



# Annual Report 2015



[www.muslimaid.org.au](http://www.muslimaid.org.au)



*we don't follow change...we create it*

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# CHAIRPERSON MESSAGE



MAA CHAIRPERSON **MADENIA ABDURAHMAN**

In the name of Allah most merciful most beneficent. Once again, MAA has had an extremely successful year. We thank you for your generous support, sponsorship and assistance over the past year.

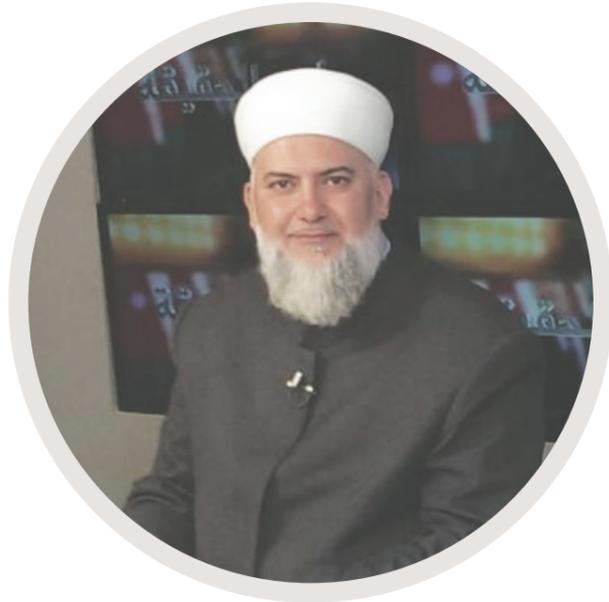
Our donors continued their generosity towards those less fortunate. Our brothers and sisters affected by catastrophes all over the world. This support and generosity has enabled MAA to make a real difference by delivering real, quality projects.

MAA will continue to endeavour to save and change lives. We are facing extremely hard challenges in the current climate that we are and must continue to work hard to overcome them. Insha'Allah we will succeed with the dedication, commitment and hard work of our wonderful staff and under the great leadership and inspiration of our CEO, Sheikh Hassan.

We pray that the Almighty in his infinite mercy and wisdom protect all the starving, destitute and oppressed throughout the world.

May Allah (SWT) bless us all with goodness, compassion and understanding Insha'Allah. Once again our sincere appreciation and thanks.

# CEO MESSAGE



MAA CEO SHEIKH HASSAN ELSETOHY

In the name of Allah the most gracious and most merciful. All praise is due to Allah (SWT), who said **“Whoever saves a life, as if he (she) saved the whole humanity”** [Quran 5:32]. Peace and blessings on his prophet Muhammad (pbuh), whom ALLAH (SWT) have said about him **“We have only sent you as a mercy to the whole creation”** [Quran 21:32].

The past year witnessed the completion of the three-year corporate transformation programme of MAA. With the grace of Allah (SWT) MAA has stepped up from a traditional NGO undertaking successful projects to a truly Smart, Efficient and Trustworthy NGO, which delivers life-changing, impactful and sustainable solutions. MAA adopts advanced ethical technologies and sciences to deliver sustainable ethical aid and development programmes. That is in addition to undertaking the necessary core projects, such as, Emergency, Qurban and Ramadan Iftar (Food Aid) programmes very successfully.

I am pleased and grateful to Allah (SWT) to announce that the 2012-2015 Strategic Plan has delivered results that exceeded the already challenging targets.

The strategic plan was based on the following values and principles: -

- Doing the right thing... Right!,
- Trustworthiness and Efficiency in everything we do,
- Designing sustainable ethical solutions for our beneficiaries,

- Aiming for 100% project success rate, and
- Taking compliance, governance and transparency very seriously.

For us, Trustworthiness, Efficiency and Smartness are not just buzz words, rather we thought deeply about what do they actually mean? We defined and upheld five pillars that make up genuine trust, which are: iSlamic values | Monitoring | Accountability | Reporting | Transparency.

Results prove all the above: -

- Our programmes grew by ~453% since 2012, that is more than quadrupling the size of our programmes.
- The efficiency of our operations went from strength to strength reducing our effective admin and fundraising ratios to -4.65%, and -1.2% respectively.
- MAA has also considerably advanced the programmes outcomes from short-term to long-term, smart, sustainable & impactful programmes with an increase of ~685% in number of beneficiaries since 2012.

We started a break through, first-of-kind sustainable development and Permaculture projects, taking the humanitarian aid sector to the next levels. We are glad to see other Islamic NGOs following our footsteps, step-by-step, which is yet another indicator that we are definitely on the right track, walhamdulillah first and foremost.

In 2016, Insha'Allah we will be focusing on strengthening and expanding our smart sustainable aid and development projects, also continuing to streamline our process and advancing our technologies to achieve further efficiencies and to make your donation and partnership experience even more smooth and pleasant.

Please enjoy reading the rest of the report, and feel free to provide us with your most valuable feedback. There is yet a lot of work ahead of us, we are not yet near perfection, but together we can maintain this solid sustainable growth.

There are also more exciting opportunities, ideas and areas of expansion in the pipeline, so stay tuned, and keep us in your duas.



# HOW WE WORK

PROPHET MUHAMMAD (PBUH) SAID,

“Verily, Allah the Most High loves when one of you undertakes something, (s)he does it with perfection according to their capacity.”

TABARANI, & ASPECTS OF IMAN AL-BAYHAQI



## CORPORATE GOVERNANCE

Internal controls & governance are integral parts of our day-to-day operations. Policies, Processes and Key Performance Indicators are in place to ensure effective governance.

Ongoing monitoring, reporting and internal controls are undertaken and reviewed by the executive team to ensure all operations are aligned to achieve the charity's purpose. These include: -

- The constitution represents the overarching rules of the organisation. The constitution contains all the necessary rules reflecting the public benevolent institution (PBI) nature of the organisation
- A strategic plan, which includes an annual operating plan and budget.
- Regular analysis of the results and differences from budgets, delegation of day-to-day management authority, and segregation of duties.
- The identification and management of risks.

The Executive Board is integral to all the above-mentioned internal control processes.

## COMPLIANCE

Everyone at MAA takes compliance seriously.

Since the current executive team took over control of MAA back in mid-2012, MAA never missed a compliance activity including meeting the ACNC, ATO, State & Federal governments, and financial auditing compliance requirements and reporting.

We have a dedicated team who uphold, implement & adhere to Islamic values. These values extend to our field partners.

CEO, Sheikh Hassan Elsetohy, is a formally qualified in engineering, management and Islamic-studies. He has many years of experience in both the corporate and social worlds.

MAA developed the world's first legal and Islamic compliant donation system, which is implemented ground up in our technology systems. This system was designed to ensure all funds received and disbursed are appropriately transacted.



## ACCOUNTABILITY

Doing the right thing... Right!

It is an essential aspect of our great religion, Islam that we not only "do the right thing", we also do it "right".

This means all our actions are accountable, transparent and professional. We work hard to achieve excellence and above all sincerity.

We continually endeavour to improve the impact of the humanitarian aid we provide around the globe. Seeking new and innovative methods, and establishing strong humanitarian relationships to increase the scope of our projects. MAA is developing new strategies to continually reduce operating costs.

We ensure that all stakeholders obtain maximum benefits from the works carried out.



## DIVERSITY

MAA has a strong ethos in diversity.

This has been demonstrated by the hiring of staff with diverse cultural backgrounds with highly honed skill sets applicable to all part of operations.

MAA has operated in over 45 countries without discrimination on the basis of colour, race, ethnic background, gender or religion.



# WHERE WE WORK

- Afghanistan
- Albania
- Bangladesh
- Bosnia & Herzegovina
- Burkina Faso
- Cambodia
- Cameroon
- Chad
- Egypt
- Ethiopia
- Fiji
- Georgia
- Ghana
- India
- Indonesia
- Iraq
- Jordan
- Kazakhstan
- Kenya
- Lebanon
- Liberia
- Macedonia
- Malawi
- Mozambique
- Myanmar
- Nepal
- Niger
- Nigeria
- Pakistan
- Palestinian Territories
- Philippines
- Romania
- Samoa
- Senegal
- Sierra Leone
- Somalia
- South Africa
- Sri Lanka
- Sudan
- Syria
- Togo
- Tonga
- Turkey
- Uganda
- Vanuatu
- Vietnam
- Yemen

OVER  
**47**  
COUNTRIES

# WHAT WE DO



“Whoever  
saves a life, it  
is as if  
(s)he saved  
the whole of  
humanity.”

**QURAN 5:32**



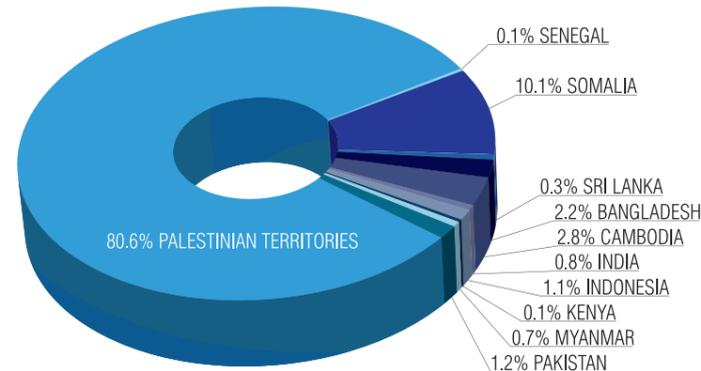


# Water & Sanitation

Water is a basic human necessity and a vital natural resource for all aspects of life. Today, more than a billion people lack access to safe drinking water. Unfortunately, access to clean water is a right that has been denied to many of the poorest people in the world. MAA believe that everyone should be able to access clean water and that this access underpins all other aspects of development.

### Operational Ethos:

MAA's water and sanitation programmes incorporate building infrastructure, improving sanitation and developing hygiene awareness.



TOTAL BENEFICIARIES  
**1 115 058**  
**\$901 785**

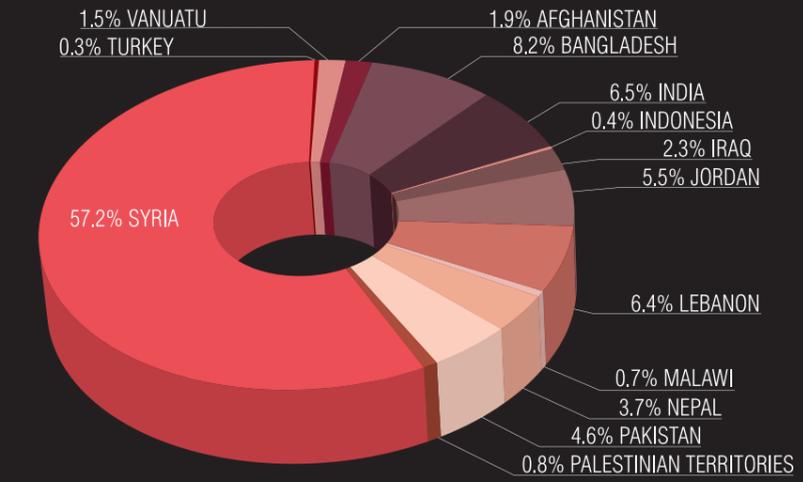
**= 501 TOTAL**

Country	Water Well	Desalination Plant	Borehole
Bangladesh	60	0	0
Cambodia	80	0	0
India	130	0	0
Indonesia	30	0	0
Myanmar	90	0	0
Pakistan	05	0	0
Palestine	0	01	0
Senegal	04	0	0
Somalia	40	01	0
Sri Lanka	60	0	0





## Emergency



In the wake of a disaster, whether of natural causes or man-made, it is essential that help and relief aid arrive as quickly as possible. This is important to ensure that survivors do not endure prolonged suffering and also to prevent outbreak of diseases due to unmanaged contamination. MAA leverages the skills, resources, networks and geographical coverage of field offices and local NGO partners for effective and efficient assistance in delivering humanitarian aid during disasters.

**Operational Ethos:**  
 MAA's operational ethos is based on a holistic humanitarian and development assistance cycle of Relief, Recovery, and Rebuild (RRR) response. At onset of disaster, MAA works to provide immediate emergency assistance (Relief), then rehabilitate broken lives (Recovery), and eventually invest in long term development (Rebuild) of the community.

TOTAL BENEFICIARIES  
**476 125**  
**\$1 148 188**



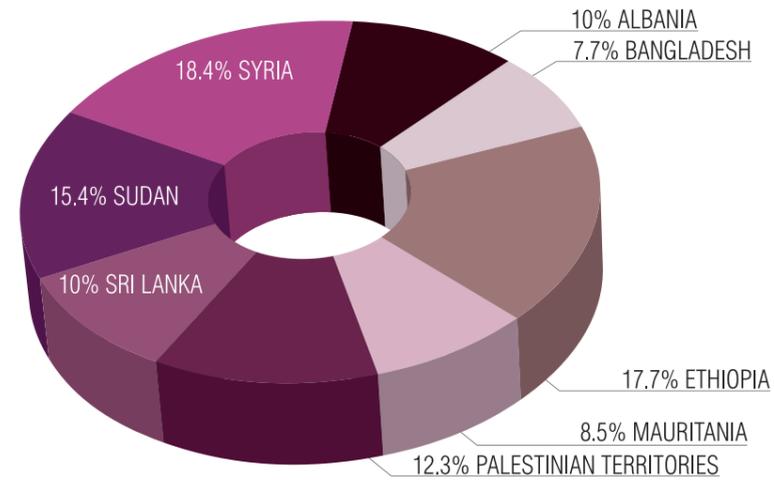
## Orphan Aid

Losing parents places a heavy burden on the lives of orphans, whether it is caused by man or nature. Orphans are most vulnerable to being exploited and mistreated due to their lack of protection and finances. Many get sold off as cheap slave labour, or worse. Most orphans have no access to adequate housing, sanitation, food, clean water or an education.

MAA's Orphan aid programme is designed to address the needs of the orphans and improve their lives in a way that respects and preserves the customs and traditions of the countries in which they reside.

### Operational Ethos:

MAA's Orphan Aid programme is dedicated to providing quality assistance to orphans regardless of their race, creed or gender. It also strives to ensure orphans receive the basic necessities of life - providing them with food, clean water, regular medical check-ups and education.

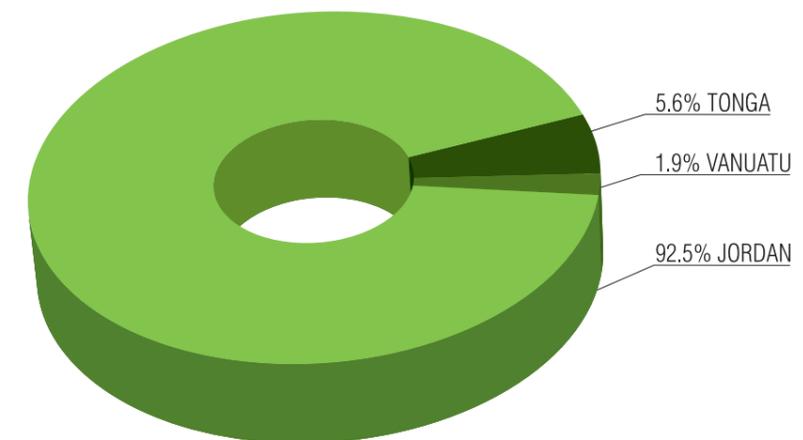


TOTAL BENEFICIARIES  
**20 868**  
**\$964 987**





## Sustainable Development & Agriculture



By definition, the word “sustain” implies longterm support or permanence. As it pertains to agriculture, sustainable describes farming systems that are “capable of maintaining their productivity and usefulness to society indefinitely. Such systems must be resource conserving, socially supportive, commercially competitive, and environmentally sound.”

### Operational Ethos:

One of MAA’s major objectives is to implement sustainable living. This involves education initiatives, use of economic incentives and the development of new and appropriate technologies. These are important to ensure families are able to maintain stable incomes and be provided an opportunity to make a change in their lives.

TOTAL BENEFICIARIES  
**64 800**  
**\$168 924**



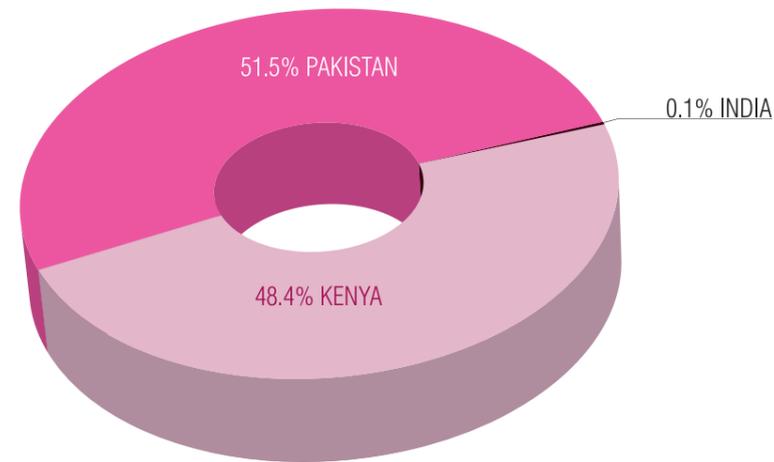
## Health & Medical

One of the banes of modern medicine is the exorbitant cost of remedy that has rendered medical services in many parts of the world inaccessible to the poor. The consequences of this situation are dire indeed as easily preventable and treatable diseases are causing death and unnecessary long term suffering to millions.

Further, without good health, the survival and economic self-sufficiency of individuals and their communities are in jeopardy. MAA provides emergency medical and health relief in conflict situations as well as developing long term initiatives. We also conduct training for doctors, provide field and hospital medical equipment and develop health awareness programme.

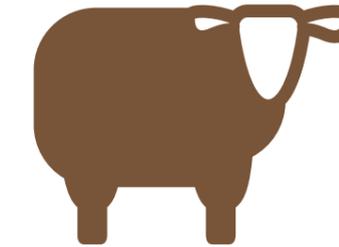
### Operational Ethos:

MAA's Health & Medical programmes aim to provide primary healthcare facilities and prevention of diseases.



TOTAL BENEFICIARIES  
**77 707**  
**\$152 655**





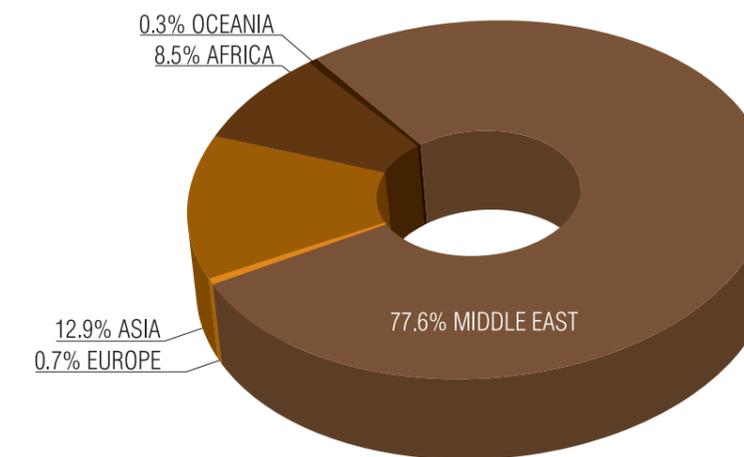
## Qurban

Qurban is MAA's primary humanitarian food aid programme.

The sacrifice of Qurban livestock takes place within a specific time frame in the last month of the Muslim calendar. Traditionally, livestock is sacrificed at the point of distribution and fresh meat is given to the beneficiaries immediately. However, MAA also packs Qurban meat in a sustainable long-shelf-life packages that go where fresh meat cannot go, because of lack of electricity and refrigeration.

The final product meets both halal standards and SPHERE (Humanitarian Charter & Minimum Standards in Disaster Response).

Those who receive Qurban food aid are among the most vulnerable in their communities, which includes widows, orphans, the elderly, internally displaced persons, refugees and the poor.



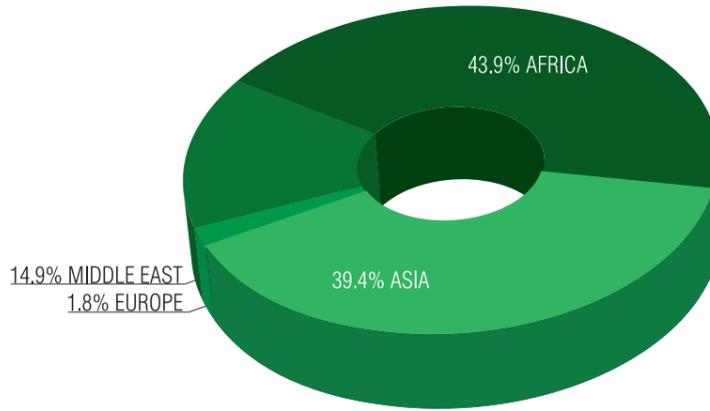
TOTAL BENEFICIARIES  
**3 176 930**  
**\$2 653 007**



# Ramadan

MAA's Ramadan programme has been instrumental in getting Food Aid to vulnerable people around the world in the blessed month of fasting. Among the programmes implemented during Ramadan, Fast2Feed, Fidyah and distribution of Zakat-ul-Fitr see beneficiaries receive either ready cooked food or hampers that can feed their family for at least one month.

The Ramadan programme covers families and individuals who are socially, financially, economically and culturally disadvantaged and distressed; with a special focus on widows, orphans, the disabled, the destitute, the elderly, the poor and the needy.



TOTAL BENEFICIARIES  
**383 113**  
**\$1 288 409**





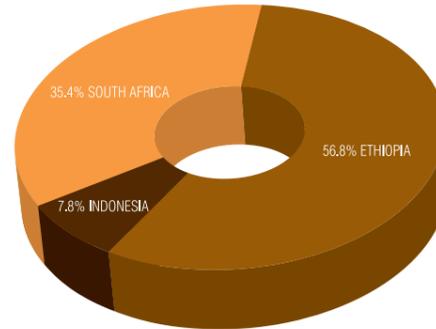
## Food Aid

Much has been said about the global food crisis that has been threatening the world in past years. As International Aid & Development agencies strive to lessen the direct impact of poverty, and work towards a sustainable solution, it is crucial to continue to support the immediate needs of the most affected global communities.

At MAA, the global food crisis has been at the forefront of its agenda. Dramatic rise in food prices worldwide, coupled with increasing disasters in many parts of the world, has made MAA more focused on alleviating the problem of hunger and to help people regain their health and independence.

### Operational Ethos:

MAA is committed to tackling poverty and its causes, with the noble aim of enabling people and their communities to live in dignity, peace and self-sufficiency. MAA also ensures FoodAid is culturally appropriate to each country where distribution takes place.



TOTAL BENEFICIARIES  
**29 948**  
\$138 808



## Shelter & Housing

Imagine if you had no house, no place you could call "home", and you lived with a dream that the next big move up for your family was to a mud house of your own - an upgrade from the slums, straw hut or plastic ground-sheet shelter you've inhabited for the last decade.

Every human being needs a place to live - without the safety of a home, poverty and its affects damage all aspects of a family and community's life and their future prosperity.

### Operational Ethos:

To help build the lives of those in poverty and re-build those affected by disaster, MAA builds emergency shelters and permanent houses for those in needs in the short term and long term.

SHELTER SOUTH AFRICA  
**1 110**  
\$120 920

## Aqeeqah & Sacrifice



The birth of a child is a joyous occasion for every family. But even at this happy time Muslims are expected to remember the less fortunate. The wife of the Prophet, Aishah (may Allah be pleased with her), is reported to have said: "The Prophet (PBUH) did the Aqeeqah for Al-Hasan and Al-Husayn on the seventh day, and gave them names." - Ibn Hibban, 12/127; Al-Hakim, 4/264.

It is a Sunnah of the Prophet Muhammad (PBUH) that when a baby is born the parents should perform Aqeeqah for the child by slaughtering two goats or sheep for a boy and one sheep or goat for a girl. The Sunnah is to perform the sacrifice on the seventh day after the child is born although there is no harm in performing it later. MAA will conduct your Aqeeqah or general sacrifice in the most needy areas.

TOTAL BENEFICIARIES  
**33 750**  
\$68 068



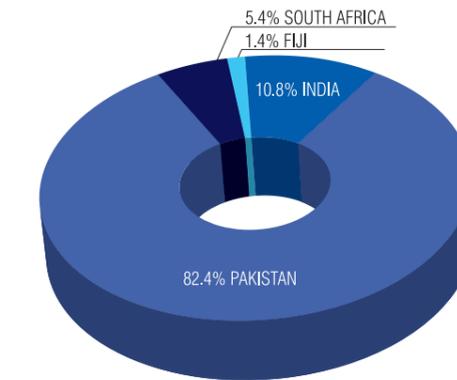
## Education & Skills Training

Given the evident benefits of an education, why do so many children in so many countries fail to get one? Cost is one of the more obvious reasons why children do not get access to an education, given that some families must meet their essential needs - food and shelter - first. Parents may need their children to work to supplement household income, do household chores or care for sick family members.

Conversely, many children who do attend school receive an inadequate education because of poorly trained or underpaid teachers, overcrowded classrooms and a lack of basic tools such as textbooks, blackboard, even chalk, pencil and paper.

### Operational Ethos:

This is a challenge that MAA takes head on and strives to educate or up skill people and communities in not only vocational training projects in order to make them self-sustaining and financially independent.

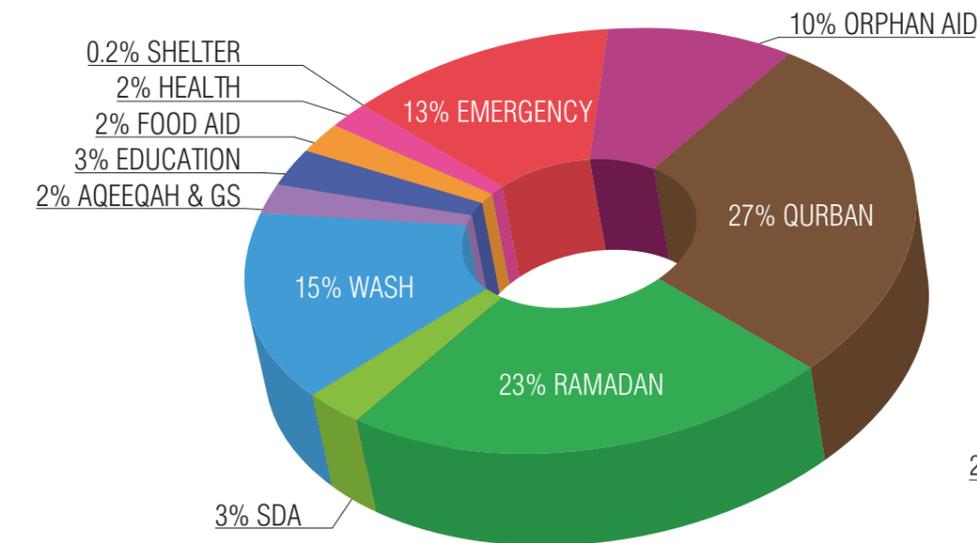


TOTAL BENEFICIARIES  
**24 499**  
\$239 149

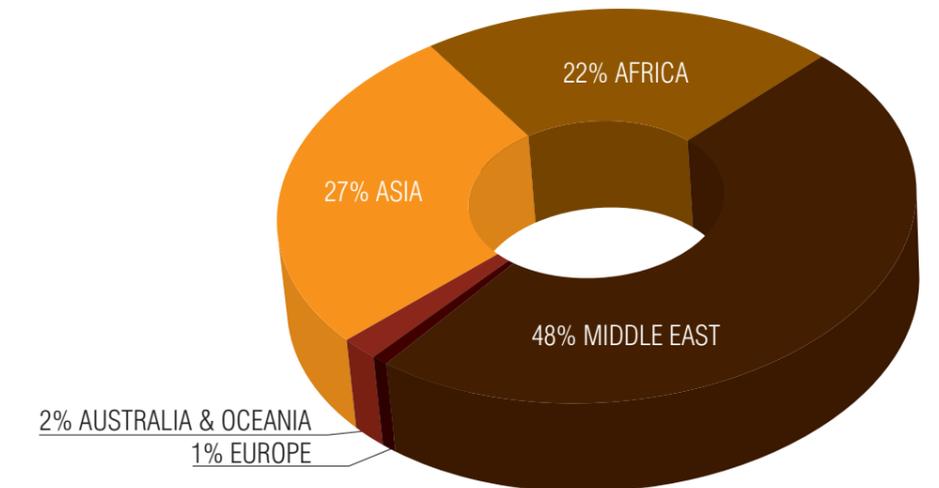
# FINANCIAL REPORTING

In order for us to confidently stand for our values, we focused on **accurate, transparent, and controlled accounting processes**. This year we focused on **reducing our admin percentage**, streamlining further our processes for even better operations **efficiency**.

Project Disbursements by Programmes



Project Disbursement % by Region



**Please note:** All the figures above are for Calendar Years (1st January - 31st December)

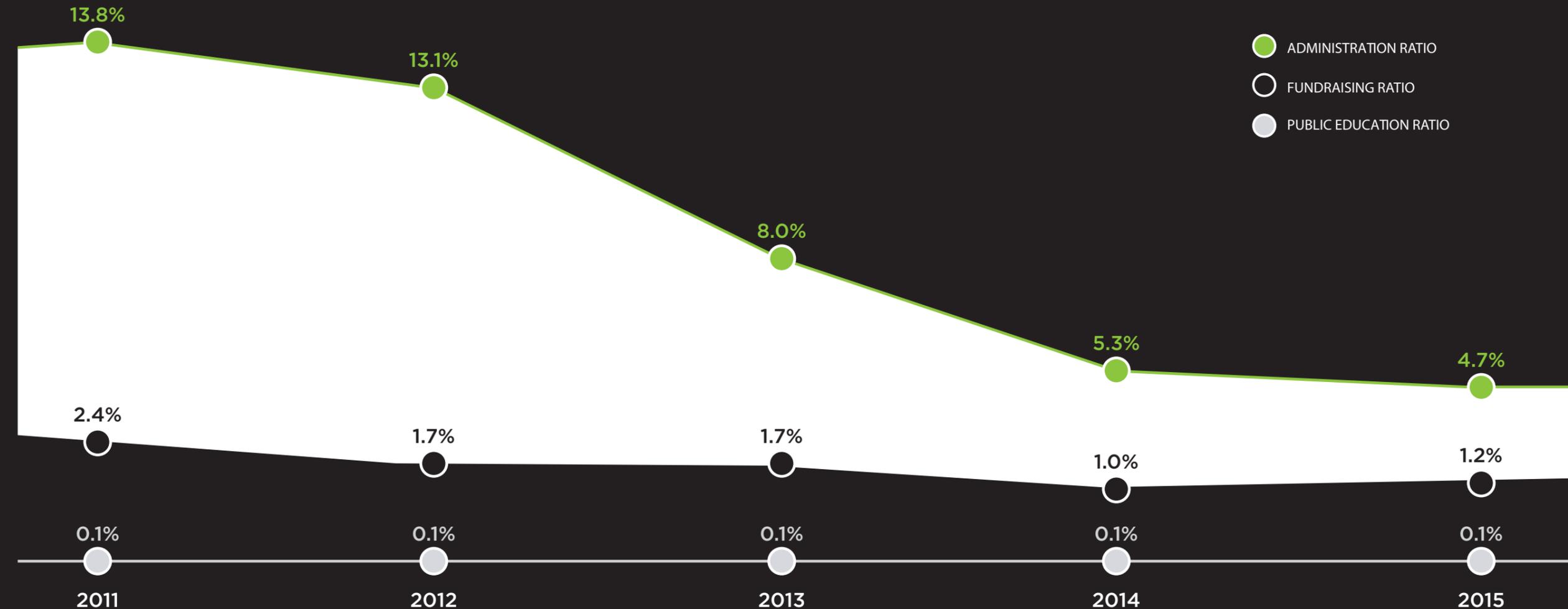
# NON-PROJECT EXPENSES



The **Administration Ratio** is the total amount spent on operations administration, presented as a percentage of total revenue.

The **Fundraising Ratio** is the total amount spent on fundraising, presented as a percentage of total revenue.

The **Public Education Ratio** is the total amount spent on educating local communities on international aid issues, presented as a percentage of total revenue.



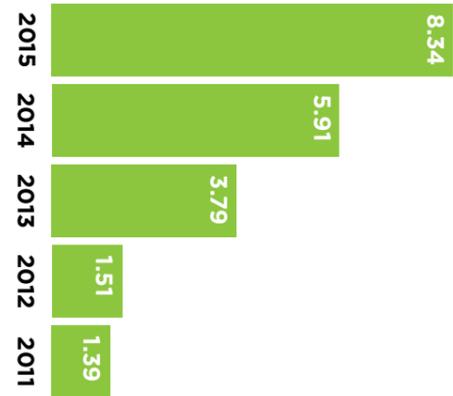
**Please note:** All the figures above are for Calendar Years (1st January - 31st December)



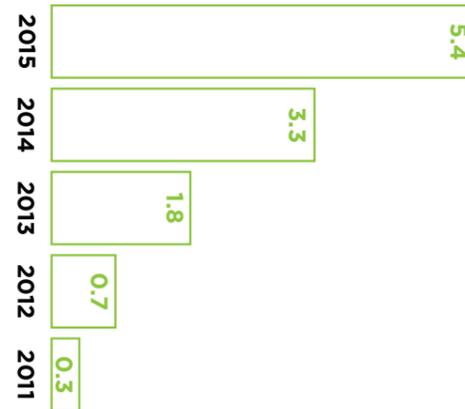
The programme **Expenditure Ratio** is the total amount spent on aid projects, presented as percentage of programme donations.



**International Development Programmes Expenditure (in million\$)**



**Estimated Number of Total Beneficiaries (in millions)**

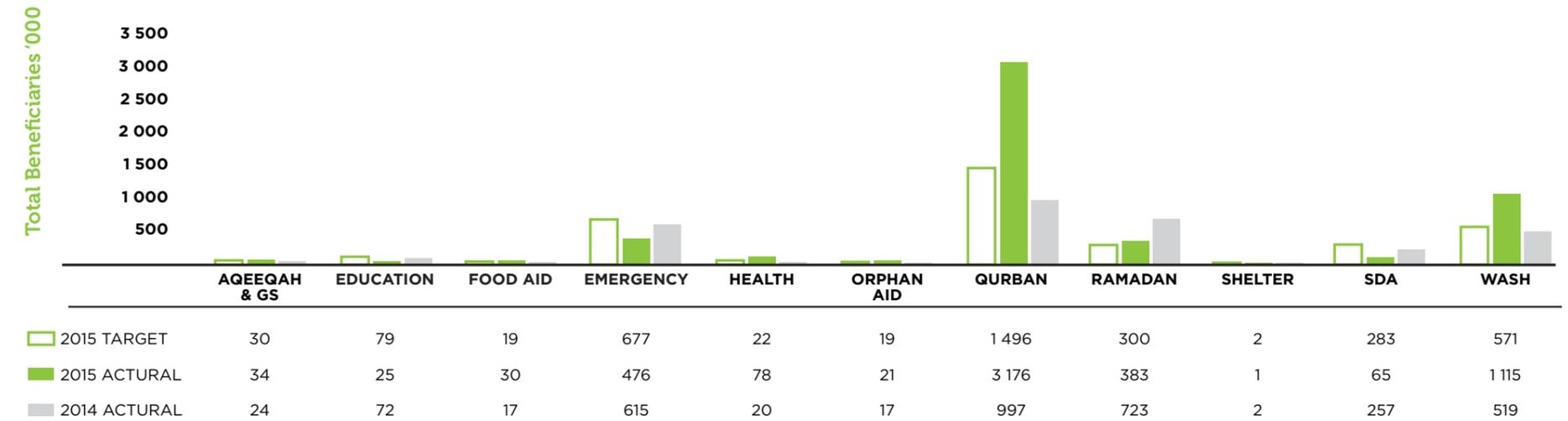


**63%**  
GROWTH FROM LAST YEAR

**Number of Total Beneficiaries 2014 - 2015 Comparisons (in million\$)**

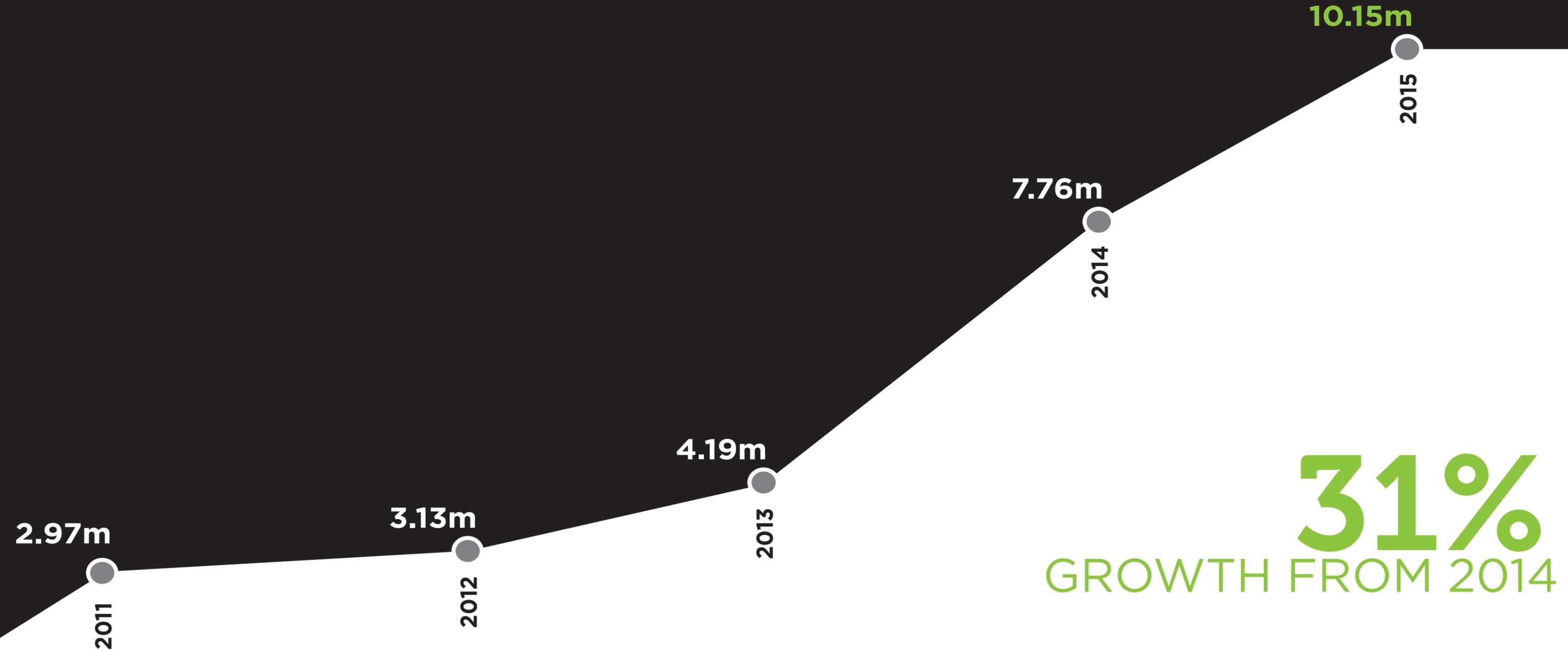


**Number of Total Beneficiaries 2014 - 2015 Comparisons**



# REVENUE GROWTH

(IN MILLIONS)



Please note: All the figures above are for Calendar Years (1st January - 31st December)

# AUDITED FINANCIAL REPORT



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**PARTNERS**  
Jonathan R Blake  
Mark G Arthur  
William R Masley



**INDEPENDENT AUDIT REPORT**  
**TO THE MEMBERS OF**  
**MUSLIM AID AUSTRALIA INCORPORATED**  
**ABN 23 05 651 2958**

#### Report on the Financial Report

We have audited the financial report of Muslim Aid Australia Incorporated which comprises the statement of financial position as at 30 June 2015, the statement of comprehensive income, changes in equity and statement of cash flows for the year then ended, notes comprising a summary of significant accounting policies and other explanatory information, and the statement by the members of the committee.

#### Committee's Responsibility for the Financial Report

The Committee of the association is responsible for the preparation of the financial report that gives a true and fair view in accordance with Australian Accounting Standards (including the Australian Accounting Interpretations) and the Associations Incorporations Act (NSW) and for such internal control as the committee determines is necessary to enable the preparation of the financial report that is free from material misstatement, whether due to fraud or error.

#### Auditor's Responsibility

Our responsibility is to express an opinion on the financial report based on our audit. We conducted our audit in accordance with Australian Auditing Standards. Those standards require that we comply with relevant ethical requirements relating to audit engagements and plan and perform the audit to obtain reasonable assurance whether the financial report is free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation of the financial report that gives a true and fair view in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by the members, as well as the overall presentation of the financial report.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

#### Basis for Qualified Opinion

As is common for organisations of this type, it is not practical for Muslim Aid Australia Incorporated to maintain an effective system of internal control over voluntary donations, subscriptions and other fund raising activities until their initial entry in the accounting records. Accordingly, our audit in relation to fundraising was limited to amounts recorded.

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**PARTNERS**  
Jonathan R Blake  
Mark G Arthur  
William R Masley



**INDEPENDENT AUDIT REPORT**  
**TO THE MEMBERS OF**  
**MUSLIM AID AUSTRALIA INCORPORATED**  
**ABN 23 05 651 2958**

#### Qualified Audit Opinion

In our opinion, except for the effects on the financial statements of the matter referred to in the qualification paragraph, the financial report of Muslim Aid Australia Incorporated is in accordance with the Association Incorporation Act (NSW), including:

- giving a true and fair view of the association's financial position as at 30 June 2015 and of its performance for the year ended on that date; and
- complying with Australian Accounting Standards.

**Crispin & Jeffery**  
**Chartered Accountants**  
Level 2  
57 Grosvenor Street  
Neutral Bay, NSW, 2089

**Mark Arthur**

Neutral Bay

This 21<sup>st</sup> day of October 2015

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**PARTNERS**  
Jonathan R Blake  
Mark G Arthur  
William R Masley

#### Muslim Aid Australia Incorporated

#### Statement of Comprehensive Income

for the year ended 30 June 2015

	Notes	2015 \$	2014 \$
<b>Revenue</b>			
Revenue from ordinary activities	2	8 602 962	5 439 644
Investment income	2	1 553	8 181
<b>Total Revenue</b>		<b>8 604 515</b>	<b>5 447 825</b>
<b>Expenses</b>			
Project delivery	3	7 239 539	4 753 993
Employee benefit expenses		734 442	479 271
Fundraising expenses	3	203 710	122 685
Depreciation	3	8 714	8 013
Net foreign exchange (profit)/loss	3	-	(10 381)
Loss on disposal of assets	3	-	-
Administration expenses		211 611	177 150
Payments under review	3	-	-
<b>Total Expenses</b>		<b>8 398 016</b>	<b>5 530 731</b>
<b>Finance Costs</b>			
Interest received	2	44 958	52 666
Other Income	3	10 939	-
<b>Total Finance Costs</b>		<b>55 897</b>	<b>52 666</b>
<b>Surplus</b>	3	<b>262 396</b>	<b>(30 240)</b>
<b>Other Comprehensive Income</b>		<b>-</b>	<b>-</b>
<b>Total Comprehensive Income for the year</b>		<b>262 396</b>	<b>(30 240)</b>

The above statement should be read in conjunction with the accompanying notes.

#### Muslim Aid Australia Incorporated

#### Statement of Financial Position

as at 30 June 2015

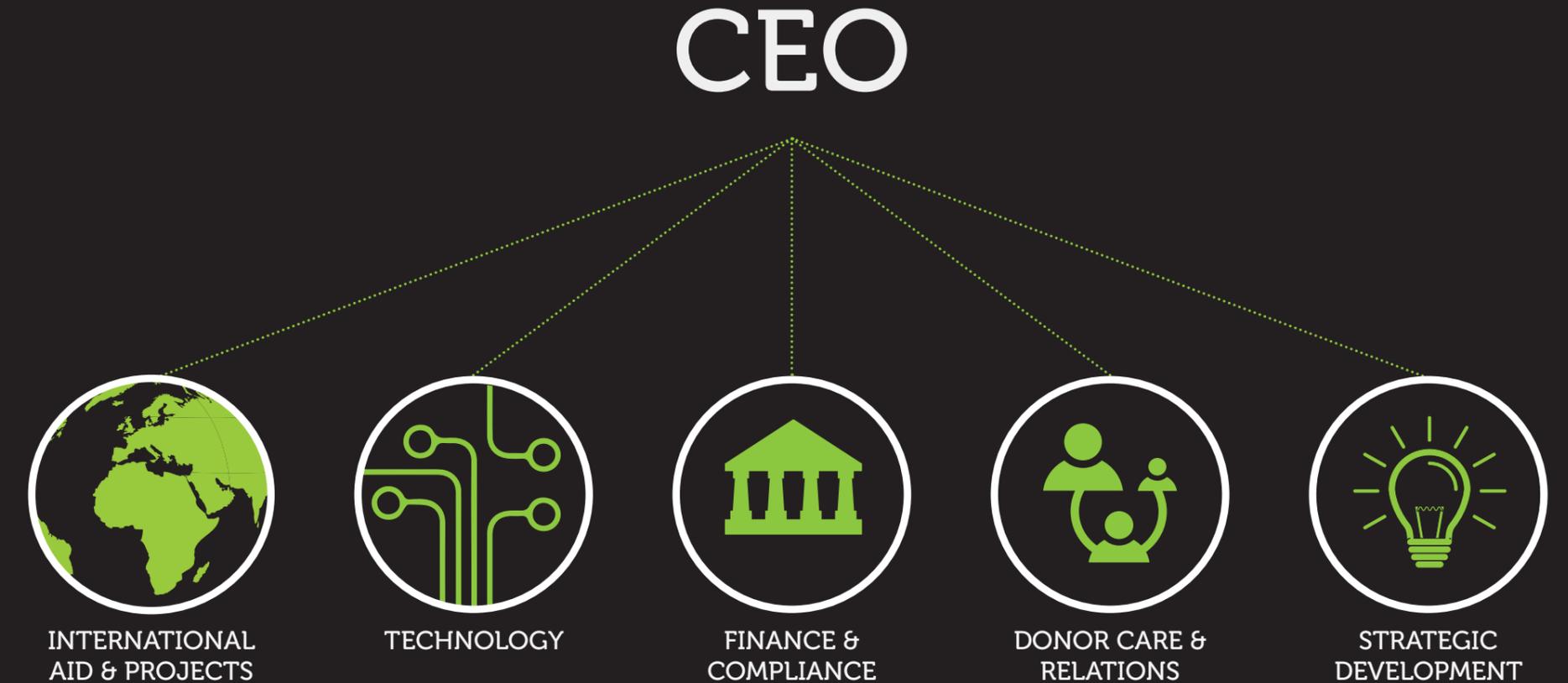
	Notes	2015 \$	2014 \$
<b>ASSETS</b>			
<b>Current Assets</b>			
Cash and cash equivalents	4	3 111 438	2 592 936
Investments	5	-	247 991
Trade and other receivables	6	31 583	36 549
Inventories		-	-
<b>Total Current Assets</b>		<b>3 143 021</b>	<b>2 877 476</b>
<b>Non-Current Assets</b>			
Furniture and equipment	7	27 966	31 373
<b>Total Non-Current Assets</b>		<b>27 966</b>	<b>31 373</b>
<b>Total Assets</b>		<b>3 170 987</b>	<b>2 908 849</b>
<b>LIABILITIES</b>			
<b>Current Liabilities</b>			
Trade and other payables	8	70 315	70 573
<b>Total Current Liabilities</b>		<b>70 315</b>	<b>70 573</b>
<b>Total Liabilities</b>		<b>70 315</b>	<b>70 573</b>
<b>NET ASSETS</b>		<b>3 100 672</b>	<b>2 838 276</b>
<b>EQUITY</b>			
Retained earnings		3 100 672	2 838 276
<b>Total Equity</b>		<b>3 100 672</b>	<b>2 838 276</b>

The above statement should be read in conjunction with the accompanying notes.

# CORPORATE STRUCTURE

“My vision is to see MAA not just an enormously successful organisation, rather an essential organisation in the humanitarian aid industry Insha’Allah.”

MAA CEO SHEIKH HASSAN ELSETOHY



# OUR TEAM



PROPHET MUHAMMAD (PBUH) SAID,

“None of you truly believes until he wishes for his brother what he wishes for himself.”

BUKHARI AND MUSLIM



**CHEIF EXECUTIVE OFFICER** Sh Hassan Elsetohy

**DIRECTOR STRATEGIC DEVELOPMENT AUSTRALIA** Riyadh Ally  
**SYDNEY COMMUNITY RELATIONS COORDINATOR** Vinie Widiyari  
**VICTORIA COMMUNITY RELATIONS COORDINATOR** Mujde Selek

**MEDIA PRODUCTION SPECIALIST** Mohamed Issa  
**GRAPHIC DESIGNER** Mariam Khatib

**NATIONAL PROJECTS MANAGER** Ahmad Baghdadi

**INTERNATIONAL PROJECTS MANAGER** Taupheeq Omar

**INTERNATIONAL PROJECTS MANAGER** Saeed Khan

**INTERNATIONAL PERMACULTURE PROJECTS MANAGER** Kenelm Piers Alexander McCausland

**TURKEY BRANCH MANAGER** Bahodur Umarov

**DIRECTOR FINANCE & COMPLIANCE** Umar Mushtaq  
**MANAGER INTERNAL AUDITOR & COMPLIANCE** Fadia Tasneem

**MANAGER INFORMATION TECHNOLOGY** Rehan Ahmed

**DIRECTOR DONOR CARE** Nabil Quadan  
**DONOR CARE COORDINATOR** Eaman Mourad  
**DONOR CARE COORDINATOR** Sabah Elali



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