

ANNUAL REPORT 2015 UMRELIEF.ORG

EVERY ORGANIZATION HAS SPECIFIC YEARS THAT ARE MARKED BY UNPRECEDENTED GROWTH AND DEVELOPMENT.

FOR US, THAT YEAR WAS 2015



FOREWARD

FROM THE

CEO

invested greatly in the infrastructure of the organization and experienced exponential returns. I am proud of the strides we have made as an organization to increase our impact while **improving the lives of 1.4 million people around the world in 2015.**

It was a year in which we

"At the start of the year, the entire organization was operating on a budget of \$4.9 million with a staff of 11 employees worldwide. By year's end, support for our programs had increased and generated a revenue well over \$5.9 million and 59 employees worldwide. This rapid growth was in large part due to the hard work and dedication of UMR staff and volunteers, but more so the tremendous support that we received from our donors and partners."

The most important part of any organization's life is the transitionary phase between the start-up and the institution. In 2015, we further established UMR by formalizing the structure of our Programs Department. This structure allowed for the expansion of UMR programs and the establishment of the first international UMR office in Jordan. Our programs portfolio also grew significantly, with programs spanning various spheres of relief and development: global health, food security, WASH (water, sanitation and hygiene), economic empowerment, education, and orphan and widow care. Our merger with the Peaceful Families Project (PFP) has added tremendous value to our domestic programs which include inmate education, social services for resettled refugees, and helping with the opening of a new dental clinic in south side Chicago. These programs garnered wide support and provided the bedrock of our two major campaigns during Ramadan and Winter.

We also expanded the support functions of the organization through the establishment of departments of Communications, Finance, Emergency Response, and Volunteers. We invested in rebranding the organization, and worked with UK-based design house One Agency to convey the spirit of the organization through a new visual identity-one that emphasized the centrality of our beneficiaries to our work. Minimalist and clean, our new brand identity represents a central tenet at UMR: that the most elaborate aspect of UMR is our work with individuals and communities worldwide. We're proud of the success we have seen in our rebranding efforts, and the exposure that it has given to UMR's programs has been nothing short of miraculous. We're grateful to the new supporters that we have gained as a result of our rebranding effort, as well as to God whose divine providence has made it all possible.

Our spirit has always remained with the younger generation; it is they who truly founded this organization after the Haitian earthquake in 2010. Therefore, it is no secret that our student-led university chapters are our greatest achievement thus far. Throughout 2015, these chapters grew from 9 to 33 spanning the continental United States, with interest from students in Canada, Australia, and the United Kingdom. In 2015, our chapters raised over \$800,000 for UMR programs, participated in over 400 community service projects including the feeding of over 12,000 homeless people, and establishing an amazing social media presence of over 20,000 followers. Our goal for 2016 is to further support the development of the chapters we currently have, while increasing efforts to start new ones in which members will serve as the lead advocates for UMR.

We're optimists here at UMR. Our future is bright. In 2016, UMR will be participating in the World Humanitarian Summit held in Istanbul as the international community gathers to set the humanitarian priorities for the next 15 years. These sustainable development goals will guide our work. We will also expand the role of the organization through the establishment of an Advocacy Department to help galvanize our chapters to develop a humanitarian grassroots movement, while also increasing our government outreach and cementing our relationships with international agencies, with the aim of UMR being a stakeholder in influencing national and international policy.

The road ahead is long and difficult, but with your continued support, we will be able to eradicate poverty and help bring about a world in which every individual has an equal chance at a secure and happy life.

Sincerely.

Dr. Abed Ayoub President and CEO

PROGRAMS

Programs are the lifeblood of any NGO; when programs are successful, an NGO is successful. 2015 was a strong year for UMR programs - **we improved the lives of 1.4 million people globally**.

We worked hard to develop our programs from conceptual ideas to tangible successful outcomes that planted the seed of sustainable growth for the impacted communities. UMR's programs range from providing the most basic needs for human survival (food and water), to developing long-term solutions to empower beneficiaries to lead secure and positive livelihoods. As part of our programs portfolio, UMR develops major campaigns such as Ramadan and Qurbani. During the month of Ramadan, UMR implemented four programs: Food Security, Water Sanitation and Hygiene (WASH), Orphans, and Healthcare. One of the major focuses of Ramadan is the distribution of food packages to feed families for the month of Ramadan.

LAST YEAR, 23,997 BENEFICIARIES BENEFITTED FROM THE RAMADAN FOOD PACKAGES THAT FED FAMILIES OF UP TO 7 PEOPLE FOR THE ENTIRE MONTH.

Our Qurbani campaign has the purpose of giving the gift of meat to as many people in need as possible, many of whom rarely eat meat due to the high cost and lack of access to it.

Qurbani is an essential part of the celebration of the holiday Eid Al-Adha holiday.

UMR DISTRIBUTED MEAT TO ALMOST 50,000 BENEFICIARIES IN 2015.

FOOD SECURITY

Food is a fundamental need for the survival of human life. The World Food Summit of 1996 defined food security as existing "When all people at all times have access to sufficient, safe, nutritious food to maintain a healthy and active life."

Food security is built on three pillars: food availability, food access, and food use. Some 795 million people in the world do not have enough food to lead a healthy active life¹- that's about one in nine people on earth. Poor nutrition causes nearly half (45%) of deaths in children under five - 3.1 million children each year². Food security is a complex issue- interconnected to health, sustainable economic development, environment, and trade.

Since one of our key priorities in providing basic needs for survival in 2015 was food security, UMR successfully implemented two major food distribution campaigns globally: Ramadan and Qurbani.

RAMADAN

1,290			BANGLAD	DESH	
1,500			CAMEROO	DN -CENTRAL AFRICAN R	EPUBLIC REFUGEES
2,142			INDIA/K	ASHMIR	
6,755			JORDAN	PALESTINIAN/SYR1	AN REFUGEES
1,392			KENYA		
1,625			MYANMAR	2	
893			PAKISTA	N	
8,400			PALESTI	NE GAZA/WESTBA	NK
	1	I	I		1
	2000	4000	6000	8000	10000
					_

23,997 TOTAL NUMBER OF BENEFICIARIES

¹Source: http://www.who.int/ trade/glossary/story028/en/

²Source: https://www.wfp.org/ hunger/stats

QURBANI

		_			
3,000			AFGHANIST	AN	
3,000			BANGLADES	н	
1,200			CAMEROON		
1,200			CENTRAL AF	RICAN REF	UBLIC
2,500			INDIA		
1,250			IRAQ		
9,500			JORDAN		
4,000			KASHMIR		
3,000			KENYA		
1,200			LEBANON		
4,225			MYANMAR		
2,500			PALESTINE		
3,000			PAKISTAN		
3,000			SOMALIA		
5,616			SUDAN		
65			USA		
1,400			YEMEN		
	2000	4000	6000	8000	10000

49,656 TOTAL NUMBER OF BENEFICIARIES

WATER, SANITATION & HYGIENE

Water pervades every aspect of human existence. It is the building block of life, and for far too many people, it remains a scarce luxury. The world is experiencing a global water crisis - where 1 in 10 people lack access to water and 1 in 3 people lack access to a toilet³.

With expected increases in global population, food and water demand is predicted to increase by 50% by 2030⁴, emphasizing the importance of addressing this crisis head-on.

UMR firmly believes that clean water, basic latrines and good hygiene practices are essential for the survival and development of children. With around 2.4 billion people who do not use improved sanitation, and 663 million who do not have access to improved water sources, the lives of millions of people are at risk without these basic needs, especially children. For children under five years old, water- and sanitation-related diseases are one of the leading causes of death.

Every day, over 800 children die from preventable diseases caused by poor water, and a lack of sanitation and hygiene. In Pakistan some 7 million girls under 10 go to primary schools, 5.4 million between 10 and 14 attend lower secondary school, and 3 million go to higher secondary schools. **UMR built and sustained bathroom facilities for 1,076 girls in schools across 7 regions in Pakistan.**

Another grim reality is the alarming number of women and children who trek miles from their home to collect water for their household. This often makes attending school less of a priority due to the amount of energy and time it takes to make this daily journey. In order to address this problem, UMR strategically built over 450 water wells centered around schools and larger community homes in Bangladesh, Cambodia, Pakistan, and Sudan.

³Source: http://water.org/water-crisis/ water-sanitation-facts/

HEALTHCARE

Poor hygiene practices and sanitation facilities are one of the biggest threats to global health. The poorest of the poor, around the world, have the worst health. Those at the bottom of the distribution of global and national wealth, those marginalized and excluded within countries, and countries themselves disadvantaged by historical exploitation present an urgent moral and practical focus for action⁵.

Over one billion people lack access to healthcare on a yearly basis, which continues to demonstrate the high priority of healthcare⁶ on the global scale.

When West Africa experienced the biggest outbreak of the Ebola virus of all time- causing thousands of deaths, destroying fragile healthcare systems, and damaging the economies of countries (some of which were still post-conflict areas) - UMR responded by shipping three 40ft containers of medicine, medical equipment and supplies to sixteen hospitals and health centers in Sierra Leone. The medical equipment comprised of first class quality items such as metal spring beds, walkers, crutches, wheelchairs, bed tables, leg exercisers, and examination tables. The medicine included Doxycycline, Ringers Lactate, and Multi-Vitamins for adults and children, Typhoid tests and HIV/AIDS tests, assorted medical and toiletries supplies for 593,700 pediatrics and maternity patients.

Similarly, UMR has delivered complex medical shipments to sustain **Maternal Health Clinics in Nigeria** which benefitted 31,285 women just in 2015. We are dedicated to providing underprivileged hospitals and clinics with the medication and medical supplies needed to maintain the supply and demand of their patients' day in and day out. In 2015 UMR carried out this dedication in Bosnia (133,161 beneficiaries), Somalia (166,150 beneficiaries), Gaza & the West Bank, Palestine (222,340 beneficiaries), Syria (69, 568 beneficiaries), and Kenya (38,000 beneficiaries).

As part of UMR's mission to provide the necessary medicine and medical supplies to sustain and maintain underprivileged hospitals and clinics, we are also dedicated to delivering proper oral and dental hygiene care to communities where a dire need is present. In 2015, UMR sent a team of Dentists and Dental Health Professionals to Haiti where they treated 110 patients. In the United States, UMR helped establish a dental clinic with IMAN in Southside Chicago, to provide free dental service to uninsured people. In addition, UMR spent a day in Tampa, Florida where we treated 35 uninsured patients, many of whom were homeless and have had very little to no dental and oral hygiene attention prior to our day long dental clinic.

UMR also responded to the deteriorating health crisis in West Darfur, Sudan in 2015. In an effort to contribute to the reduction of mortality and morbidity in the region, we provided outpatient clinic to the IDPs, immunization coverage to children under five years old, and health education to 76,872 beneficiaries. In addition, following the Burma Flood Disaster, UMR responded with emergency food supplies to 1,500 Rohingya people.

⁴Source: http://www.unwater.org/water-cooperation-2013/watercooperation/facts-and-figures/en/

*Source: http://www.globalissues.org/article/588/global-healthoverview
*Source: http://www.globalissues.org/issue/587/health-issues



EDUCATION

Education empowers people. It is the mechanism in which an individual from the lowest socio-economic status, or from a war-torn region, or from a disenfranchised institution; is able to build the successful future that they dream of. As many as 476 million children and young people between the ages of 3 and 18 live in 35 countries affected by crises. 80 million of them have had their education disrupted or destroyed by emergencies and protracted crises.

The situation for girls is even worse, being 2.5 times more likely to be out of school than boys in countries affected by conflict. Less than two percent of all humanitarian funding has gone to education every year since 2010, with a current estimated \$9 billion gap for education in emergencies annually⁷.

Through donor-led capacity development, UMR is dedicated to **identifying and filling the gaps in education aid.** Our goal is to increase the technical skills and expertise of our beneficiaries by delivering and administering education, both in the classroom and in the education ministry – a key part of a more **systemic approach** to improving education.

In 2015 UMR provided 500 scholarships to Palestinian students (Refugees) in Palestine/Jordan.

Additionally, in Aide Camp (1 out of the 3 refugee camps in Bethlehem, Palestine) UMR ran a creative learning project where **6,675 children were provided the platform to express their opinion in the ongoing conflict.** Here in the U.S., as part of UMR's domestic focus, we organized a 'Back to School' drive in California where **1,250 children of the Bay Area were** given brand new backpacks to fill with a wide range of new school supplies of their choice. In addition, close to our Headquarters in Virginia, we run a year around social service program with a local partner where children and adults are provided free tutoring services, along with a wide range of educational trainings to further their skillsets. In 2015 alone, UMR has assisted 1,400 members of

In addition, UMR in collaboration with our partner, implemented the Bachelor Degree Scholarship Program for inmates at the Utah Department of Correction State Prison. In 2015, UMR awarded 8 inmates with a full scholarship towards earning their Bachelor's Degree in Arabic and Islamic Studies with the American Open University (AOU).

the Northern Virginia community.

⁷Source: http://whsturkey.org/Contents/Upload/SS4%20 Education_0byqtqqo.y5z.pdf



LIVELIHOODS

In our efforts to invest in the livelihoods and sustainable development of communities in need, UMR started a halal micro-finance program in the eastern provinces of Sri-Lanka.

This program is designed for families that have been affected by natural and man-made disasters by creating lifechanging opportunities for them. The program supported 48 entrepreneurial

low-income families who were either starting income-generating activities or struggling to find capital to develop income generation activities.



ORPHAN CARE

The absence of one or both parents should never force a child into a life of destitution. The estimated number of orphans globally currently reported by the US Government and UNICEF, include: 17.8 million children worldwide who have lost both parents ("double orphan"), and 153 million children worldwide who have lost one parent ("single orphan")⁸. Sponsoring a positive future for an orphan is to offer the gift of a new life⁹. That orphan becomes an integral part of an extended family and gains the potential to build a brighter future for themselves.

In 2015, UMR sponsored over 1,300 orphans in Afghanistan, Bangladesh, India, Pakistan, Gambia, Senegal, Sri Lanka, Kashmir, Nepal, Somalia, and Sierra Leone. Our donors' sponsorships go directly to support an orphan. In practice, this takes place after a detailed assessment of needs and setting realistic, long-term objectives. Our sponsors provide a regular donation that pay for food, clothing, medicine, and education for children in some of the most desperate and deprived areas in the world. The sponsorship goes beyond short-term fixes, and focuses on the long-term welfare of young lives in need.

In 2015 UMR also continued to support the Tashirat Orphange in Tepoztlan, Mexico. As part of efforts to encourage sustainable development we renovated a number of dilapidated bungalows on the property enabling the Orphanage to become self-sufficient through renting out the properties. In addition, we helped build two kitchens and two bathrooms



⁸Source: http://mercyprojects.org/150-million-risk-children/?gclid =CNiRxrHKqswCFZNZhgodrvsDxQ

⁹Source: http://www.orphansinneed.org.uk/

EMERGENCY RESPONSE

Emergencies occur nearly every day and affect thousands of communities around the world, leaving people in urgent need of help to survive and recover. While some emergencies, such as Typhoon Haiyan in the Philippines and Cyclone Phailin in India in 2013, gain widespread media coverage, many others are poorly publicized and receive little public attention.

The circumstances can range from catastrophic rapid-onset natural disasters and disease outbreaks to slow-onset crises such as food shortages, drought, and genderbased violence and displacement of populations due to war and civil unrest. Both rapid and slow-onset emergencies can erase hard-won development gains and hinder progress, significantly reducing community resilience. After decades of natural and man-made disasters, often exacerbated by climate change and chronic conflict, many countries are facing emergencies as the "new normal"¹⁰. It is our responsibility to protect our planet from manmade conflict and crises, whether it be war or the destruction of the environment. UMR is dedicated to ensuring that the pressing state of people suffering due to war and natural disasters receive the emergency response needed to guarantee their public safety and health by addressing all the concerns

In 2015, we held a Winterization Campaign for Syrian Refugees in Jordan, Turkey, and Lebanon where we distributed essential blankets, fuel and clothing to 14,504 beneficiaries.

that pertain to their livelihood.

Additionally, UMR provided education and psychosocial support services to 2,087 Syrian children who will have the opportunity to b recovering from the experience o displacement, and to access support for their psychosocial and emotiona wellbeing. Specifically, 527 ch have benefited from the Child F Spaces project and 1,560 childre have benefited from the Psychos Support Services project during 20 The deteriorating security situatio of the Syrian crisis prohibits many children from accessing education of health facilities, and creates severe protection threats and risks to their livelihoods. Approximately half of those affected by the violent conflict in Syria are children. Immediately following the **Nepal** Earthquake that devastated an entire population and killed thousands, UMR deployed volunteers and a medical shipment to alleviate the dire medical needs of 13,786 Nepalese victims.

¹⁰Source: http://www.gatesfounda Global-Development/Emergency-I

PEACEFUL FAMILIES PROJECT (PFP)

In our plans to expand our outreach and advocacy efforts in local communities, UMR announced in 2015 a celebrated acquisition and merger with Peaceful Families Project (PFP). This transition is intended to sustain the work PFP has been conducting, while expanding the reach of PFP's services to a broader audience.

Over the past 15 years, Peaceful Families Project (PFP) has been committed to building and supporting healthy Muslim families by increasing awareness of the complex dynamics of domestic violence. They have managed to accomplish this by facilitating workshops for Muslim leaders and communities, providing training and technical assistance for professionals, conducting research, and developing resources.

Many have supported these efforts and achievements, including the highly sought-after 'Imam Trainings.' These trainings have provided a platform in which PFP trains hundreds of Imams and community leaders on the issue of domestic violence from both a religious, as well as a clinical, perspective in the United States, South Africa, and Sudan. These efforts reflect Peaceful Families Project's unique position as the only Muslim voice combatting domestic violence during national and international governmental and non-governmental summits and conferences.

In 2015, PFP provided their services to 240 people and served as a strong launching pad for the new Advocacy and Outreach Department UMR plans to establish in 2016; where local community members, national volunteers, and university chapters are able to gain the necessary skills and resources to successfully campaign and advocate on the grass-roots level.

CHAPTERS

UMR serves as the lead Muslim NGO that invests in grass-roots organizing through university chapters across the United States. Several organizations have chapters in schools around the nation, but UMR's chapters are unique.

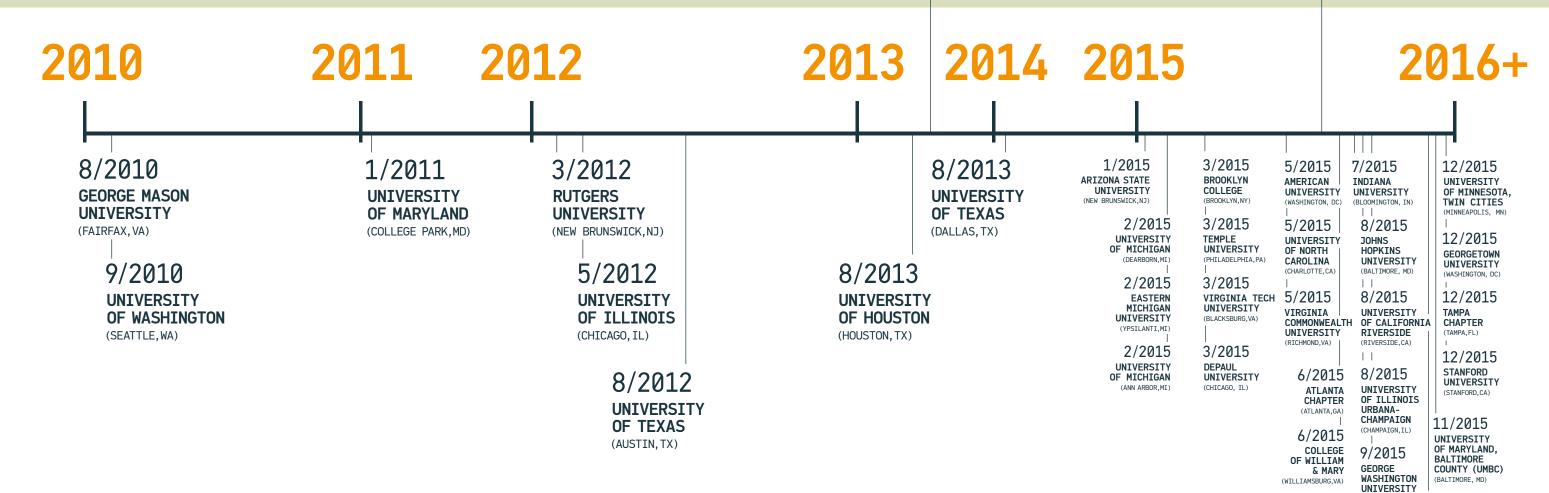
The communication and mentorship provided from the national office to work closely with chapters is exceptional, along with the leadership and Project Management Professional (PMP) trainings offered.



TIMELINE

UMR chose to work with students in universities ranging from ages 18-25 because this is a key age for students to get involved in that which feeds their passions. They are looking for opportunities to learn, gain experience, and work to improve the world around them. Additionally, students are always willing to learn, which aligns perfectly with UMR's mission. University students are at the brink of developing their lives professionally, which allows UMR to mentor students through these life transitions and build a life-long bond with them. SEVERAL ORGANIZATIONS HAVE CHAPTERS IN SCHOOLS AROUND THE NATION, **BUT UMR'S** CHAPTERS ARE UNIQUE.







10/2015 VANDERBUILT UNIVERSITY (NASHVILLE, TENNESSEE)

(WASHINGTON, DC)

IMPACT AND OUTREACH

ŢŢŢŢŢŢŢŢ NO. **TOTAL VOLUNTEERS**

4,00**SERVING MEMBERS**

ZU.UUSOCIAL MEDIA FOLLOWERS

COMMUNITY SERVICE



01.PROJECT DOWNTOWN FEEDING THE HOMELESS

Project downtown is our chapters' initiating event. Chapters start out by getting a group of friends together to distribute food to the homeless. This developed into providing services beyond just handing out food. More experienced chapters seek to provide job support, hygiene education and materials to help tackle the root causes of poverty.

EVENTS: 410



02.CANPAIGN COLLECTING 25,000 LBS OF FOOD

The CAN-paign started out as the first ever National Muslim Canned food drive. This is an annual event where our university chapters all over the nation come together to collect cans to support their local food pantry or food bank. Chapters conduct assessments on what is most needed in their localities and collect based on that information. Donors are encouraged to donate food that is new, healthy, and filling.

EVENTS IN 2015: 300

FUNDS RAISED: CHAPTER BODY MEETINGS: \$800,000 50

PEOPLE FED/MEALS PREPARED: 12,000

EVENT ATTENDEES: 15,000

QUOTES FROM CHAPTER MEMBERS

"JOINING UNITED MUSLIM RELIEF HAS INSPIRED ME TO GIVE BACK TO MY COMMUNITY BOTH ON A LOCAL, AND GLOBAL LEVEL.

It has benefitted me spiritually, in that we are helping those in need, and giving back as a form Sadaqa. I am blessed and grateful to be a part of an organization that strives to make a positive change in almost every area possible. May God perpetually bless this organization for all the good it has done." HILAL, BOARD MEMBER, UNIVERSITY OF MINNESOTA TWIN CITIES, MN

"UMR HAS NOW BEEN FEATURED IN MORE COVER LETTERS, APPLICATION ESSAYS, AND INTERVIEWS THAN I CAN KEEP TRACK OF.

I joined UMR with the intention of using my skills and experience to give back but instead ended up gaining so much more in professional development and understanding of how different organizations, systems, and communities affect each other. Students truly learn how to be leaders at UMR."

WADIAH, BOARD MEMBER, UNIVERSITY OF MARYLAND COLLEGE PARK, MD

"I started the GW UMR chapter thinking it was going to be my way of giving back to the community and leaving a legacy at GW but it ended up being the other way around. This opportunity has allowed me to grow into the person I am today and I feel so blessed to have been a part of this beautiful organization.

UMR HAS LEFT ITS MARK ALL OVER THE WORLD AND HAS LEFT ITS MARK WITH ME AND I HOPE TO STAY INVOLVED NO MATTER WHERE I END UP AFTER GRADUATION." TAIYBAH, FOUNDER AND PRESIDENT, GEORGE WASHINGTON UNIVERSITY WASHINGTON, DC

"JOINING UMR IS, HANDS DOWN, ONE OF THE BEST DECISIONS I HAVE MADE. EVERY TIME I DO SOMETHING RELATED TO UMR I GAIN A SENSE OF PURPOSE AND HAPPINESS.

This organization is truly incredible with all the giving back it does and I am honored to be a part of it."

KULSUM, UMR ALUM, UNIVERSITY OF TEXAS DALLAS, DALLAS



OUR THREE WINNERS ENDOWMENT

Three years ago, at an event for Syria organized by United Muslim Relief. the Abu Salha and Barakat families met for the first time. Through their passion and drive for the cause. their children fell in love with the work they conducted for the organization, as well as with each other. Although their love was tragically cut short, their passion for community service and humanitarian assistance has lived on.

Their drive has been one that has spread like fire throughout the nation through simply talking about the life of good work all three led. This very drive that pushed them to help those around them both domestically and abroad has resonated with adults and youth all over the world. Through the work of their families, friends and everyone who has heard about them, the Our Thee Winners movement is one that has gone beyond the tragic day they lost their lives.

Our Three Winners are Deah Barakat. Yusor and Razan Abu Salha. They were three inspiring, charismatic and altruistic individuals who lived for something beyond themselves. Through their drive to help those in need, they volunteered regularly for several organizations including UMR. Yusor and Deah had integral parts in establishing one of our strongest and most exemplary chapters the Triangle chapter based in Raleigh, North Carolina. Deah lead fundraising dinners, dental missions and several other initiatives to help those in Syria and elsewhere. On top of excelling at his studies in Dental school, he was sure to be an active member fundraising and raising awareness for the Syrian crisis. Yusor built relationships among women in the community along with supporting dental missions and other initiatives that Deah led. Razan, although younger, displayed the same self-starter qualities and joined in whenever she could. She worked hard and eventually became the Project Downtown chair for the chapter.

representation through our chapters and volunteers throughout the nation, we have until this point made promoting the endowment and the legacy of Our Three Winners a priority within the organization and beyond. Since February 2015, we have hosted a variety of events - the Triangle chapter hosted the first annual Gala raising almost a quarter of a million dollars for the endowment. The support received from the community at large is key in being able to sustain the initiatives that Our Three Winners were passionate about. From there throughout 2015, we had several students approach UMR in hopes of emulating the spirit of Deah, Yusor and Razan and start their own UMR chapters in their local communities and universities. Due to their inspiration, we had 21 new chapters open, and every single chapter when asked why they wanted to start a chapter shared that it was because they looked up to Our Three Winners and the leadership they had in their own chapter. Leading up to the anniversary of their passing we hoped to re-vamp the support for the endowment itself. We redesigned OurThreeWinners.org and had a nation-wide campaign of community service and awareness. There were over 35 events across the nation from Berkeley, California to Baltimore, Maryland raising awareness of the endowment and the work that Our Three Winners did. This included handing out roses—personifying the sweetness

As an organization with

Deah, Yusor and Razan spread to every life they touched; balloon releases that symbolized how far and wide their reach spread and the awareness they brought to the causes they were passionate about; and dental supply drives that replicated one of Deah's last good deeds.

This endowment is going back to the traditions that the Prophet (SAW) established and directly noted as providing good beyond one distribution. When a tree is planted, everyone can benefit from its fruit. This is an example of an initiative that will change the mindset of giving within the Muslim community. The mission is to build The Our Three Winners Endowment to exist as a separate fund within the UMR Endowment, an independent 501(c)3 tax exempt entity. The application was submitted in October 2015 and was assigned to an IRS agent on January 6th 2016.

VOLUNTEERISM

Our staff worked extremely hard at the close of 2015 to finish the year off strong. Among our many other successes, we were able to bring on a National Volunteer Manager to join our staff. In addition, we secured a great honor for UMR by being selected as a President's Volunteer Service Award (PSVA) Leadership Level Organization, which rewards 1,000 UMR volunteers with a Presidents Volunteer Service Award for their commitment to humanity.

UMR strives to engage all members of our community by recruiting youth and professional volunteers. Our professional volunteers bring their passion for relief and development & special expertise to our young and vibrant UMR workforce. Volunteer opportunities vary from short term (3-6 months) to long term (one year or more) in the fields of Health, Project & Operation Management, and Event Management. All of our volunteer opportunities are School Service Learning Certifiable, which amplifies the great recognition of being a UMR volunteer.

IF INTERESTED IN BEING A UMR VOLUNTEER PLEASE VISIT;

umrelief.org/volunteer

or contact our National Volunteer Manager, **Zebiba Jibreel** at **zjibreel@umrelief.org** for any questions on volunteering or interning with UMR.

UNITED MUSLIM RELIEF

FINANCIAL STATEMENTS

DECEMBER 31, 2015 WITH INDEPENDENT AUDITOR'S REPORT

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INDEPENDENT AUDITOR'S REPORT

To The Board of Directors of United Muslim Relief

We have audited the accompanying financial statements of United Muslim Relief (a nonprofit organization) which comprise the statement of financial position as of December 31, 2015 and the related statement of activities and cash flows for the year then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with the accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditors' Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditors' judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements 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. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

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

Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of United Muslim Relief as of December 31, 2015 and the change in the net assets and its cash flow for the year then ended

in accordance with accounting principles generally accepted in the United States of America.

Change in Basis of Accounting

We draw attention to Note 2 of the financial statements, which describes the basis of accounting. In 2015, the Organization changed the basis of accounting used to prepare the financial statement from modified cash basis to accruals basis of accounting generally accepted in the United States of America.

Raya CPA & Consulting Services, LLC Fairfax, Virginia 5/13/2016

UNITED MUSLIM RELIEF

STATEMENT OF FINANCIAL POSITION DECEMBER 31, 2015

Assets

	Unrestricted	Temporary Restricted	Permanently Restricted	Total
Current Assets	1	1		
Cash	\$ 352,772	\$ 605,259	\$ 544,783	\$ 1,502,814
Pledges receivable	193,957	785,373	42,422	1,021,752
Field offices	-	3,632	-	3,632
Prepaid expenses	30,926	17,200	-	48,126
Total current assets	577,655	1,411,464	587,205	2,576,324
Fixed Assets				
Property, equipment and furniture	30,925	-	-	30,925
Less: accumulated depreciation	3,148	-	-	3,148
Fixed assets - net	27,777	-	-	27,777
Total Assets	\$ 605,432	\$ 1,411,464	\$ 587,205	\$ 2,604,101
Liabilities and Net Assets				
Current Liabilities				
Accounts payable	\$ 98,458	\$ 60,709	\$ -	\$ 159,167
Payroll tax liability	17,211	-	-	17,211
Grants payable	-	34,368	-	34,368
Due to partners	-	56,606	-	56,606
Total current liabilities	115,669	151,583	-	267,252
Net Assets	489,763	1,259,881	587,205	2,336,849
Total Liabilities and Net Assets	\$ 605,432	\$ 1,411,464	\$587,205	\$ 2,604,101

UNITED MUSLIM RELIEF STATEMENT OF ACTIVITIES YEAR ENDED DECEMBER 31, 2015

	Unrestricted	Temporary Restricted	Permanently Restricted	Total
Revenue & Support		1		
Contributions	\$ 1,068,101	\$ 5,796,317	\$ 587,205	\$ 7,451,623
In-kind donations	59,400	73,058,826	-	73,118,226
Net assets released from restrictions	78,069,770	(78,069,770)	-	-
Total revenue support	79,197,271	785,373	587,205	80,569,849
Expenses				
Programs	76,314,121	-	-	76,314,121
Management and general	1,347,902	-	-	1,347,902
Fundraising	1,314,577	-	-	1,314,577
Total Expense	78,976,600	-	-	78,976,600
Change in Net Assets	220,671	785,373	587,205	1,593,249
Net Assets, beginning of year	269,092	474,508	-	743,600
Net Assets, end of the year	\$ 4,879,763	\$ 1,259,881	\$ 587,205	\$ 2,336,849

The accompanying notes are an integral part of these financial statements.

UNITED MUSLIM RELIEF

STATEMENT OF CASH FLOW DECEMBER 31, 2015

Operating Activities	
Change in net assets	\$ 1,593,249
Adjustments to reconcile change in net assets to net cash provided by operating activities:	
Depreciation & amortization	3,148
Field offices	(3,632)
Increase in prepaid expenses	(48,126)
Increase in pledge receivable	(1,021,752)
Increase in accounts payable	150,261
Increase in grants payable	34,368
Increase in partners' balance	56,506
Net cash provided by operating activities	764,022
Investing Activities	
Purchase of fixed assets	(30,925)
Net cash used by investing activities	(30,925)
Net increase in cash for the period	733,097
Cash at the beginning of the period	769,717
Cash at the end of the period	\$ 1,502,814

UNITED MUSLIM RELIEF STATEMENT OF FUNCTIONAL EXPENSES YEAR ENDED DECEMBER 31, 2015

Total functional expenses	\$ 76,314,121	\$ 1,347,902	\$ 1,314,577	\$ 78,976,600
Other	-	5,189		5,189
Depreciation & amortization	-	3,148	-	3,148
Gifts	50	4,262	-	4,312
Licences & taxes	2,943	22,688	-	26,631
Telecommunications	2,446	18,876	1,970	23,292
Equipment	11,655	8,867	841	21,363
Advertising & promotion	11,325	166,617	39,166	217,108
Professional services	2,860	78,676	-	81,536
Insurance	-	496	-	496
Bank & credit card charges	5,884	23,415	92,099	121,398
Printing & office supplies	161,797	203,164	48,503	413,464
Conferences	33,154	14,493	137,333	184,980
Contractors & sponsorships	350,887	36,454	305,612	692,953
Salaries & employees' benefits	428,087	638,294	519,826	1,586,207
Travel	96,032	63,863	158,727	318,622
Donations	2,148,175	-	10,500	2,158,675
In-kind donations	\$ 73,058,826	\$ 59,400	\$ -	\$ 73,118,226
	Programs Services	Management & General	Fundraising	Total

Supporting Services

UNITED MUSLIM RELIEF NOTES TO FINANCIAL STATEMENTS

YEAR ENDED DECEMBER 31, 2015

1. Organization's Background

United Muslim Relief is an exempt (501) (c) (3) non-for-profit organization established in July 2010 after the earthquake in Haiti under the name Muslims Without Borders, located in Falls Church, Virginia. At that time, the mission of the organization was a student based relief agency dedicated to helping alleviate suffering from natural disasters throughout the world. In September 2013, the organization changed its name to Untied Muslim Relief (UMR) and widened its mission to focus on building humanities coalitions to tackle development needs all over the world. The organization responds to the emergency situation arising from natural disaster and conflicts across the world by providing medications, clean water, food and shelter. The organization also provides sponsorships programs to orphans and orphanages in Asia, Africa and Middle East to help communities lift themselves up from poverty. The main source of its revenues are driven from donations and fundraising.

2. Summary of Significant **Accounting Policies**

- Basis of preparation

The Organization prepares its financial statements on the accrual basis of accounting generally accepted in the United State of

America. Under this method, revenue is recognized when earned and expenses are recognized when incurred. The organization changed to accrual basis in 2015 from the modified cash basis of accounting that was used to prepare 2014 financial statements.

- Basis of presentation

UMR follows the Not-for-Profit Topic of the FASB Accounting Standards Codification (the Codification). Under this topic, UMR is required to report information regarding its financial position and activities according to three classes of net assets: unrestricted net assets, temporarily restricted net assets, and permanently restricted net assets.

- Use of an estimate

The preparation of financial statements in accordance with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities, disclosure of contingent assets and liabilities at the dates of the financial statements and the reported amounts of revenues and expenses during the reporting periods. Actual results could differ from those estimates.

- Cash and financial risk

Cash and cash equivalent include cash on hand and checking held with banks. The Organization maintains

its cash in bank deposit accounts, which at times may exceed federally insured limits of \$250,000. As of December 31, 2015, the uninsured balance was \$980,590. The Organization has not experienced any losses in such accounts and believes it is not exposed to any significant credit risks on cash.

- Other current assets

Other current assets consist of prepaid expenses and transfers to foreign field offices' bank accounts. Expenses are recognized in the year to which they relate.

- Property, furniture and equipment

Property and equipment purchases are recorded at cost and, if donated at fair value, depreciation is computed on the straight-line basis.

Restricted and unrestricted revenue

Contributions received are recorded as unrestricted, temporarily restricted or permanently restricted revenue, depending on the existence and/or nature of any donor restrictions.

All donor-restricted revenue is reported as an increase in temporarily or permanently restricted net assets, depending on the nature of the restriction. When a restriction expires (that is, when a stipulated time restriction ends or purpose of restriction is accomplished), temporarily restricted net assets are reclassified to unrestricted net assets and reported in the statement of activities as net assets released from restrictions.

Unconditional promises to give are measured at fair value and reported as increases in net assets. Conditional promises to give are recognized when the conditions on which they depend are substantially met.

- In-kind donations

UMR receives substantial support from its pharmaceutical partner suppliers to accomplish the organization's purpose. In recording contributions of pharmaceuticals, UMR relies upon a third-party independent appraiser to ensure independent valuation. Both branded and generic pharmaceuticals are recorded using the method of evaluation known as the Sales **Comparison Approach for goods** commonly sold in the marketplace. The market used in this evaluation is based on the Wholesale Acquisition Cost (WAC) in the United States.

following countries:

Country Syria Yemen Bosnia Sierra Leon Palestine Nepal Somalia Morocco Nigeria Total

In addition, the Organization had its main office in a donated rent facility. The donation is calculated based on the estimated fair market value of the occupied space. The fair market value is the amount that would be charged for similar space that is rented under similar terms. Since the free use of the facilities is not promised for

In 2015, the organization provided inkind pharmaceutical donation to the

Amount (\$)
21,965,863
12,237,908
12,165,118
9,258,837
7,346,899
6,257,392
2,131,275
1,408,662
286,872
\$ 73,058,826

any specified period of time, UMR recognizes the revenues for the period it occupies the space. In 2015, UMR recognized in-kind rent donation of \$59,400.

- Restricted cash and endowment fund

UMR lost three of its volunteers in tragic shooting in North Carolina. In February 2015, an endowment fund was established to honor their humanitarian legacy. UMR raised \$587,205 as permanently restricted funds for this endowment. The aim of the endowment fund is to invest and support humanitarian programs, both in the U.S.A and internationally. According to FASB Staff Position (FSP FAS 117-1, a non-profit Organization shall disclose information to enable users of financial statements to understand policies related to its

endowment funds, and the annual financial statements shall include a description of the governing board's interpretation of the law that underlies the Organization's net asset classification of donor-restricted endowment funds.

The recommended view under the guidance provided by the Financial Accounting Standards Board (FASB) for the new Uniform Act (UPMIFA) is to continue to define permanently restricted net assets as the historic dollar-value of donor-restricted gifts to endowment. Historic-dollar-value is defined as the fair value of the original gift and subsequent gifts as of the gift dates, and accumulations

to the permanent endowment made in accordance with the direction of the applicable donor instrument. Under this definition, the remaining portion of the fund, i.e. reinvested returns on invested endowment funds, are booked on the financial records as temporarily restricted net assets. According to the FASB, this view provides the most faithful representation of the Organization's fiduciary duty for its donor restricted endowment funds, and is both workable and appropriate.

If the Organization's board adopts this recommendation, our financial reporting methodology will remain the same. Since there is also a preference for the governing board's interpretation of the relevant law to be consistent from year-to-year going forward, it is our intention to make this a permanent decision, to be reviewed in the event of future changes in the law, relevant court activity and additional guidance from FASB.

The state of Virginia, effective October 1, 2012, has enacted a version of UPMIFA: Chapter 11 of the Code of Virginia, titled "Uniform Prudent Management of Institutional Funds Act." It is part of Title 64.2, titled "Wills, Trusts, and Fiduciaries." The Uniform Prudent Management

of Institutional Funds Act, a model act approved by the Uniform Law Commission that serves as a guideline for states to use in enacting legislation. This replaces a previous law, UMIFA, the Uniform Management of Institutional Funds Act.

Under UMIFA, spending below the historic-dollar-value of an endowment was not permitted; the accounting definition of permanently restricted funds was the historicdollar-value of a donor-restricted gift to endowment. Under UPMIFA, the historic-dollar-value threshold is eliminated, and the governing board has discretion to determine appropriate expenditures of a donor-restricted endowment fund in accordance with a robust set of guidelines about what constitutes prudent spending.

Although UPMIFA offers short-term spending flexibility, the explicit consideration of the preservation of funds among factors for prudent spending suggests that a donorrestricted endowment fund is still perpetual in nature. As is the case in the current financial environment, there is no guarantee that the permanently restricted amount of an endowment will remain intact at all times. Under UPMIFA, the board is permitted to determine and

continue a prudent payout amount, even if the market value of the fund is below historic dollar-value. There is an expectation that, over time, the permanently restricted amount will remain intact. This perspective is aligned with the accounting standards definition that permanently restricted funds are those that must be held in perpetuity even though the historicdollar-value may be dipped into on a temporary basis.

Resolution:

The Organization has interpreted the Virginia Law as requiring the preservation of the fair value of the original gift as of the gift date of the donor restricted endowment funds absent explicit donor stipulations to the contrary. As a result of this interpretation, the Organization classifies as permanently restricted net assets (a) the original value of gifts donated to the permanent endowment, (b) the original value of subsequent gifts to the permanent endowment, and (c) accumulations to the permanent endowment made in accordance with the direction of the applicable donor gift instrument at the time the accumulation is added to the fund. The remaining portion of the donor-restricted endowment fund that is not classified as permanently restricted net assets is classified as temporarily restricted net assets.

Spending Policy:

For the moment, the Organization's board has adopted a spending policy that directs the endowment fund to be invested, and use its investment income to sustainably support humanitarian programs, both in the U.S.A and Internationally. Ultimately, the aim is to finalizing the papers for establishing UMR Endowment, a separate legal charitable organization entity with a separate governing body, to maintain the endowment funds.

As of December 31, 2015, the entire balance of the endowment is temporary restricted as the Organization is in a process of finalizing the endowment setup.

- Cash donations

UMR has directly donated cash to programs activities in various countries worldwide, directly implemented by UMR or through partners, to cover various humanitarian needs in healthcare, emergency response, orphan care, clean water, food packages, education, and economic empowerment.

In 2015, the organization provided	
the below cash donation:	

Country	Amount (\$)
Palestine	270,356
Jordan	253,708
Syria	228,416
Orphans in multi-countries	176,214
Lebanon	159,975
Pakistan	154,015
Yemen	148,125
Darfur	99,844
Sierra Leon	90,400
USA	85,556
Bangladesh	70,116
Niger	46,506
Nepal	46,300
Sudan	41,467
Somalia	37,231
Nigeria	33,034
Kenya	29,809
Morocco	29,000
Turkey	25,000
Burma/Myanmar	22,321
Central African Republic	20,000
Others	80,782
Total	\$ 2,148,175

- Revenue recognition

UMR has cost-reimbursable grants with Johanniter Foundation. Revenue from these grants is recognized as allowable costs are incurred on the basis of direct costs plus allowable indirect costs. Direct and indirect expenses incurred, but not reimbursed, under these grants are reported as grants and receivable in the accompanying statement of financial position. Funds received, but not yet expended, under grants and contracts are reflected as "Due to Beneficiaries" in the accompanying statement of financial position.

UMR recognizes unrestricted contributions as revenue in the period received or when the unconditional promise to give is made. UMR reports contributions as temporarily restricted support if they are received with donor or grantor stipulations that limit the use of the donated assets. When a donor restriction expires, that is, when a stipulated time restriction ends or purpose restriction is accomplished, temporarily restricted net assets are reclassified to unrestricted net assets and reported in the accompanying statement of activities as net assets released from restrictions.

- Contribution receivable

The unconditional promise to give is recorded in the statement of financial position in the account receivable line. As of December 31, 2015, the organization has a balance of \$1,021,752 receivable that is expected to be collected within 12-month period. The organization has not recorded allowance for doubtful amount.

Contribution pledged or committed by the donor during the year that have not been received are reported as pledges receivable in the accompanying statement of financial position

- Grants to recipients

UMR issues grant funds to recipients to implement programs worldwide, under the terms of the grants agreements and records these amounts as grants. Any amounts due to recipients are reflected in accounts payable as grants payable in the accompanying statement of financial position. In 2015, UMR granted \$810,374 to recipients and recorded \$56,506 payable to recipients as of December 31, 2015.

- Transactions in foreign currencies

UMR conducts many of its programs through field offices in foreign countries, and accordingly, transacts in the local currencies of those countries. These foreign currency transactions are translated into U.S. dollars at the appropriate exchange rates when each transaction is executed.

- Foreign operations

In 2015, UMR has established field offices in Jordan and Kenya to expand its programs operations. The future of these offices may be adversely affected by a number of potential factors, such as changes in the political climate. As of December 31, 2015, UMR implemented number of programs directly through these offices, through private grants and public donations. Jordan office won two grants from Johanniter foundation to implement a psycho-social support program for Syrian refugee children, as well as establish two safe spaces through "Child Friendly Spaces" program in northern Jordan for Syrian refugees' children affected by Syrian war.

- Functional allocation of expenses

The costs of providing the various programs and other activities have been summarized on a functional basis in the statement of activities. Costs which could be directly identified with a specific program were charged to that program, but items for general use or not directly identifiable were allocated to Management & General. Costs which directly identified with fundraising, including fundraising labor costs, are allocated to fundraising expenses.

- Tax Exempt Status

United Muslim Relief is incorporated exempt from federal income tax under section (501) (c) (3) of Internal Revenue Code (IRC), though it would be subject to tax on income unrelated to its exempt purposes. Contributions to the organization are tax deductible to donors under Section 170 of the IRC. The Organization has no uncertain tax position that requires recognition or disclosure in the financial statements.

- Subsequent Events

The management has evaluated the subsequent events in consideration of the financials through May 13, 2016, the date the financial statements were available to be issued. The Organization has no material recognizable subsequent events.

NOTES

NOTES

UNITED MUSLIM RELIEF

ANNUAL REPORT 2015

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