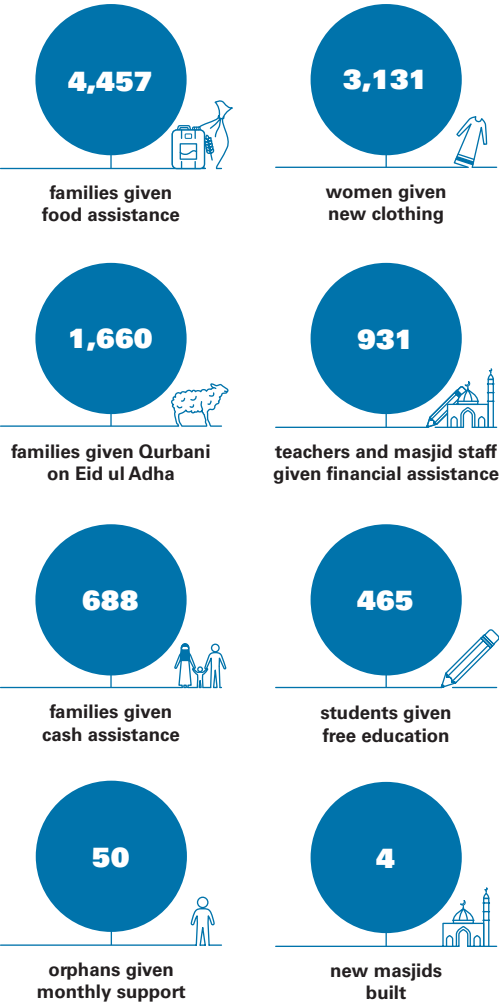
‘Verily the most beloved food to Allah is that received by many hands.’  
[Bayhaqi]

Like much of the Ummah, Sierra Leone’s Muslims still reel, both spiritually and economically, from the colonial and missionary exploits of others. Compounded by a lack of Islamic effort in recent years, many here today need support and guidance.

Sierra Leone was identified two years ago by Ummah Welfare Trust as a country with a great scope for Islamic instruction. Alhamdulillah, since then the charity has been able to assist thousands of Muslims through its da’wah and relief projects.

Four new masjids have been built in Sierra Leone’s Southern Province during the past year, while hundreds of teachers and students have been given financial assistance. Over 3,000 poor Muslims have also been given new clothing and 200 new Muslims have been helped with cash grants.

In response to the country’s prevalent hunger, Ummah Welfare Trust has delivered food to 400 homeless families and 1,800 poor students. The charity has also renovated a Muslim orphanage in Waterloo and provided regular assistance to fifty orphaned families, alhamdulillah.



# Malawi

## COMBINING DA’WAH WITH DEVELOPMENT

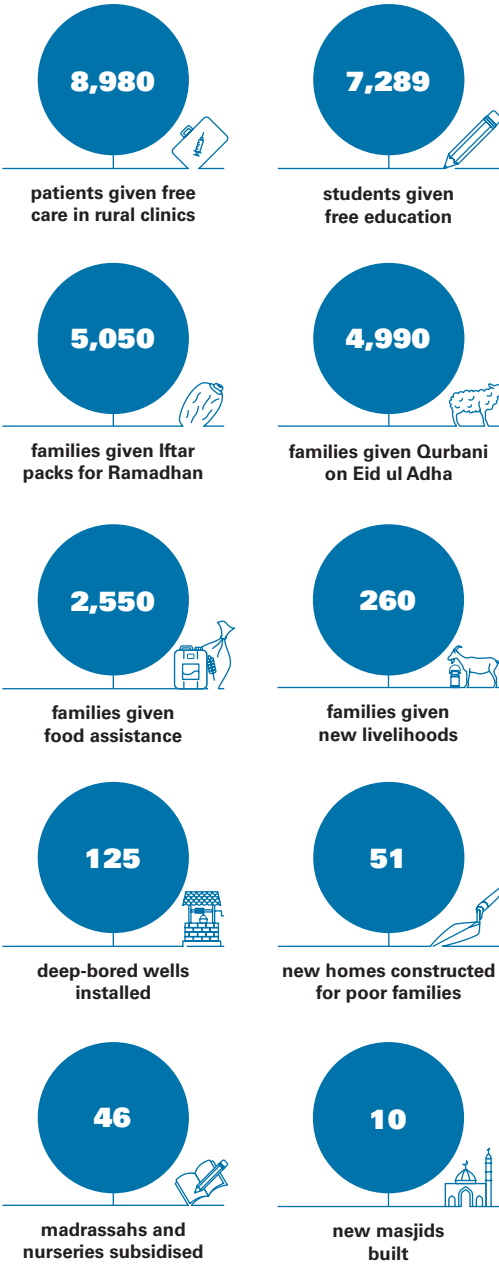
A person asked, ‘O Messenger of Allah (Sallallahu ‘alayhi wasallam), which type of charity is most superior? He replied, ‘That you give secretly to a poor person. And a poor person gives what he is able to give.’ [Ahmad]

Away from West Africa, Ummah Welfare Trust’s da’wah and community programmes have also expanded in Malawi. The charity has assisted and empowered hundreds of agricultural communities here in the past year, alhamdulillah.

New homes, livelihoods and health clinics have improved the lives of farmers and their families. Over a hundred deep wells have meanwhile been bored near masjids and madrassahs, giving thousands of people safe water near their places of worship.

Islamic programmes have also expanded to support relief efforts. Ten new masjids and madrassahs have been built in the central regions, while many subsidised maktabs have allowed hundreds of children to receive free Islamic instruction.

It was through a network of schools that East African traders once spread and consolidated Islam amongst Malawians. Ummah Welfare Trust hopes it can follow in their footsteps today through its work in the country’s rural communities.





# HELPING THE UMMAH'S ORPHANS

‘If you want to soften your heart, then feed the poor and pat the head of an orphan.’ [Abu Dawud]

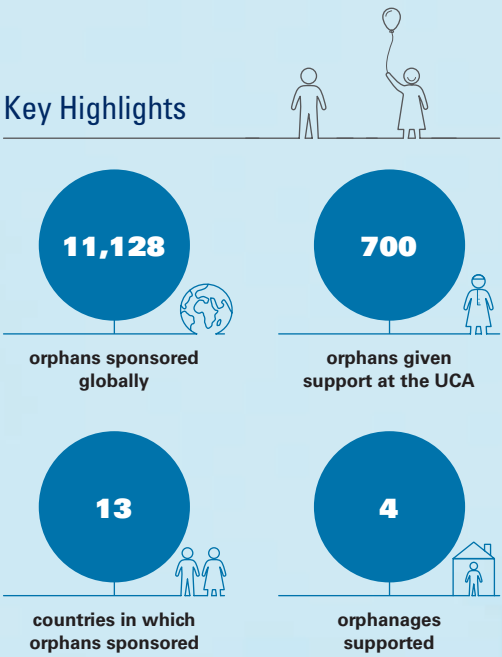
The number of orphans and widows in the Ummah has steadily grown as wars and natural disasters escalate. Sadly, growing indifference towards this vulnerable, and often displaced, group means their needs are increasingly not being met.

Caring for the physical and spiritual needs of an orphan however is one of the loftiest worships of Allah Most High. The Qur’an and Sunnah are replete with reminders about attending to their needs and never refusing them assistance.

In adherence to this noble Sunnah, Ummah Welfare Trust continues to sponsor and assist as many orphans as it can. In the past year the charity has given regular assistance to over 11,000 orphaned children across thirteen countries, alhamdulillah.

Large sponsorship programmes continue in Syria, Gaza and Iraq where thousands of children have seen their fathers killed or imprisoned. Orphan programmes have also started for the first time in Afghanistan, Jammu Kashmir and for Rohingya Muslims in Bangladesh, alhamdulillah.

## Key Highlights



# Kidz 4 Kidz 2019

## BRINGING CHILDREN TOGETHER

‘Do not disdain a good deed, (no matter how small it may seem) even if it is meeting with your brother with a cheerful face.’ [Muslim]

School and madrassah children around the UK came together again for another charitable week of fundraising, alhamdulillah. Over 20,000 children took part in Kidz 4 Kidz 2019 to raise over £270,000 for needy children around the world.

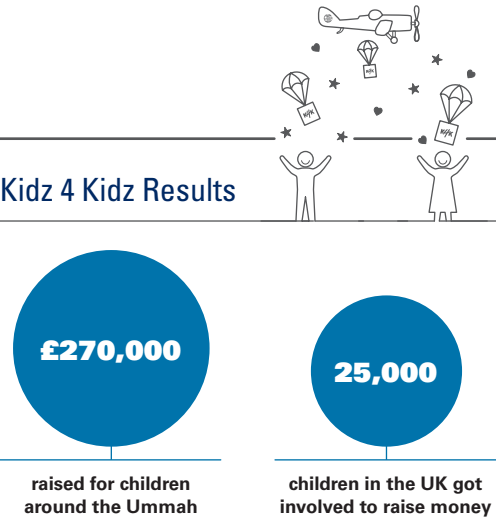
Supplied with self-assemble donation boxes, children were tasked with asking family and friends to donate for several life-changing causes. Every child received a gift for their efforts while the top fundraiser in each region was given a prize.

The money raised this year was used to support a school and a hospital in Gaza, fund schools in Gambia and Malawi, build a masjid in Afghanistan, and provide gifts to children in Iraq and Syria. Smiles were brought to thousands of forgotten children, alhamdulillah.

Programmes like Kidz 4 Kidz continue to build a foundation of charitable giving in our young children, showing them that small actions collectively make a big difference. Alhamdulillah, this year proved, that with the right encouragement, our children really can make a lasting impact on the lives of others.



## Kidz 4 Kidz Results







# SEASONAL PROGRAMMES

'The best of you are those who feed others.' [Ahmad]

## Ramadhan 2018

### GIVING IFTAR TO THE UMMAH

Many Muslims have no food when Ramadhan arrives each year. With your help, Ummah Welfare Trust's Iftar programme strives to provide as many of them with enough supplies so that they can fast and enjoy the blessed month.

Last year's Iftar programme saw the charity deliver food packs to over 110,000 families around the Ummah, alhamdulillah. Displaced and impoverished families in Africa, Asia and the Middle East were given vital supplies with which to enjoy Suhur and Iftar, and thereby complete their fasts.

Key Highlights



## Qurbani 2018

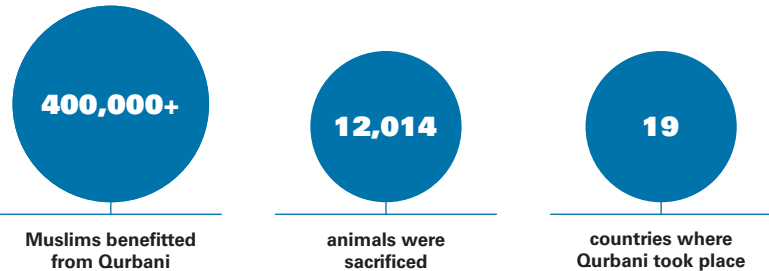
### A SACRIFICE ON YOUR BEHALF

Ramadhan is swiftly followed by the days of Hajj. This season culminates in the great act of Qurbani when Muslims sacrifice animals to Allah Most High. The act is a Sunnah of our father, Ibrahim alayhis-salaam, as well as of our beloved final Messenger Sallallahu 'alayhi wasallam.

Ummah Welfare Trust was able to sacrifice over 12,000 animals on your behalf last Eid, alhamdulillah. Cows, sheep and goats were sacrificed in nineteen countries around the Ummah. Hundreds of thousands of poor Muslims were able to enjoy the blessed Udhiyyah.

May Allah accept it from them and from you!

Key Highlights





# SOME LIVES YOU'VE CHANGED



Brosingya, Bangladesh

## A HAND PUMP FOR HABIBUR RAHMAN'S COMMUNITY

I'm a member of our graveyard committee. We previously had no hand pump and the people could not perform ablution for janazah. Alhamdulillah, with the new pump there are no woes. The people of our locality pray for their (donors) continued welfare and salvation.



Belughmi, India

## A NEW HOME FOR IMAM, ANUWAR HUSSAIN

The house in which we previously lived was terrible. Rainwater would enter it along with snakes and frogs. Those were the days of hardship. Now I have a new house, I cannot forget your generosity. Even if my whole life passed, the money I earn wouldn't have been enough to construct a proper home. It is a dream come true for me.



Azaz, Syria

## MONTHLY SUPPORT FOR UMM JAMIL'S ORPHANED CHILDREN

My life changed from heaven to earth when my husband died. He was responsible for everything. Today we are so happy with your sponsorship. I bought a washing machine, payed off my debts and bought clothes for my children. I do not have to work in a farm for nine hours a day. May Allah reward you.



Region One, The Gambia

## FINANCIAL AID FOR HIFDH TEACHER, OMAR ABDULLAH

I am the principal of a centre for Qur'an and Islamic studies. Imams, scholars and teachers from all over the country received 30,000 dalasis (£476). From my knowledge, this is the first time such help has ever been given in The Gambia. We thank Allah for this and we ask Him to give you the ability to continue this great work.

# Islamic Wills

## LEAVING A LEGACY

'It is the duty of a Muslim who has anything to bequest not to let two nights pass without writing a will about it.' [Bukhari]

Writing a will is mandatory for a Muslim who has assets to bequeath. Unfortunately many Muslims, especially in the west, have neglected this important obligation, often resulting in turmoil among family members after their demise.

It is vital that Muslims with any estate to bequeath prepare a legally valid will as soon as possible. This should be done with counsel from a knowledgeable scholar so that the shares of one's wealth are bequeathed correctly and that inheritors are left with no doubt.

## UP TO A THIRD FOR CHARITY

As well as the reward of fulfilling an individual obligation, ensuring that your will is prepared allows you to leave a lasting impact on the Ummah. The Shari'ah allows a Muslim to allocate up to one third of his estate to charity, alhamdulillah.

This dispensation gives you the opportunity to leave a legacy for people in need and thereby earn rewards through Sadaqah Jariyah, or ongoing charity. This type of charity takes many forms and is usually the best way to benefit a deceased person in the next life.

Ummah Welfare Trust's Sadaqah Jariyah projects can bring great reward for those wishing to leave a portion of their inheritance for charity.



Provide a  
Hand Pump



Build a  
Masjid



Distribute  
Qur'ans



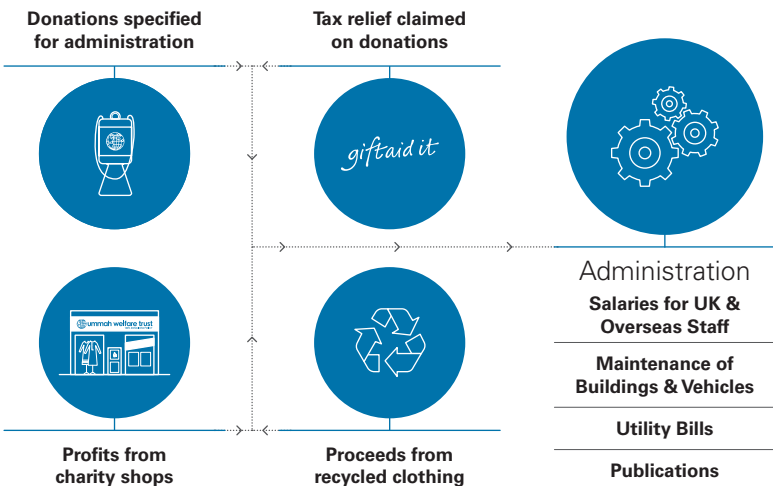
Sponsor a  
Hifdh Student





# DELIVERING 100% OF YOUR DONATIONS

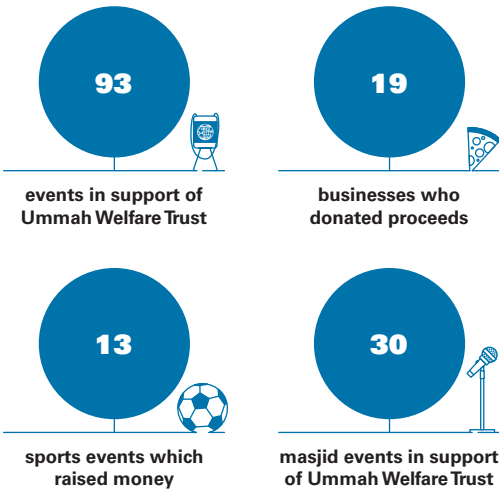
Ummah Welfare Trust continues to deliver its work on a 100% donations policy. Every penny donated is used for charitable projects; nothing is removed for other purposes. Alhamdulillah, the charity's administration costs are covered and managed with separate funds.



## VOLUNTEERS: THE REAL DIFFERENCE

‘For one of you to walk with his brother in order to fulfil his need is better for him than remaining in seclusion in this masjid of mine (Masjid Al-Nabawi) for two months.’ [Hakim]

Volunteers continue to be the backbone of Ummah Welfare Trust's work, alhamdulillah. Their concern, skills and valuable time have raised millions of pounds for our needy brothers and sisters in recent years. May Allah continue to forgive and protect them.



## A SUMMARY: HOW YOUR DONATIONS WERE USED

Between 1st April 2018 and 31st March 2019

### Income

Total Income.....**£28,966,610.49**

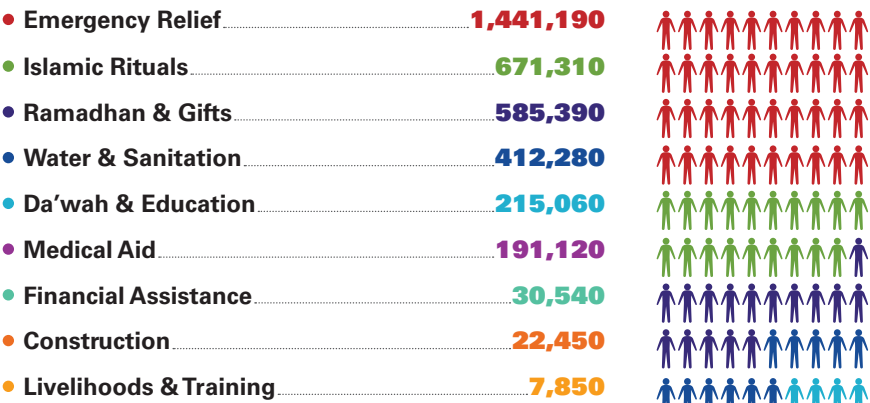
### Expenditure



Total Expenditure.....**£31,055,212.62\***

\*Additional expenditure is due to reserve funds from the previous year in addition to money transferred from the administration account.

### Beneficiaries



Number of People Helped.....**3.5 Million**

From 2001 to 2019  
**27.5 Million**  
people have benefitted  
from Ummah Welfare  
Trust's efforts



# PROJECTS PRICE LIST

## Zakat, Sadaqah & Lillah Projects

Most Needy This gives Ummah Welfare Trust the flexibility to spend your money on projects and countries as and when needed (excluding administration costs).	Income Generation Project		New Muslim Sponsorship Any Amount, or: <b>Pakistan</b> £15 per month <i>(Subject to availability)</i>
	<b>Pakistan</b>	Any Amount	
Emergency Relief <b>Iraq Appeal</b> <b>Syria Appeal</b> <b>Yemen Appeal</b>	Food Vouchers		Gaza Hardship Cases <b>Palestine</b> Any Amount
	Any Amount, or:		
	<b>Palestine</b>	£25 per month	
Orphan Sponsorship <b>Most Needy</b> £300 per year <b>Syria</b> £408 per year <b>Iraq</b> £408 per year	Hifdh Sponsorship		Food Aid <b>Most Needy</b> Any Amount
	<b>India</b>	£15 per month	
	<b>Pakistan</b>	£15 per month	
	<b>Palestine</b>	£25 per month	
Widow Support <b>Most Needy</b> Any Amount <i>(Starting at £30 per month)</i>	Medical Projects		Ummah Children's Academy <b>Pakistan</b> Any Amount
	<b>Cataract Surgery</b>		
House Construction <b>Pakistan</b> £2000 per home	<b>Pakistan</b>	£50 treatment per eye	Ummah Centre for the Disabled <b>For Running Costs</b> <b>Pakistan</b> Any Amount
	<b>India</b>	£50 treatment per eye	
	<b>Dialysis Treatment</b>		
	<b>Pakistan</b>	£25 per session	Kaffarah or Fidya Sadaqah Wajib Project <b>Most Needy</b> £3.00 <i>(To feed one person)</i>
	<b>India</b>	£25 per session	



































## Nafil Sadaqah & Lillah Projects

Water Projects <b>Hand Pumps</b> <b>Bangladesh</b> £170 <b>India</b> £170	Ummah College of Technology		Medical Aid <b>Syria</b> Any Amount
	<b>Pakistan</b>	Any Amount	
<b>Water Wells</b> <b>Pakistan</b> £450 <i>(Maximum Depth = 100ft)</i> <b>Pakistan</b> £650 <i>(Maximum Depth = 180ft)</i>	Ummah Girls' Academy		Bread Bakery <b>Syria</b> Any Amount
	<b>India</b>	Any Amount	
<b>Water Distribution</b> <b>Palestine</b> Any Amount	Masjid Construction		Animal Sacrifice or Aqeeqah <b>Pakistan (Small Animal)</b> £60 <b>Pakistan (Large Animal)</b> £210
	Any Amount, or:		
Teacher Sponsorship Any Amount, or: <b>Pakistan</b> £35 per month <b>India</b> £50 per month <b>Albania</b> £85 per month <b>The Gambia</b> £100 per month <b>Sierra Leone</b> £100 per month	<b>Pakistan (Small)</b>	£6,500	Gaza Trauma Centre for Children <b>Palestine</b> Any Amount
	<b>Pakistan (Large)</b>	£12,850	
	<b>Philippines</b>	£14,000	
	<b>Sierra Leone</b>	£15,000	
	<b>The Gambia</b>	£15,000	
	<b>India</b>	£18,000	
Schools Support <b>Malawi</b> £200 per month	<b>Malawi</b>	£18,000	Da'wah Centre <b>Philippines</b> Any Amount
	<b>Kashmir</b>	£20,000	
	<b>Haiti</b>	Any Amount	
	Medical Clinic		Qur'an Distribution <b>Qur'an</b> £2.50 per copy <b>Qur'an Translation</b> £3.50 per copy
	<b>Malawi</b>	Any Amount	
	<b>Kashmir</b>	Any Amount	Poverty Support <b>UK</b> Any Amount
	<b>Haiti</b>	Any Amount	
	Administration		Administration <b>UK</b> Any Amount





Please Note  
The above is a summary of Ummah Welfare Trust's projects and is intended as a guide only. The projects and amounts are subject to change.  
For further information please call: 01204 661 030.

# STAY IN TOUCH

## Shops & Offices

<b>BOLTON (HEAD OFFICE)</b>   578 St Helens Road, BL3 3SJ Tel: 01204 661 030	<b>BIRMINGHAM</b>    175 Witton Road, Aston, B6 6JR Tel: 0121 682 0070
<b>BIRMINGHAM</b>    454 Stratford Road, B11 4AE Tel: 0121 773 4039	<b>BLACKBURN</b>   11 Whalley Range, BB1 6DX Tel: 01254 674 596
<b>BOLTON</b>    351 Derby Street, BL3 6LR Tel: 01204 850 138	<b>BRADFORD</b>    204 Manningham Lane, BD8 7DT Tel: 01274 390 630
<b>DEWSBURY</b>    29 Savile Road, WF12 9PJ Tel: 01924 695 160	<b>GLASGOW</b>    127 Albert Drive, Pollokshields, G41 2SU Tel: 0141 423 9362
<b>LEICESTER</b>    1 Haddon Street, LE2 0GG Tel: 0116 262 2566	<b>LONDON</b>    477-479 Romford Road, Forest Gate, E7 8AD Tel: 0208 616 8660
<b>LUTON</b>    169 Dunstable Road, LU1 1BW Tel: 01582 966 460	<b>PRESTON</b>    212 New Hall Lane, PR1 4SS Tel: 01772 446860

### Icon Key

 Donation Point	 Clothing Bank
 Charity Shop	 Ummah Shop

## Ways to Donate

**Online**  
Secure online donations can be made using your credit/debit card or via paypal at [umwt.org](https://www.ummahwelfaretrust.org).

**Phone**  
Call the donation line **01204 661030 (0800 4 0800 11)**.

**Standing Orders**  
Download the STDO form from [umwt.org](https://www.ummahwelfaretrust.org) or email [standingorders@umwt.org](mailto:standingorders@umwt.org) or call **01204 661030 (0800 4 0800 11)**.

**Post**  
Make cheques & postal orders payable to **Ummah Welfare Trust**. Send to **Ummah Welfare Trust Donations Department, 578-600 St Helens Road, Bolton, BL3 3SJ**.  
When sending a cheque or postal order, please also enclose your donation and contact details. **Please do not send cash by post.**

**Bank Transfer**  
Transfer money directly to **Ummah Welfare Trust**.  
Account Number: **01106403** Sort Code: **30-00-83** Bank Name: **Al Rayan Bank**  
For international transfers, transfer money to **Ummah Welfare Trust**.  
IBAN: **GB22ARAY30008301106403** Swift Code: **ARAYGB22**

When making a bank transfer, please email [banktransfer@umwt.org](mailto:banktransfer@umwt.org) informing us of the **amount, project, intention** and whether it's eligible for **gift aid** within one working day. If no information is received within one working day of making the transfer, the donation will be receipted as 'Zakat' for the 'Most Needy' project, and as an anonymous donation.

## Email Contacts

General Enquiries: [info@umwt.org](mailto:info@umwt.org)  
Volunteer Enquiries: [volunteers@umwt.org](mailto:volunteers@umwt.org)  
Project Enquiries: [projects@umwt.org](mailto:projects@umwt.org)  
Orphan, Hifdh or Well Enquiries: [projectsfeedback@umwt.org](mailto:projectsfeedback@umwt.org)  
Donation Enquiries: [donations@umwt.org](mailto:donations@umwt.org)

**UK Charity Registration Numbers**  
England and Wales: **1000851** Scotland: **SC043084**



QUALITY ISLAMIC MERCHANDISE

Sunnah Foods | Prayer Essentials | Sunnah Remedies | Books  
Islamic Wear | Fragrances | Hajj & Umrah | Islamic Frames



**ONLINE | BOLTON | BLACKBURN**





# رمضان کریں Reach out to the Ummah

RAMADHAN 1440 (2019)

“The upper hand is better than the lower hand. And the upper hand is the one that spends and the lower (hand) is the one that asks.”

(Muslim)



**EMERGENCY**  
IFTAR PACK **£100**

**GENERAL**  
IFTAR PACK **£50**

**EID**  
GIFT **£10**

**SADAQATUL**  
FITR **£3.00**  
per person

PROVIDE IFTAR TO FAMILIES IN:

AFGHANISTAN | ALBANIA | BURMA | CHECHNYA | GAMBIA | HAITI | INDIA | IRAQ | KASHMIR  
MALAWI | PAKISTAN | PALESTINE | SIERRA LEONE | SRI LANKA | SUDAN | SYRIA | YEMEN