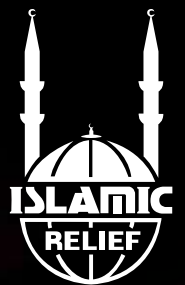


KEEPING THE PROMISE

Islamic Relief 2006 Annual Report



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KEEPING THE PROMISE

Improving the lives of the world's most vulnerable people does not stop at providing emergency aid. To truly better the life of an individual is to give that individual the skills and education necessary to help them help themselves.

This is why Islamic Relief is committed to working to meet the Millennium Development Goals (MDGs) established by the United Nations in 2000. The eight goals, which range from halving extreme poverty to halting the progress of HIV/AIDS, are designed to improve the quality of life for millions of people living in some of the world's poorest conditions.

This annual report highlights some of Islamic Relief's major domestic and international projects during 2006. All of these projects, whether for emergency relief or long-term development, not only demonstrate our commitment to the MDGs but also to our personal mission of working to alleviate the suffering of the world's poorest people.

Islamic Relief USA is a non-profit 501(c)(3) humanitarian organization, incorporated in the state of California in 1993. As an international relief and development organization, Islamic Relief strives to alleviate the poverty and suffering of the world's poorest people.

Since its establishment, Islamic Relief has expanded greatly, with permanent locations in more than 35 countries worldwide. Islamic Relief operates a wide variety of projects, including education and training, water and sanitation, income generation, orphan support, health and nutrition, and emergency relief.

Recognizing that poverty exists right here in the United States, Islamic Relief also operates a variety of domestic projects to help disadvantaged communities in our own country. Some of these projects have included food distributions, toy fairs for underprivileged children, financial assistance, medical assistance and emergency relief.

For the fourth year in a row, Islamic Relief USA has been recognized as a 4-star charity by Charity Navigator, America's largest charity evaluator.

Islamic Relief USA is listed in the catalog of the Combined Federal Campaign of the National Capital Area – a charity program for federal employees.

May the peace, mercy, and blessings of God be upon you.

Islamic Relief has long been known to help ease the suffering of some of the poorest and most vulnerable people around the world. But this tremendous task can not be done by one organization alone. Building on a common foundation and belief in providing humanitarian aid, Islamic Relief was proud to widen our partnerships with other organizations during 2006.

Islamic Relief also expanded its relationship with The Church of Jesus Christ and Latter-day Saints, to ship over \$5 million of relief aid to Kenya, Ethiopia, Niger, Lebanon, Indonesia, and Bangladesh.

Although emergency relief is a necessary part of the work Islamic Relief engages in, to truly better the lives of those less fortunate, relief must not be limited to times of crisis; it must last for the long-run and communities must learn to help themselves.

In 2006, Islamic Relief worked diligently to strengthen communities in the aftermath of disasters, in turn helping them to be less dependent on foreign aid. In Pakistan, our cash-for-work projects and interest-free loans helped thousands learn new skills and earn a living to support their families.

We trained thousands of people in Kenya and Java, Indonesia to teach others in their communities about the role of good hygiene in preventing disease. We also repaired water systems in Lebanon, giving communities greater access to clean, purified drinking water.

Our Domestic Projects saw their share of development as well. Islamic Relief was on the ground in Katrina-affected areas of the Gulf Coast clearing debris and rebuilding homes. Our annual Humanitarian Day event benefited people in a record 14 cities across the United States and for the first time ever, the 'Evening of Inspiration' concert came to the U.S., helping to raise over \$1 million for child victims of humanitarian crises.

This Annual Report highlights some of our larger projects in 2006. I hope that as you read this, you will come to appreciate the commitment that Islamic Relief has to improving the lives of millions of people. None of it would have been possible without the will of Allah and the support from our donors and volunteers.

All of us at Islamic Relief look forward to another successful year of providing relief and instilling hope in the lives of disadvantaged people around the world.

Sincerely,

Dr. Yaser Haddara
Chairman, Islamic Relief USA



“We are happy to announce that Islamic Relief USA has earned a 4-star rating for its ability to efficiently allocate and grow its finances. Less than a quarter of the charities we’ve rated have received our highest rating, indicating that Islamic Relief USA outperforms most charities in America in its efforts to operate in the most fiscally responsible way possible. This ‘exceptional’ rating from Charity Navigator differentiates Islamic Relief USA from its peers and proves that it’s worthy of the public’s trust.”

-Charity Navigator, January 2007

A 2007 study on philanthropy found that about six in 10 U.S. households contribute to charity routinely, yet a fairly large proportion of U.S. households—nearly one third—shift between donating and not donating. For this reason, a nonprofit’s ability to encourage donors to keep giving is vital to raising funds for those who need it most. One way donors are encouraged to keep giving is when they see that their donations are actually being used in the way they intended.

Islamic Relief has a responsibility to its donors and supporters to provide the best aid to people in need and carry out its work in the most financially responsible and efficient way. Although administrative costs are a necessary part of relief work, Islamic Relief uses over 96 percent of its income for program related costs, maintaining our commitment to use almost every penny of the donor’s gift for those it was intended. Islamic Relief considers the trust of its donors to be invaluable and as a result, Islamic Relief holds itself to the highest standards.

In recognition of our success in fulfilling this important responsibility to our donors, Islamic Relief has been awarded a 4-star rating from Charity Navigator for the fourth consecutive year. Charity Navigator, known to be America’s premier charity evaluator, has said that less than a quarter of all of the charities rated have received the highest rating, “indicating that Islamic Relief outperforms most charities in America in its efforts to operate in the most fiscally responsible way possible.”

In keeping with our responsibility, Islamic Relief will always remain committed to using the hard earned donations of our supporters to help those less fortunate in the most efficient way possible.

"[Islamic Relief] is vital to the strength of the Gulf Coast communities you serve and essential to making them whole once more [after Hurricane Katrina]."

- **Senator Edward Kennedy**, March 9, 2006

"Islamic Relief outperforms most charities in America in its efforts to operate in the most fiscally responsible way possible."

- **Charity Navigator, America's largest charity evaluator**, March 29, 2006

"Islamic Relief also benefits from a reputation of trustworthiness, said mainstream aid workers, as well as other Muslim ones. Islamic Relief has helped victims of Hurricane Katrina and the Asian tsunami in addition to people in the Middle East."

- **Chicago Tribune**, August 29, 2006

"Islamic Relief has proved to be a very reliable partner [to The Church of Jesus Christ of Latter-day Saints]. They get aid to people quickly with very little red tape."

- **The Press-Enterprise**, August 8, 2006

"Islamic Relief, or other organizations that derive out of religious institutions... have been critical to our recovery [after Hurricane Katrina]."

- **Mississippi Governor Haley Barbour**, June 10, 2006

"Islamic Relief benefit [concert] is a refreshing departure from the routine."

- **The Dallas Morning News**, July 28, 2006

"And unlike many charitable organizations recently, Islamic Relief has been enjoying increasing donations."

- **Kelly Mack, NBC 4 News**, June 2, 2006

"You don't see much out there to try to help people who are in need," a homeless veteran said on the steps of the Tobin Community Center in Roxbury. It was a declaration of appreciation for the "Humanitarian Day for the Homeless" event at the center, sponsored by Islamic Relief.

- **Boston Herald**, October 15, 2006

"I have seen and been impressed by the effectiveness of Islamic Relief on the ground in Pakistan. Our collaboration there has been critical in reaching those who urgently needed help, particularly in remote areas."

- **Brunson McKinley, International Organization for Migration (IOM) Director**, May 29, 2006

"We appreciate your initiatives and your efforts to help those that are suffering from this war."

- **Lebanese Prime Minister Fuoad Siniora**, August, 2006



In-Kind Saves Lives

Generous donations help Islamic Relief respond to worldwide emergencies

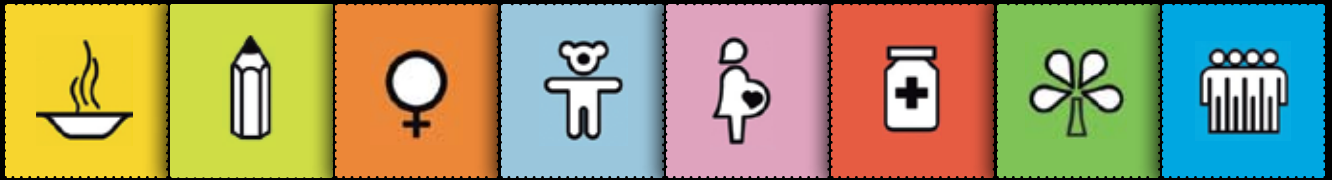
With fundraising and field offices in over 30 countries, Islamic Relief's reputation as a worldwide leader in providing relief and alleviating the suffering of the some of the world's poorest people stands higher than ever before. Our projects throughout the world would not have been so successful without the continuous support of our partners.

In 2006, Islamic Relief worked with The Church of Jesus Christ of Latter-day Saints to deliver over \$5 million in in-kind donations to help victims of emergency crises in Kenya, Lebanon, Ethiopia, Indonesia, Niger, and Bangladesh. This aid helped to provide medicines, food, clothing, wheelchairs, crutches and other necessities for those in need. Islamic Relief began working with The Church of Jesus Christ of Latter-day Saints in 2003 and since then has built a strong and growing relationship, working on a variety of international and domestic relief projects that benefit thousands of people worldwide.

Islamic Relief also worked with other partners to provide over \$16 million in medicines and medical supplies for emergency relief in various parts of the world.

As part of our ongoing relief for Hurricane Katrina victims, Islamic Relief partnered with the Greater Baton Rouge Food Bank to provide victims with over 680,000 pounds of food totaling over \$1 million. Other partners for Hurricane Katrina Relief included Second Harvest of Greater New Orleans and Acadiana, who donated over \$800,000 in food and non-food items, and the Society of St. Vincent de Paul, Council of Baton Rouge, who provided Katrina victims with over \$460,000 worth of bedroom and kitchen sets from September to December 2006.

Islamic Relief is proud to work with these partners, providing much needed compassion, support and aid to those in need. We are extremely grateful to all of the organizations that have helped us achieve our goals in 2006 and hope that our relationships will continue to be strengthened in 2007 and beyond.



MILLENNIUM DEVELOPMENT GOALS

Islamic Relief is proud to be one of the international aid agencies committed to the United Nations' Millennium Development Goals (MDGs). The eight goals, which range from halving extreme poverty to halting the spread of HIV/AIDS by the year 2015, are a benchmark by which the international community can measure progress made in the developing world. If the eight goals are met, 500 million people will be lifted out of extreme poverty, fewer women will die in childbirth and fewer children will die from diseases that are easily preventable.

For over 23 years, Islamic Relief has been working to alleviate poverty and suffering amongst poor communities around the world. By supporting the MDGs and working towards meeting their targets, we aim to contribute to the global effort to eradicate poverty and give millions of people a better chance in life.

Islamic Relief is committed to supporting people in their time of need but ultimately relieving their dependence on aid for survival. With this aim in mind, we work in partnership with communities to help them empower and develop themselves. In the spirit of shared responsibility and common aims, we also work closely with other international agencies and organizations to ensure we are working most effectively in the service of poor communities.

A photograph of an elderly woman with a weathered face, wearing a vibrant yellow headscarf with a black and white pattern and a matching yellow shawl. She is also wearing a blue and white patterned dress. She is sitting on a woven mat in front of a building with mud-brick walls and a wooden door. The scene is set in a rural, arid environment.

MAKING POVERTY HISTORY

Islamic Relief joined the Make Poverty History coalition in 2005, joining 300 charities, trade unions, faith groups, and celebrities to promote 2005 as a year of global change. This was the biggest anti-poverty movement to ever come together and urge for more and better aid, trade justice and debt relief.



ERADICATE EXTREME POVERTY AND HUNGER



Problem: One billion people worldwide live on less than \$1 a day, and more than a quarter of children under 5 living in developing countries are malnourished.

Target: Reduce the number of people living on less than \$1 a day and the number of people who suffer from hunger by 50%.

Since late 2004, the West African countries of Niger and Mali have been gripped by severe food shortages. A locust invasion in August 2004, followed by prolonged drought in 2005, caused crops to wither and livestock to die, leaving around 4 million people in desperate need of food. The effects of this were still felt by many in 2006.

In Ghourma Rharous, northern Mali, Islamic Relief distributed 95 tons of cereal to 50,000 people suffering from food shortages and a further 9,500 people were given food to last a month. Children in 12 schools in northern Mali were also provided with a nutritional breakfast each morning, often the most substantial meal of their day.

In Niger, the poorest country in the world, over a quarter of the population does not have sufficient food, even when harvests are good. During periods of drought, this number rises dramatically, leaving adults- and children in particular-vulnerable to malnutrition. At the height of the food crisis, Islamic Relief provided 23,000 families with food parcels and screened thousands of children at risk of malnutrition. Those who were found to be malnourished were treated at therapeutic and supplementary feeding centers.

In addressing the food and healthcare needs, Islamic Relief also helped improve the communities' ability to cope with future food shortages. Four hospitals and 30 health clinics in Tillaberi were provided with medicines and medical equipment. Young children and pregnant women were given free healthcare and immunizations, a service they would not normally be able to afford. Villagers were also given health and hygiene awareness training.

Zali's Struggle

Zali Adamou is 90 years old. She is a widow, mother of six children, and grandmother of thirty. She works as a farmer in Tondikiwindi in Niger. When Islamic Relief distributed emergency food aid in her village, Zali spoke about her life and fears as she struggled to survive the food crisis.

"I am an early riser. After the morning prayer, I go out into the bush to search for food - wild grain and leaves. I mill the grains, remove the cover and dry the kernel. Then I boil the grain six times and throw away the bitter water. I give the boiled grains to each child using a ladle to measure out equal portions. But

these wild plants are now becoming scarce because we are all relying on them."

"We are all starving because nobody harvested last year. Sometimes I go to the bush and come back empty-handed. I can barely see as my sight is weakened. I have no means to face this famine. I have no food, livestock, nothing. I only have God!"

"Islamic Relief saved our lives the day the food was distributed. Without that aid some of our people might have died. Others might have been forced to steal from desperation. Fortunately, God is good. He does not close all paths to His faithful."



HELPING REFUGEE CHILDREN ATTEND SCHOOL IN LEBANON

Lebanon is home to over 400,000 Palestinian refugees living in overcrowded camps. As refugees, they have no civil rights and are unable to access social services such as healthcare or schools. An entire generation of children living in these camps faces the possibility of growing up without an education.



ACHIEVE UNIVERSAL PRIMARY EDUCATION



Problem: 115 million children of primary school age are not receiving an education. Most of these children are from the poorest of families where the mother herself has no formal education.

Target: Ensure that by 2015 all boys and girls can complete a full course of primary education.

Children living in the world's poorest countries are the least likely to attend school. In poverty-stricken households, they often have to work to supplement the family's income and as such they are likely to miss out on getting an education. This leaves them vulnerable to poverty, abuse and exploitation. In some countries in Sub-Saharan Africa, only 40 percent of children are attending primary school due to factors such as poverty, conflict and the HIV/AIDS pandemic. Without an education, they will struggle to move out of poverty.

Studies have shown that children who complete even a primary level of education will benefit considerably in terms of their health, income and social well-being. Islamic Relief operates many projects around the world to help children gain access to a good education. From building and repairing schools to providing school dinners as an incentive to improving attendance, our work focuses on making it easier for children to stay in school.

Mustafa Goes to School

Fourteen-year-old Mustafa lives in a small two-room house with his mother, three brothers and three sisters in Ein El Helwi camp in Lebanon. "My mother became my hero after my father's death," he told Islamic Relief. "She is a real survivor and has struggled a lot for our sake."

Mustafa's mother is barred from most jobs because she is a refugee and does not have a work permit. This means she can only do temporary work that requires a lot of physical labor, but pays very little. With a meager income, the family can only afford one meal a day, and the rest of their money is spent on the children's education.

"My mother says if we finish our education, life will be a lot better for us. One day we will have enough money to live a decent life. That is why we must be patient and never give up."

Mustafa is lucky that he is able to go to school. Many Palestinian children in Lebanon are forced to work to support their families. Barred from enrolling in Lebanese

schools, refugee children rely on education provided by aid agencies. Even then, they often have to drop out of school to find work in the agriculture or construction industries. Children who have lost their fathers are especially likely to drop out of school and work to help their mothers.

Islamic Relief extended its successful One-to-One Orphan Sponsorship program to Palestinian orphans living in Lebanon. The project identifies children who are in need of support and puts them in touch with a donor who agrees to sponsor the child. Once the sponsorship begins, the child receives regular support that ensures he or she has sufficient food and nutrition, adequate healthcare, and access to a quality education.

Mustafa is one of the hundred or so children who has benefitted from the sponsorship program. The support the family receives means that he no longer has to work to supplement his mother's income. Instead, he can concentrate on working hard in school and finishing his education.



ENSURING ACCESS TO EDUCATION FOR GIRLS IN CHINA

Women and girls who have had an education are less likely to remain in poverty, more likely to have better reproductive health and usually more involved in the decision-making processes in their communities. As part of the efforts to encourage girls to enroll and stay in school, Islamic Relief has been working in China's Haiyuan County, where there is severe poverty and deprivation.



PROMOTE GENDER EQUALITY AND EMPOWER WOMEN



Problem: Gender equality is a human right and at the heart of the MDGs, but girls are often left behind in education, employment and decision-making.

Target: Eliminate gender disparity in primary and secondary education. Promote female-based income generation projects.

Women around the world are routinely denied the opportunity to claim their basic rights and sometimes have little or no say in the decisions that affect their lives. As a result, they lose out on access to education and healthcare, both of which are essential for their well-being and empowerment. In times of poverty, when a family cannot afford to send all their children to school, sons will usually be prioritized above daughters. This leaves women without the skills and training they need to earn a living and move out of poverty. In some communities, multiple layers of inequality and discrimination against women also leaves them disproportionately vulnerable to poverty, ill-health and abuse.

Islamic Relief believes that women in the poorest countries should be supported to have a voice within their family, their community and their government. We have been working towards this goal in many ways including establishing female community organizations so that women can contribute to developments in their community, providing women with training and micro-credit loans to start their own businesses, and supporting girls' and women's access to education.

Ma Zhiying's "Daughters"

Many of the families in China's Haiyuan County are from the minority ethnic Hui community and cannot afford to send their children to school. Living in a remote mountainous region exacerbates the problem further as it is difficult for children to make the long journey to school every day. Accommodation at government boarding schools is also limited, resulting in only 38 percent of Hui girls attending and finishing high school.

In 1997, Ma Zhiying, a local housewife from Haiyuan, decided to tackle the problem of education by opening her house to four Hui girls. She gave them food, accommodation close to their school, and paid their school fees. A few years later, Ma Zhiying was providing assistance to so many Hui girls, she became known as the 'woman

with 85 daughters.' However, the rooms where the girls slept were overcrowded and in poor condition, and there was no room for Ma Zhiying to be able to offer accommodation to any more girls.

With help from the China Foundation for Poverty Alleviation, Islamic Relief began constructing a new accommodation block to provide boarding rooms for over 100 of the most disadvantaged Hui girls. The new building contains 12 dormitories and two classrooms. Girls who would otherwise have had to drop out of school because of the long journey or the cost of school fees are now able to complete their education. Many of Ma Zhiying's 'daughters' have even gone on to study at the university level - an opportunity they would not have had without the support she gave them.

TREATING MALNOURISHED CHILDREN IN SUDAN

Many communities in Sudan face regular food shortages caused by conflict and natural disasters such as floods and drought. This often leads to malnutrition, particularly among young children and pregnant women.

To help combat the problem, Islamic Relief established a supplementary feeding center in the town of Warrap in Tonj North, working in conjunction with the United Nations' World Food Program (WFP) and the United Nations' Children's Fund (UNICEF). The center provides nutritious food and medical care for malnourished children, pregnant women and new mothers.





REDUCE CHILD MORTALITY



Problem: Every day, 300,000 children under the age of 5 die - that is 11 million children a year. Most of these deaths are caused by diseases that can be easily treated with inexpensive drugs.

Target: Reduce the mortality rate of children under the age of 5 by two-thirds.

In some of the world's poorest countries, severe poverty means that children only have a one in four chance of surviving beyond their fifth birthday. Their lives are put at risk by the lack of adequate food and clean water, vulnerability to disease and malnutrition, and restricted access to health care. Every year, 11 million children die needlessly from malnutrition and diseases that could easily have been treated with basic medicines and immunizations. Only five diseases – measles, pneumonia, diarrhea, malaria and HIV/AIDS – account for half of all deaths of children under the age of five.

Islamic Relief is working in some of the world's poorest countries to ensure that children can access healthcare services. We have rebuilt and established health centers in many countries, providing potentially life-saving vaccines for young children. We have also trained local community members to raise health awareness and provide basic medical care for those unable to access established health facilities.

Mary's Story

Twenty six-year-old Mary lives in Warrap with her three young children. She is not originally from the region, but moved 650 miles from her home and family after getting married. She has not seen her parents or siblings for four years and does not know if they are even alive. Her husband worked as a laborer and made just enough money to feed the family. One year ago, he left his wife and children during the night and has not been seen since.

Mary finds it very difficult to feed and support her children since her husband left, especially since she does not speak the local language. She sometimes finds work grinding cereals for her neighbors, but only earns enough money for the family to have one meal a day. The acute shortage of food led to Mary's youngest son, one-year-old

Mayen, to become severely malnourished. Worried for her baby's health, she walked for two and a half days to Islamic Relief's supplementary feeding center in Tonj North so that he could be treated.

"When I arrived at the Islamic Relief center I was breaking down. I thought my baby was going to pass away any time," said Mary.

At the feeding center, Islamic Relief staff measured and weighed Mayen and reassured Mary that he would be okay. They admitted Mayen and began to administer the appropriate treatment. After two months in the center, where he received regular nourishing meals and medical attention, Mayen was well enough to return home with his mother, who is grateful that her son is now healthy and well.

IMPROVE MATERNAL HEALTH



Problem: More than half a million women each year die during pregnancy or childbirth. Many more women suffer serious injuries that, if left untreated, can cause lifelong pain and humiliation.

Target: Reduce the maternal mortality ratio by 75%.

Every year over half a million women die from pregnancy and childbirth related complications that could have been prevented. This equals to a shocking 1,400 deaths every day, 99 percent of which occur in the developing world. The main causes are poverty, lack of health care facilities, and a severe shortage of skilled midwives and doctors.

While women in developed nations have a one in 2,800 chance of dying during childbirth, the likelihood in Ethiopia is one in seven. Every one of these deaths marks a personal tragedy for the family affected, leaving children without mothers and husbands without wives.

Islamic Relief is working in many countries to provide obstetric health care and ensure women have access to trained midwives or Traditional Birth Attendants (TBA). Islamic Relief also runs a number of Mother and Child Health Centers to help care for women and newborn babies. Our work also focuses on tackling the causes of health complications for mothers, such as malnutrition and lack of awareness about reproductive health issues.

Lailoma's Story

Twenty-five-year-old Lailoma was trained as a TBA by Islamic Relief in Paghman, Afghanistan. She spent most of her life in Iran with her family, during the war in Afghanistan. When she returned, she found much of her neighborhood destroyed. Her family, like many others, started to rebuild their war-damaged home, but with the country's social services destroyed, life was not easy.

Lailoma's sister-in-law was pregnant and there were no health facilities in the area. Out of options, Lailoma found herself helping with the delivery. Fortunately, her sister-in-law gave birth to a healthy baby boy.

When Lailoma heard about the Islamic Relief TBA training, she enrolled because

she knew how desperately women in her area needed help during pregnancy and childbirth. The 10-day training course gave Lailoma the necessary skills to provide care for pregnant women, safely deliver babies and ensure that mothers remain in good health. Women who enroll in the course are also trained in assessing difficult cases that may need to be referred to a specialist.

Lailoma's first experience as a qualified TBA was not easy. She was faced with a nine-month pregnant woman whose baby had died inside her. Lailoma knew she had to rush the woman to the nearest hospital where she could receive urgent medical attention. Doctors later told Lailoma that if the woman had not been brought to the hospital she may have died.



TRAINING LOCAL MIDWIVES IN AFGHANISTAN

In many parts of Afghanistan, women have very limited access to healthcare and are often reluctant to see a male doctor even if their condition is quite serious. Within traditional societies it is even more critical that women have access to female medical staff and do not have to travel long distances to seek health advice. To help provide essential medical care for pregnant women in Afghanistan, Islamic Relief has trained women from within local communities to become TBAs.



COMBATING HIV/AIDS

Islamic Relief is working to combat HIV/AIDS and other diseases in many of the world's poorest countries, particularly those in sub-Saharan Africa. Our work is both preventative and supportive through awareness-raising programs and the provision of medical care for those affected. We also have a particular focus on women, who are among the most vulnerable to the disease due to poverty and gender inequality, and also children who have been orphaned as a result of HIV/AIDS and other diseases.



COMBAT HIV/AIDS, MALARIA AND OTHER DISEASES



Problem: 20 million people have already died from HIV/AIDS. Malaria continues to kill one million people a year.

Target: Stop the progress of, and begin to reverse, the spread of HIV/AIDS, malaria and other major diseases.

HIV/AIDS has claimed more than 20 million lives and is one of the biggest threats to development. An estimated 39 million people around the world are currently living with the disease. Those living in poverty, especially where there is conflict and displacement, are the most vulnerable as they have limited access to health care and education.

The disease also leaves them susceptible to increasing levels of poverty; adults may struggle to work and children often have to be removed from school to care for sick parents or siblings. A large proportion of household income may have to be spent on medical care and drugs, while support from the wider community is not always readily available.

Raising Health Awareness Through Community Radio

In Gourma Rharous, an underdeveloped region along the Sahara desert in Mali, most people do not own a TV, but they do have access to radio. In remote desert areas, radio acts as a lifeline to connect isolated communities with the outside world. It is also the most effective medium when it comes to conveying important messages instantly to large numbers of people.

‘Al Akhbar,’ which means ‘The News’ in Arabic, is a community-owned radio station established by Islamic Relief in Gourma Rharous. The station’s signal is transmitted for more than 7 miles and reaches 37,000 people in 22 villages.

Broadcasted in three local languages, the station runs daily cultural and social programs that share useful information and help bring the community together. Regular program themes include education, the environment, citizens’ rights, health

awareness, and women’s issues.

Through Al Akhbar radio, Islamic Relief has been able to raise awareness of health and hygiene issues, including information on HIV/AIDS. One of Al Akhbar’s major achievements has been its role in preventing the spread of cholera when the epidemic broke out in Gourma Rharous. The state health service worked with the radio station to alert the public and broadcast urgent information on how to observe hygiene conditions.

As a community-run project, Al Akhbar also gives the local community an opportunity to air their views and concerns. It has empowered people by making them aware of their ability to play an active role in changing their lives for the better.

The radio station is now so popular that almost everyone in the area tunes in, from council chiefs to desert nomads.

ENSURE ENVIRONMENTAL SUSTAINABILITY



Problem: In sub-Saharan Africa, 42% of people do not have access to safe drinking water.

Target: Integrate the principles of sustainable development into country policies and programs, reverse the loss of environmental resources and reduce the number of people without access to safe drinking water by 50%.

Using natural resources in a way that does not damage the earth's fragile ecosystem can help ensure that these essential resources are not depleted for future generations. Environmental degradation can lead to desertification of land and an increase in severe natural disasters such as floods and droughts. This in turn can cause food shortages, disease, and population displacement, all of which disproportionately affect the poor.

One of the aims of the MDGs is to ensure that more people worldwide have sustainable access to clean water and basic sanitation facilities. At present, over one billion people do not have access to safe water sources, putting them at serious risk of disease. Islamic Relief is working with communities across the world to develop water projects that help people access safe water for drinking. We are also working to improve sanitation facilities and ensure adequate water is available for agriculture, which is essential for the livelihood of many poor communities.

A Well for Gambi

Water shortages in Niger force women and children to walk for many hours each day to collect water for their families. Often the water they collect is dirty and contaminated, causing them to fall ill.

Forty-year-old Gambi, from the Tillaberi region of Niger explains, "We only have one well for this village and it gets filled with sand and dirty water during the rainy season. So during the rainy season we have to find water from neighboring villages, where it takes up to two and half hours to get just a small amount."

During these difficult times the village has to work together. "We rely on community solidarity - it happens where those who have enough water can help those in short

supply. My daily need is five buckets but sometimes I might not get more than two buckets. I then ask my neighbor to assist me with more water."

Islamic Relief has been working to provide Gambi and the people of the Tillaberi region with clean water since the 2004 drought. Islamic Relief has dug wells, built restrooms and trained Water and Sanitation Management Committees, providing assistance to over 72,000 people.

"This well, constructed by Islamic Relief, will solve all of our water problems because it is close to the village so I will have more time to use for my daily chores," said Gambi. "I think I may even be able to use some of the water to start growing vegetables."



FIGHTING THE EFFECTS OF DROUGHT IN MALI AND NIGER

Mali, like many countries in sub-Saharan Africa, regularly experiences periods of drought; which in recent years have been occurring more frequently and with greater intensity. This leads to severe food shortages, malnutrition and mass population displacement throughout the country as people move in search of water.

Islamic Relief has been working with communities in the Circle of Kati to provide clean drinking water and train local residents in hygiene and water conservation methods. Islamic Relief has dug two large wells, reconstructed 15 existing wells, and also constructed over 70 household restrooms. We also set up and trained 22 water management committees to look after and manage the communal water sources.





THE DEBT-RELIEF CAMPAIGN

Everyday, the most impoverished countries have to pay around \$100 million in debt repayments, money that could otherwise be spent on education and health care. For every \$1 that poor countries receive in aid, they have to pay back \$2.30 in debt. During 2005, Islamic Relief joined its partners to call for the debt of developing nations to be cancelled so citizens of those countries can enjoy a better quality of life. The positive effects of debt relief have already been seen in Mozambique, where since the government has had its debt cancelled, it has been able to give all children free immunizations.



GLOBAL PARTNERSHIP FOR DEVELOPMENT



Problem: More than 185 million people worldwide are unemployed - almost half are between the ages of 15 and 24.

Target: In cooperation with developing countries, create and implement strategies for decent and productive vocational employment for youth.

One of the aims of the MDGs is to create productive partnerships between rich and poor nations to help fight global poverty together. This includes addressing issues that directly affect developing countries, such as reducing the debt burden and creating fair trade systems. In order for a meaningful partnership to develop, rich and poor nations must also address the need in developing countries for improved access to technology, medicine, and employment opportunities, especially for young people.

Islamic Relief is an active supporter of a number of campaigns that aim to improve conditions for poor countries by calling for an end to large-scale problems affecting their development. Islamic Relief initiated new dialogue between large and small NGOs and governments by establishing the World Humanitarian Forum. In addition, many of our development programs around the world focus on promoting sustainable livelihoods and giving young people in particular the chance to earn a living.

Supporting Livelihoods in Kosova

Before the Kosova war, Besnik and his family lived a comfortable life in Skenderaj, where he ran a thriving carpentry business. During the war years the family had to flee to Macedonia and when they returned, they found their home and business destroyed.

To help rebuild his life, Besnik applied for an interest-free small business loan from Islamic Relief and used the money to buy carpentry equipment. He set up a small workshop and worked for long hours, taking little rest. Within a short space of time, Besnik's business was thriving once again and he had so much work that he began to employ other people to help him. He was soon earning

enough to support his family, pay his employees' wages, and repay the loan. He is also now widely recognized as the best carpenter in his community.

Without the support he needed to rebuild his business, Besnik may have been among the third of Kosova's population that is currently unemployed. Around 50 percent of the population live below the poverty line and only around half of the adult population have completed primary school.

In 2006, Islamic Relief expanded its microcredit project and provided 365 people in Kosova with interest-free loans to start new enterprises and help people like Besnik earn a living again.

'06

in review

Hurricane Katrina: One Year Later

Though media attention is lacking, Islamic Relief is still working hard to help victims of Hurricane Katrina.

More than a year after the worst natural disaster in United States history, Islamic Relief remained on the ground to provide necessary aid to victims in the Gulf Coast. Through 2006 Islamic Relief provided over \$2 million in aid to Katrina victims in Louisiana, Mississippi and Texas.

In 2006, long-term relief efforts were focused in Louisiana where Islamic Relief distributed over 1.5 million pounds of food to people in New Orleans and Baton Rouge. Islamic Relief also hosted Humanitarian Day and continues to help rebuild homes.

"If you look at an organization like Islamic Relief, or other organizations that derive out of religious institutions, they have been critical to our recovery. Their volunteers have come and they keep coming and they keep coming. We're very grateful," said Mississippi Governor Haley Barbour.

DARTMOUTH STUDENTS VOLUNTEER WITH ISLAMIC RELIEF

Instead of the expected recess of lounging



and idleness during Winter break, Islamic Relief hosted 15 students from Dartmouth College to volunteer their time to help victims in Hurricane Katrina-devastated areas of Louisiana.

"All the destroyed houses and the many trailer parks were life-changing sights. Being here allowed me to not only see and appreciate the depths of the problems here, but it also allowed me to feel empowered in that we can change this," said Dartmouth Students Winnifred Lewis.

Student volunteers received a tour of the devastated lower Ninth Ward, helped Islamic Relief feed those living in Federal Emergency Management Agency (FEMA) trailer parks, distributed bedroom and kitchen sets, and much more.

"I'm glad that we did various projects that forced us to interact with the people we came to help because it was through these that we were able to touch people and be touched by them," said Amara Ugboaja, a Dartmouth student volunteer.

A Helping Hand

Udhiyah/Qurbani program benefits local people in need



Approximately 31 percent of the population of Detroit, and 45 percent of its children, live below the poverty line. Another 360,000 in California are homeless. Recognizing that poverty exists right here in the United States, Islamic Relief donors had the option of helping provide food aid to needy families in the United States during the Islamic Holiday of Eid al-Adha.

Udhiyah/Qurbani is an Islamic religious practice performed at the time of Eid al-Adha (the 10th day of the Islamic month of Dhu al-Hijjah) involving the slaughtering of an animal; usually a sheep, goat, or cow. The event commemorates the devotion and commitment of Prophet Abraham (peace be upon him) to God Almighty.

This year, with the help of generous donors and

volunteers from across the nation, Islamic Relief was able to distribute a remarkable 30,000 pounds of food to needy residents in California and Michigan. Meat was distributed in Anaheim, Detroit, Los Angeles and Sacramento.

"It is important that there is someone here to help. They [Islamic Relief] identified our needs and it is appreciated. This definitely helps us feel welcome in the community," said Christopher, a beneficiary from Anaheim.

Although the amount of donations and meat distributed was significant, poverty levels within inner cities and major metropolitan areas are still on the rise, leaving hundreds of more families still in need of help. Islamic Relief hopes to continue to expand the domestic Udhiyah/Qurbani project in coming years.



Help for the Homeless

Humanitarian Day benefits thousands

There is an estimated 2 million homeless people living in the United States. Often times, these people live on the streets with very little access to resources, while suffering from a variety of disabilities and illnesses.

As part of fulfilling its mission to alleviate the suffering of the world's poorest people, Islamic Relief has been a member of the Coalition to Serve Human Dignity since 2001. The coalition brings together Muslim, Christian and Jewish groups each year during the Islamic holy month of Ramadan to offer valuable services, with a smile, to America's homeless. The annual event, dubbed "Humanitarian Day," attracts hundreds of Muslim volunteers and community members to distribute a variety of goods to thousands of homeless people, while observing their Ramadan fast.

The 2006 Humanitarian Day helped serve over 18,000 homeless and needy people in 14 cities across the nation. Some of the participating cities included Baltimore, Baton Rouge, Boston, Chicago, Dallas, Detroit, Houston, Las Vegas, Los Angeles, Newark, New Orleans, New York, Portland, and Washington D.C. Some of the goods and services provided included clothing, boxed food items, hygiene kits, children's toys, educational materials, and free HIV/AIDS screenings.

Islamic Relief has been the primary sponsor of Humanitarian Day since 2005 and was one of the lead coordinators of the event this year, which took place on Oct. 14-15, 2006. A total of 102 partners throughout the United States, including the Los Angeles-based ILM Foundation, aided volunteers in distributing goods to the homeless.

Islamic Relief is committed to working with community organizations to help needy individuals and families within the United States.



The 2006 Evening of Inspiration Concert was held in the United States for the first time, selling out in every location and raising over \$1 million to help children and other victims of Middle East humanitarian crises.

The concert brought together more than 7,000 people from every ethnic, cultural and social background, combining family entertainment with awareness of humanitarian crises and helping to reshape the culture of Islamic entertainment.

“Diversity was on display and was maybe even the star of the show. The audience crossed just about every imaginable line- black, white, and brown, young and old, conservative dress and thoroughly modern,” said the Dallas Morning News, which covered the city’s sold-out show.

The benefit concert toured in Dallas, New Jersey, Detroit, and Los Angeles, showcasing some of the world’s leading performers of Islamic cultural entertainment, including British platinum-selling artist Sami Yusuf, who TIME magazine has called, “Islam’s biggest rock star,” and Maryland-based hip-hop group Native Deen. Also taking part in the concert were well-known Muslim comedians Mohammad Amer, Preacher Moss and Azhar Usman.

Evening of Inspiration

Concert tour raises \$1 million for needy children





Battling Malnutrition

Islamic Relief helps to ease suffering during Horn of Africa food crisis

In 2006, 15 million people living in the Horn of Africa were facing starvation. Years of drought resulted in failing crops and dying livestock, creating a severe food shortage in Kenya, Ethiopia, Malawi and Somalia, forcing 70 percent of the population of the Horn of Africa to be dependent on foreign aid for survival. The food shortage was compounded later by heavy rains which washed away any leftover vegetation.

Those who depended on livestock for survival were the worst affected. As the situation deteriorated, malnutrition rates among children soared, leaving them susceptible to diseases like polio, measles, and diarrhea. During the crisis, Islamic Relief provided emergency relief and long-term development to help communities better deal with future food crises.

WATER AND HEALTH

Between February and April 2006, Islamic Relief installed two community water tanks and distributed 600,000 liters of clean water to over 4,000 people whose water sources had dried up in the Mandera district of Kenya. Islamic Relief also rehabilitated contaminated water sources, providing safe, clean water for over 60,000 people as well as their livestock. In addition, Water User Associations were established to train communities on issues of hygiene and financial management.

To prevent outbreaks of diarrhea among children, Islamic Relief established teams of female health educators to visit over 7,000 families and teach them about good hygiene practices. Islamic Relief also started ambulance programs in Mandera to transport malnourished children who would not normally have access to medical care and supported a vaccination to protect 10,000 children against serious diseases like polio.

COMBATING MALNUTRITION

To combat malnutrition, Islamic Relief established supplementary feeding programs in seven divisions throughout the Mandera region of Kenya. Each feeding center carried out weekly screenings to assess whether children were malnourished, distributed nutritious foods and provided medical care to children and mothers. In 2006, Islamic Relief treated over 8,000 children and mothers suffering from malnutrition.

Restoring Hope

Orphan sponsorships ensure a better future for children in need



Between poverty, natural disasters, famine, debilitating diseases and man-made conflicts, millions of people around the world are suffering. Children, orphans especially, are the most vulnerable during these times. As a result of poverty and lack of basic services, 10 million children under the age of five die every year.

Through the One-to-One Orphan Sponsorship program, Islamic Relief donors help to provide some of the most vulnerable children around the world with food, clothing, access to healthcare, education, and sustainable living conditions. In 2006, Islamic Relief's donors sponsored over 19,000 orphans around the world. six thousand of those sponsorships came from donors within the United States.

SCHOOL FOR SUMON

Sumon is 8 years old. After his father's death, Sumon's mother left him and went to work in a garment factory in Dhaka, Bangladesh with his three elder siblings,

leaving Sumon in the care of his elderly and physically ill aunt. He has been living with his aunt and cousin in a small, two-room house made of mud and sticks for almost 6 years now. Sumon's house does not have electricity, clean drinking water or proper safety boundaries.

With Islamic Relief's help through the One-to-One Orphan Sponsorship program, Sumon's life has drastically changed. With the help from Islamic Relief donors, Sumon's family now has enough money for basic expenses, schooling fees, nutritional food and medical services.

Through the program, Sumon has been able to attend school and receive a quality education where he learns Bengali, English, social science, mathematics, Islamic studies and Arabic. All of Sumon's cousins are now able to attend the school. Sumon also receives regular, monthly health checkups at Islamic Relief's medical camps and dreams of being a doctor when he grows up.

Working at the Frontlines

Islamic Relief makes aid distributions during and after Lebanon war



July 2006 saw the small country of Lebanon go through a war that completely changed the life of the entire nation. In a short space of time, one million people - nearly a quarter of Lebanon's population - were forced to flee their homes, over 1,000 people were killed and thousands more were injured, almost half of them were children.

Throughout the six-week conflict, Islamic Relief worked tirelessly in the South of Lebanon, which came under the heaviest attack, to distribute food, blankets and other desperately needed relief items for those who were unable to flee to safety.

Since the ceasefire in August of 2006, Islamic Relief remains one of the few organizations that continues to work extensively on the ground, providing aid to thousands of people that have returned to Lebanon to find their homes, schools and livelihoods in ruins.

In total, Islamic Relief assisted over 235,000 people in 175 towns providing emergency food packages to over 165,000 people, distributing hot meals to over 5,000 people

taking shelter in schools and community centers, distributing hygiene kits to over 5,000 people and providing over 2 million liters of clean drinking water. Islamic Relief also repaired two water pumping stations in southern Tyre, eight damaged water reservoirs, and two generators at water pumping stations to provide 16,500 people with safe drinking water.

Islamic Relief worked with The Church of Jesus Christ and Latter-day Saints to ship in-kind aid to assist victims of the conflict. This shipment included 195 tons of essential aid such as medical supplies, hygiene kits, powdered milk, baby formula, and hand soap.

Lebanese Prime Minister Fouad Siniora met with Islamic Relief Worldwide President, Dr. Hany El Banna to be debriefed on Islamic Relief's work in Lebanon and expressed his gratitude for the work during the humanitarian crises.

Prime Minister Siniora told Dr. El Banna, "We appreciate your [Islamic Relief's] initiatives and your efforts to help those that are suffering from this war."

Picking up the Pieces

Islamic Relief is still in Pakistan after the earthquake, providing long-term development

In 2005, a massive 7.6 earthquake struck northern Pakistan killing 73,000 people and leaving another 3.5 million homeless. Islamic Relief worked tirelessly on the ground to provide emergency relief and accommodations to survivors of the disaster, giving them food, shelter, clean water, and medical care. Since then, Islamic Relief has been implementing longer-term development and reconstruction projects in the devastated areas establishing permanent housing and rebuilding infrastructure.

SHELTER

In 2006, Islamic Relief raised more than \$3.7 million for Pakistan relief and development projects. These funds went to provide over 32,000 families in Muzaffarabad, Bagh, Rawlakot, Dhirkot, and Forward Kahuta with semi-permanent and permanent housing. Over 4,000 homeowners and 2,000 carpenters, plumbers and electricians were trained on earthquake-resistant building techniques.

HEALTHCARE

With the help of International Health Partners (IHP) and The World Health Organization (WHO), Islamic Relief distributed nearly \$16 million worth of life-saving medicines and vaccines to health clinics and hospitals established in earthquake-affected areas. Working with Response International, Islamic Relief also established two mobile health clinics in the Bagh district that benefited over 23,000 people who would not usually have access to healthcare.

To prevent the spread of disease, Islamic Relief installed 50 water tanks and distributed water filters to over 37,000 families still living in camps. Islamic Relief also constructed over 5,000 restroom facilities in Muzaffarabad and Bagh and carried out health and hygiene training for thousands of people.

LIVELIHOODS RECOVERY

The earthquake had a devastating effect on peoples' livelihoods. With damaged farmlands, shops and offices, people were unable to return to work for many months, leaving them to struggle with no source of steady income.

In 2006, Islamic Relief began a series of development projects to enable people with the skills and confidence to regain their livelihoods. These projects included cash-for-work programs benefiting over 2,800 people, training sessions in agricultural production techniques that benefitted over 65,000 people, training in vocational skills, and providing microcredit loans to help community members re-start businesses.

EDUCATION

Many schools were leveled due to the earthquake's impact. Students were left without anyplace to study and risked losing their education. In early 2006, Islamic Relief distributed large tents in Muzaffarabad, Bagh and Neelum Valley to be used as temporary schools. These tents, equipped with school furniture and other equipment, helped more than 8,000 students return to school. Islamic Relief also began working on reconstructing damaged schools and education systems to benefit over 40,000 students.

RECOGNITION

Since the earthquake struck in 2005, Islamic Relief has provided close to \$56 million in relief and development aid to thousands across the affected areas. In September 2006, the Government of Pakistan awarded Islamic Relief with the 'Sitar-i-Isaar' ('Star of Dedication') award. The award represents the government's acknowledgment of Islamic Relief's tremendous efforts to better the lives of earthquake victims and assures support for Islamic Relief's efforts in the future.





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REPORT OF INDEPENDENT AUDITORS

Board of Directors
Islamic Relief-USA

We have audited the accompanying statement of financial position of Islamic Relief – USA (the “IRUSA”), a nonprofit organization, as of December 31, 2006, and the related statements of activities, cash flows, and functional expenses for the year then ended. These financial statements are the responsibility of IRUSA’s management. 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 includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of IRUSA as of December 31, 2006, and the changes in its net assets and its cash flows for the year then ended in conformity with auditing standards generally accepted in the United States of America.

A handwritten signature in cursive script that reads 'Quezada & Company'.

Pasadena, California
December 10, 2007

**ISLAMIC RELIEF - USA
STATEMENT OF FINANCIAL POSITION
DECEMBER 31, 2006**

Assets

Cash and cash equivalents	\$ 11,303,561
Investments	122,988
Accounts receivable	294,046
Other receivables	18,000
Refundable deposit from a related party	395,000
Other assets	20,018
Property and equipment, net of accumulated depreciation of \$263,171	<u>240,314</u>

Total Assets \$ 12,393,927

Liabilities and Net Assets

Liabilities

Accounts payable	\$ 2,231,819
Refundable advance	500,000
Accrued expenses	228,690
Other liabilities	-
Total Liabilities	<u>2,960,509</u>

Net Assets

Unrestricted	4,141,620
Temporarily Restricted	<u>5,291,798</u>
Total Net Assets	<u>9,433,418</u>

Total Liabilities and Net Assets \$ 12,393,927

ISLAMIC RELIEF - USA
STATEMENT OF ACTIVITIES
FOR THE YEAR ENDED DECEMBER 31, 2006

	<u>Unrestricted</u>	<u>Temporarily Restricted</u>	<u>Total</u>
Support			
Contributions	\$ 5,951,340	\$ 12,989,521	\$ 18,940,861
In-kind contributions	23,711,775		23,711,775
Total Support	<u>29,663,115</u>	<u>12,989,521</u>	<u>42,652,636</u>
Revenue			
Interest and dividends	1,165	-	1,165
Unrealized gain on investments	2,361	-	2,361
Total Revenue	<u>3,526</u>	<u>-</u>	<u>3,526</u>
Total support and revenue	29,666,641	12,989,521	42,656,162
Net assets released from restrictions	<u>13,413,940</u>	<u>(13,413,940)</u>	<u>-</u>
Total Support and Revenue After Net Assets Released From Restrictions	43,080,581	(424,419)	42,656,162
Expenses			
Programs	42,486,202	-	42,486,202
Management and general	843,103	-	843,103
Fundraising	829,295	-	829,295
Total expenses	<u>44,158,600</u>	<u>-</u>	<u>44,158,600</u>
Change in net assets	(1,078,019)	(424,419)	(1,502,438)
Net assets, beginning of year	<u>5,219,639</u>	<u>5,716,217</u>	<u>10,935,856</u>
Net assets, end of year	<u>\$ 4,141,620</u>	<u>\$ 5,291,798</u>	<u>\$ 9,433,418</u>

**ISLAMIC RELIEF - USA
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED DECEMBER 31, 2006**

Cash flows from operating activities

Change in net assets	\$ (1,502,438)
Adjustments to reconcile change in net assets to net cash provided by operating activities:	
Depreciation and amortization	73,233
(Decrease) in assets:	
Accounts receivable	(69,322)
Other receivables	(3,000)
Other assets	(11,855)
Increase in liabilities:	
Accounts payable	1,937,354
Accrued expenses	146,250
Refundable Advance	500,000
Net cash provided by operating activities	<u>1,070,222</u>

Cash flows from investing activities

Acquisition of fixed assets	(254,364)
Increase in investments	(20,091)
Net cash used in investing activities	<u>(274,455)</u>

Net increase in cash and cash equivalents 795,767

Cash and cash equivalents, beginning of year 10,507,794

Cash and cash equivalents, end of year \$ 11,303,561

DONORS AND PARTNERS

Islamic Relief and our fundraising partners worldwide would like to thank all of our donors and partners for their support and contributions towards our projects in 2006.

Particular thanks are extended to the following organizations:

AmeriCares, USA
Association of Physicians of Pakistani Descent of North America (APPNA)
British Airways
Catholic Agency for Overseas Development (CAFOD)
CARE
Christian Aid
Canadian International Development Agency
The Church of Jesus Christ of Latter-day Saints
Concern Worldwide
Conrad N. Hilton Foundation
Department for International Development (DFID)
Disasters Emergency Committee (DEC)
Emirates Airlines
European Community Humanitarian aid Office (ECHO)
Evelyn and Walter Haas Jr. Fund
Globus Relief
Indian Muslim Relief Committee (IMRC)
International Health Partners
International Relief Teams
Operation USA
Oxfam
Pakistan Poverty Alleviation Fund
Response International
United Nations Children's Fund (UNICEF)
United Nations Development Program (UNDP)
United Nations Refugee Agency (UNHCR)
United Nations World Food Program (WFP)