



# ANNUAL REPORT

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2022



maa



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A G A O



# CHAIRPERSON'S MESSAGE

Assalamu-alaykum Wa Rahmatullahi  
Wabarakatuhu

In the name of Allah, the Most Merciful  
the Most Beneficent.

As the chairperson of MAA, I am pleased to present our annual report for the year 2022. It has been an eventful year for us, and I am proud to share with you the impact our organisation has made in the lives of those in need.

Throughout the year, we have focused on providing aid to those affected by natural disasters, conflict, and poverty. We have distributed food, clothing, and other essential items to families in need, and we have also provided medical assistance and support to those injured or otherwise affected by these crises.

I am pleased to report that our efforts have significantly impacted the lives of those we have served. We have worked in 31 countries, supported over 2 million people, and received countless testimonies from individuals and families who have benefited from our aid. We have seen firsthand the difference our efforts have made in their lives.

I want to take this opportunity to express my gratitude to our dedicated staff, volunteers, and supporters. Without your hard work and generosity, we would not be able to make the positive impact that we have. Thank you for your continued support and commitment to our mission.

As we look towards the future, I am confident that MAA will continue to make a positive impact in the lives of those we serve. We will continue to work hard to provide aid and support to those who need it most, and we will do everything in our power to make a difference in the world.

Thank you again for your support and for your belief in our mission. We are grateful for it and look forward to continuing to work together to make a positive impact in the lives of those in need. May we all continue to serve humanity.



*Madenia Abdurahman*

MAA International | Chairperson





## MISSION

To respond to global emergencies in an efficient manner.

To break the cycles of endemic poverty by undertaking smart, ethical, and sustainable solutions that matter. To restore dignity to the lives of those who have lost everything by promoting the protection of Human Rights.

To bring humanity closer together for global peace and harmony, demonstrating the true Australian Islamic identity.

To bring sustainability to both beneficiaries and MAA.

## VISION

To be the essential NGO to our stakeholders, through delivering trustworthy, efficient, smart, impactful and sustainable humanitarian programmes.

## VALUES



### TRUSTWORTHY

Trusted through Sincerity, Transparency and Accountability in everything we do.



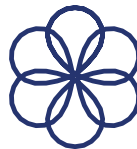
### EFFICIENT

Efficiency through lowering overheads, by adopting world-class methodologies and frameworks.



### SMART

Undertaking Smart projects that make a difference.



### IMPACTFUL

A value that springs from the beautiful Islamic values of Mercy, Peace and Excellence.



### SUSTAINABLE

Focusing on humanitarian programmes that make a Sustainable difference.

# WHERE WE WORK

**30**

**COUNTRIES**

**\$21.79 M**

**AMOUNT RAISED**

**2,300,806**

**TOTAL BENEFICIARIES**

**PROJECT  
DISBURSEMENT**

**\$16,505,401.06**

AFGHANI REFUGEES

BANGLADESH

BURKINA FASO

CAMEROON

CHAD

DR CONGO

ETHIOPIA

FIJI

GHANA

INDIA

INDONESIA

KENYA

LEBANON

MALAWI

NIGER



NIGERIA

PAKISTAN

PALESTINE / PALESTINIAN REFUGEES

ROHINGYA REFUGEES

SENEGAL

SOMALIA

SYRIAN REFUGEES

TANZANIA

TOGO

UGANDA

UKRAINE

UYGHUR REFUGEES

VANUATU

YEMEN

ZIMBABWE

6%  
INCREASE  
\$21.79 M  
REVENUE

SPEND  
\$16,505,401.06

BENEFICIARIES  
2,300,806

9.39%

#### GROSS ADMIN %

The Gross Admin ratio is defined as the total cost of all of the expenses (excluding the direct cost of project distribution), presented as a percentage of the total revenue.

6.96%

#### ADMIN COST %

The Administration & Accountability Ratio is defined as the total amount spent on administration and accountability activities presented as a percentage of the total revenue.

4.04%

#### REVISED ADMIN COST %

The Revised Admin Cost is defined as the balance of the admin cost, after the direct donation contribution made by the donor towards admin.

2.39%

#### MARKETING & FUNDRAISING RATIO %

The Marketing & Fundraising Ratio is defined as the cost of fundraising e.g. printing, advertising, media production, cost of collecting donations, skill hire etc., divided by the total revenue.

78.23%

#### PROJECT DISTRIBUTION RATIO %

Project disbursements are total direct and indirect cost related to the project disbursements in the field. This includes cost of skill hire, distribution, logistics, labour hire, packaging etc., divided by the total revenue.



2022

HEALTH

NYA EXAMINE

GIVE



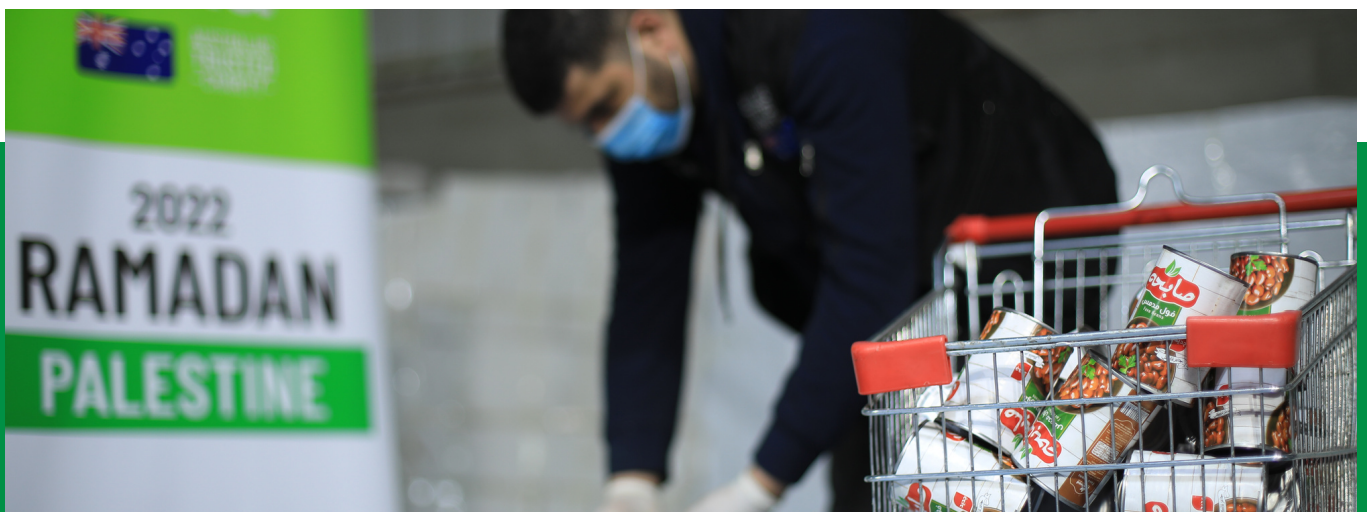
## SPEND AND NUMBER OF BENEFICIARIES BY PROGRAM

PROJECTS	SPEND	BENEFICIARIES
QURBAN	\$1,634,597.04	256,798
EMERGENCY	\$7,887,809.837	1,091,425
RAMADAN	\$3,284,742.711	671,850
ORPHAN	\$2,109,747.425	19,217
WATER	\$1,052,080.22	186,335
HEALTH	\$181,833.63	35,250
EDUCATION	\$89,921.66	91



## SPEND AND NUMBER OF BENEFICIARIES BY PROGRAM

PROJECTS	SPEND	BENEFICIARIES
AQEEQAH	\$155,895.51	35,875
FOOD	\$108,773.01	6,000
<b>TOTAL</b>	<b>\$16,505,401.06</b>	<b>2,300,806</b>





## QURBAN

Qurban is MAA's primary humanitarian Food Aid program.

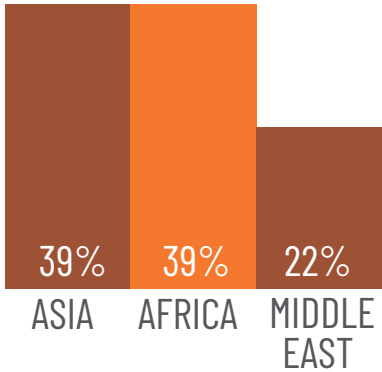
Traditionally, livestock is sacrificed at the point of distribution and fresh meat is given to the beneficiaries immediately.

Our focus is to deliver Qurban Food Aid to the most vulnerable people, including widows, orphans, the elderly, internally displaced people, refugees and the poor.

**SPEND**  
**\$1,634,597**

**BENEFICIARIES**  
**256,798**

## DISTRIBUTION







# EMERGENCY

In times of crisis, it is crucial that aid and support are delivered promptly. MAA leverages the skills, resources, networks and geographical coverage of our field offices and local NGO partners to provide quick, effective, and efficient assistance and humanitarian aid during disasters.

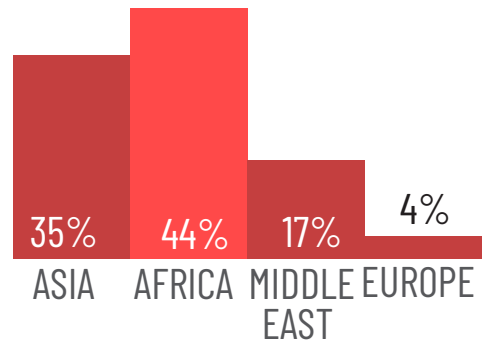
During Emergencies, MAA's operational ethos is based on a holistic humanitarian and development assistance cycle of:

- Relief:** Provide immediate emergency assistance.
- Recovery:** Rehabilitate broken lives.
- Rebuild:** Invest in long-term community development.

**SPEND**  
**\$7,887,809**

**BENEFICIARIES**  
**1,091,425**

# DISTRIBUTION





## CASE STUDY Fatima Khan, a widow in Kashmir

Losing a partner is a heart-wrenching experience, especially for women worldwide. Shockingly, statistics reveal that one in ten widows worldwide live in extreme poverty. In rural societies of Kashmir, widowed sisters face a particularly tough time, having to bear the brunt of stigmatisation, economic uncertainty, and prejudice based on their marital status.

One such widow is Fatima Khan, who lost her husband, Wali Muhammad. She and her two daughters and son reside in Kashmir, struggling to make ends meet.

Fatima is doing her best to pay the family's bills with the help of her brother and neighbours, but the money falls short of what they need. With the loss of their father and Fatima's daily struggle to keep her family afloat, the children's dream of education remains unfulfilled.

Amidst the challenges faced during these uncertain times, MAA provided Fatima's family with a generous food parcel to meet their nutritional requirements.

They also received a hygiene pack to assist with any potential health concerns, as well as winter survival gear to help them withstand the harsh Kashmiri winters.

Fatima was filled with gratitude upon receiving the package and offered prayers of thanks for MAA and its donors. It is worth noting that MAA extends its aid to more than 900 families in need throughout Kashmir.





## RAMADAN

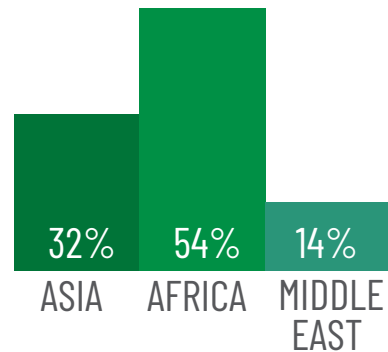
MAA's Ramadan program has evolved over the years by utilising a data-driven approach to target areas affected by food insecurity worldwide during the blessed month of fasting. MAA has focused on expanding the Ramadan distribution by increasing food packs and meals to increase the impact on communities.

The Ramadan program covers families and individuals who are socially, financially, economically, and culturally disadvantaged and distressed. We also focus on widows, orphans, people with disabilities, those in need, and the elderly.

SPEND  
**\$3,284,742**

BENEFICIARIES  
**671,850**

## DISTRIBUTION





## CASE STUDY

Ahmed Koloud, Gaza Strip, Palestine

On one of Biet Hanoun's streets, a man is sitting on the sidewalk, exchanging greetings with people and trying to paint a smile on his tired face. When he was asked the reason behind his sitting there, hundreds of depressing words started to flow. "I am sitting here almost five days a week as I do not have work. I work just two days on my motorcycle to deliver orders for people. To be honest, this amount of money is not enough even to get bread for the week", Ahmed describes his suffering.

"Nothing equals my agony when I see my eldest son sitting in the corner of his room, hiding himself and crying alone for not attending college for the second semester. I really feel disabled in my son's best years, as I am not able to pay his fees", says Ahmed.

Ahmed's only other income is the social income but even this has been cut off for a year. The bad economic condition has left the father of the 12-member family at risk of going to prison due to the high debts. He is now in debt to the supermarket, his friends, his neighbours, and his brothers.

Ahmed sadly adds: "When I was receiving the social affairs payments, I was able to cover almost 40% of these debts and those people were cooperative with high levels of patience. Now, after the cut-off, I cannot pay any of these debts, and I am in real trouble!".

What Hamed is looking for is to build a better life for his family. He wants to live a life without depression, poverty and sadness. His dream is to wake up normally each morning without the fear of going to prison. Hamed ends his story by telling us, "I am very grateful to those who help me and my family. Words cannot describe the quality of MAA's support. Their constant help empowers us to be steadfast and challenge the poverty we face".



## ORPHAN AID

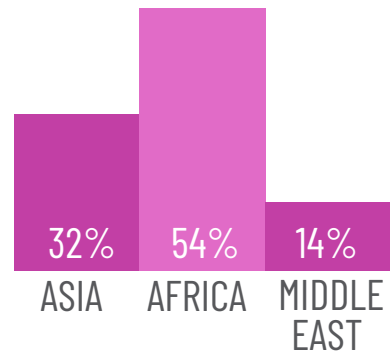
The Orphan Aid program of MAA aims to fulfill the fundamental necessities of orphans while honouring their respective countries' customs and traditions. This program caters to their health and educational requirements, offers them food, shelter, and clothing, and takes care of their medical needs.

Our operational ethos is centred around providing high-quality assistance to orphans, irrespective of their race, gender, or creed. We strive to ensure they receive all the essential amenities they need to live a healthy and comfortable life.

SPEND  
**\$2,109,747**

BENEFICIARIES  
**19,217**

## DISTRIBUTION





maa  
AUSTRALIA'S TRUSTED CHARITY-

2022  
RAMADAN  
INDONESIA

maa  
2022  
INDONESIA  
RAMADAN

maa  
2022  
INDONESIA  
RAMADAN

maa  
AUSTRALIA'S TRUSTED CHARITY-  
2022  
INDONESIA  
RAMADAN

maa  
2022  
INDONESIA  
RAMADAN

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AUSTRALIA'S TRUSTED CHARITY-  
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AUSTRALIA'S TRUSTED CHARITY-  
2022  
INDONESIA  
RAMADAN

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2022  
INDONESIA  
RAMADAN



## WATER

Access to safe drinking water is essential for overall development. However, regrettably, more than a billion people worldwide cannot access it.

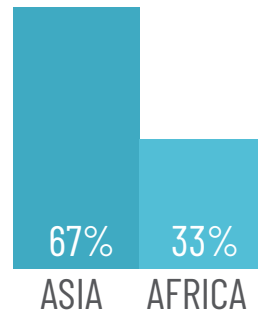
To address this issue, we have developed WASH programs that involve constructing Community Water Systems, Boreholes, Deep Water Wells, and Shallow Water Wells. Additionally, we build Latrines and Bathrooms to improve sanitation.

Our Water and Sanitation initiatives are guided by our operational ethos, which emphasises the development of infrastructure, enhancing sanitation, and promoting hygiene awareness.

SPEND  
**\$1,052,080**

BENEFICIARIES  
**186,335**

## DISTRIBUTION







**1153**

SHALLOW  
WELLS

**170**

SEMI DEEP  
WELLS

**20**

DEEP WELLS  
POWERED

**40**

DEEP  
WELLS

**70**

COMMUNITY  
WATER SYSTEMS

**1**

SOLAR POWERED  
BOREHOLE

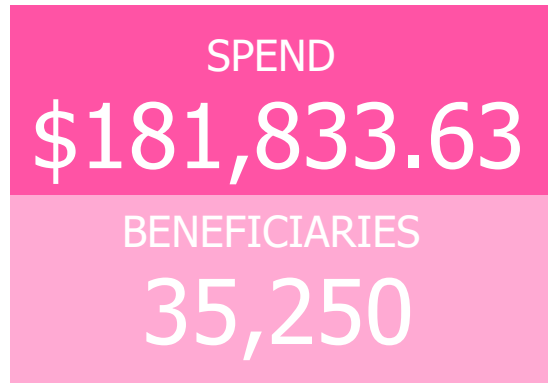


## HEALTH

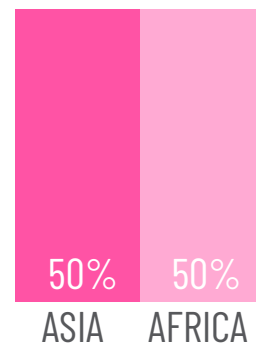
Unfortunately, the rising costs of medical treatment globally have made it difficult for the poor and needy to access even basic healthcare.

To address this issue, MAA offers Health and Medical programs that provide Emergency Medical Aid, train doctors, equip hospitals and camps with necessary medical equipment and create health awareness programs for long-term health initiatives.

MAA's operational ethos is centered around providing primary healthcare facilities and preventing diseases.



## DISTRIBUTION





## EDUCATION

Millions of children worldwide need access to quality education, however, the costs are prohibitive. With families struggling to meet their essential needs like food and shelter, many children are required to work and they can't acquire an education.

Many children who attend school receive an inadequate education because of poorly trained or underpaid teachers, overcrowded classrooms, or lack of essential educational tools and books.

MAA strives to educate and upskill people and the communities they live in by providing them with essential education and vocational training with the aim to make them self-sufficient and financially independent.

SPEND  
**\$89,921.66**

BENEFICIARIES

**91**

DISTRIBUTION

**OCEANIA**  
**100%**







## AQEEQAH

MAA conducts Aqeeqah or General Sacrifice in the neediest areas globally.

It is a Sunnah of the Prophet Muhammad (PBUH) to perform Aqeeqah for the child by slaughtering two goats or sheep for a boy and one sheep or goat for a girl, usually on the seventh day after the child is born.

Every year, thanks to this noble activity, thousands of beneficiaries around the world are able to enjoy a nutritious meal that is a change from their usual diet.

SPEND  
**\$155,895.51**  
 BENEFICIARIES  
**35,875**

### DISTRIBUTION

AFRICA  
100%







## FOOD

Despite the best efforts of international aid agencies, the global food crisis continues to spiral out of control, especially in recent years. The direct impact of lack of food on the poor and needy is tremendous and this is the main reason why the food crisis is at the forefront of our agenda in MAA.

Our aim is to provide people and their communities access to basic food with the aim to make them self-sufficient. We also ensure that Food Aid is culturally appropriate for each country where distribution takes place.

SPEND  
**\$108,773.01**  
 BENEFICIARIES  
**6,000**

## DISTRIBUTION

AFRICA  
100%



# INDONESIA

## ORPHAN AID







## CASE STUDY

Aiysha Albadr, Gaza Strip, Palestine

Aiysha Albadr, a 55-year-old resident of Beit Hanoun in Gaza, is facing an incredibly challenging situation. She lives with her family of twelve, including four male and four female children. Unfortunately, her husband Abdel is both mentally and physically disabled, and as a result, he is unable to work. None of the family members have any income, which has led to chronic poverty and a constant struggle to make ends meet.

Aiysha recently shared her story, stating that feeding her family has become an immense challenge. Despite their best efforts, no one in the family has been able to find work. This has left them with no choice but to turn to charity institutions for support. They rely on receiving a food pack once every two months, which, unfortunately, only sustains her family for a week. It's incredibly tough for Aiysha and her family to get by each month.

Aiysha and her 12-member family live in a deteriorating home, which is indicative of their impoverished lifestyle. Despite the challenges they face, Aiysha's primary concern is to find a way to provide treatment for her disabled son and ensure her family's daily needs are met. She also hopes to secure a better home for her family, one that can protect them from the extreme heat of summer and cold of winter. Additionally, she has an immediate need for food to feed her family.

Recently, Muslim Aid Australia (MAA) provided Aiysha's family with a generous food pack containing a variety of high-quality branded items. Aiysha expressed her gratitude for the donation, stating that it will make Ramadan more enjoyable for her family. She extends her thanks to all the donors who have helped her family during this difficult time.

maa AUSTRALIAN  
TRUSTED  
CHARITY

2022

**SYRIAN REFUGEES**

RAMADAN

maa AUSTRALIAN  
TRUSTED  
CHARITY

2022

**SYRIAN REFUGEES**

RAMADAN



maa  
MAA TRUSTED QUALITY  
2022 EMERGENCY  
PAKISTAN

# CORPORATE STRUCTURE



# OUR TEAM

CEO

## PROJECTS

- Project Management
- Research & Analysis
- Partner Management
- Supply Chain Management
- Local Government Relations

## MARKETING

- Donor Management
- Marketing
- Fundraising
- Positioning
- Communication
- Events
- Institutional Relationships
- Complaints Handling
- Surveys
- Receipts
- Reporting
- Communications
- Volunteers Management
- Records Management

## FINANCE

- Book Keeping
- Budgeting / Forecasting
- Auditing
- Reporting
- Payment Management

## TECHNOLOGY

- Website
- CRM
- Mobile App
- Productivity
- Telecom
- Field Technologies

## COMPLIANCE

- Accreditations & Licensing
- Compliance
- Project Review

# STANDARDS, CODES OF CONDUCTS, & ACCREDITATIONS

MAA International takes compliance, standards, and work-ethics seriously. We aim to maintain the highest levels of standards in everything we do. Our work is also guided by these additional codes of conduct and standards, which we observe and adhere to:

## **AUSTRALIAN CHARITIES & NOT-FOR-PROFITS COMMISSION (ACNC)**

As a registered charity MAA complies with the ACNC (Australian Charity and not-for-profit Commission) Act 2012. We have also received the ACNC "Registered Charity Tick" which serves as a reassurance to our donors and stakeholders that MAA is transparent and accountable.

## **DEPARTMENT OF FOREIGN AFFAIRS AND TRADE (DFAT)**

In 2017, MAA became the first and only Islamic NGO to be accredited by the Australian Government's Department of Foreign Affairs & Trade (DFAT). The DFAT accreditation rigorously assessed our governance, program management capacity, policies, risk, and partner management. Among other benefits, the accreditation means that MAA International is now also eligible to receive funding through the Australian NGO Cooperation Program (ANCP).

## **AUSTRALIAN COUNCIL FOR INTERNATIONAL DEVELOPMENT (ACFID)**

MAA is a full member of the Australian Council for International Development (ACFID) and therefore, a signatory of the ACFID Code of Conduct. As a result, we are committed to adhering towards a high standard of accountability and transparency. We are also committed to the ACFID Fundraising Charter. Respect, protection of human rights, sustainability and fair, continuous improvement form the foundations of MAA's work. Complaints relating to alleged breaches of the code can be made to the ACFID Code of Conduct Committee via [www.acfid.asn.au/code-of-conduct/complaints-and-compliance-monitoring](http://www.acfid.asn.au/code-of-conduct/complaints-and-compliance-monitoring).

MAA also practices and supports ACFID's contribution to the development and promotion of the global Core Humanitarian Standard (CHS). The CHS describes the essential elements of principled, accountable and high-quality humanitarian action.



## WORKPLACE LAWS

MAA is committed to complying with all workplace laws. To ensure that all those who work with us are treated fairly and with respect, we are compliant with:

- Fair Work Act 2009
- Work Place Gender Equality Act 2012
- Privacy Act 1988



## CORPORATE GOVERNANCE

Corporate governance is key to everything we do.

- Our constitution represents the overarching rules of the organisation. Therefore, the constitution contains all the necessary rules reflecting the organisation's public benevolent institution (PBI) nature.
- Our strategic plan includes an annual operating plan and budget.
- The identification and management of risks.
- Delegation of day-to-day management authority and segregation of duties.

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

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

The Board of Directors are integral to the above-mentioned internal control processes.



## COMPLIANCE

Compliance is a fundamental part of our operations within MAA.

Without fail, we have met all compliance requirements since mid-2012, including those set by ACNC, ATO, ACFID, State and Federal governments, and financial auditing.

Our team is dedicated to upholding and implementing Islamic values and Australian legislation, which extends to our field partners.

We are proud to have developed a system that aligns with Australian legislation, Islamic regulations, and the ethos of donation management.

Our technology and corporate processes are equipped with these systems to ensure all received and distributed funds are fully compliant with relevant legislation and requirements.





## ACCOUNTABILITY

Striving to do the right thing in the right way, is something we take very seriously.

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

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

Ultimately, we ensure that all stakeholders obtain the maximum impact from the work we undertake.



## DIVERSITY

MAA has a strong ethos when it comes to diversity. Our staff are from diverse cultural backgrounds with experience in all parts/ aspects of operations.

Since 1989, MAA has operated in over 35 countries without discrimination on the basis of colour, race, ethnic background, gender or religion.

# RISK MANAGEMENT

MAA takes risk-management seriously. Early risk identification and management are necessary for MAA to continue delivering effective aid in an increasingly complex, challenging and changing environment. Therefore, MAA adopts world-class risk management methodologies and frameworks, including the guidelines issued by DFAT-Aid-Programming Guide (version March 2017) for Risk Management.

Risk management involves thinking about, understanding, and regularly monitoring risks and taking mitigation actions when necessary.

MAA manages risk at the strategic, operational and managerial levels.

Risk Management is an ongoing process that involves the following:

- identifying and analysing potential risks and opportunities throughout the aid management cycle.
- developing proportionate and defensible strategies to balance risk and benefit and enabling sound decisions about starting, continuing, modifying, or concluding an aid investment.
- monitoring risk—including through internal and external discussions— and updating risk registers.
- when necessary, escalating risk to the attention of higher decision-makers or forums.







## CHILD PROTECTION

During the course of executing aid projects with different partners, contact with children may occur. While it may not be possible to eliminate all risks related to child exploitation, endangerment and abuse, careful planning and risk management can reduce these concerns considerably.

Officers and partners of MAA have the broad obligation of safeguarding children to ensure they are not exposed to the risk of abuse and exploitation. We also ensure that any concerns about children's safety within the communities MAA and partners work in are appropriately reported. Direct and indirect risks to children must be considered as part of the design and implementation phases in MAA projects.



## WORKPLACE LAWS

MAA is committed to complying with all workplace laws. To ensure that all those who work with us are treated fairly and with respect, we are compliant with the following:

- Fair Work Act 2009
- Work Place Gender Equality Act 2012
- Privacy Act 1988

Workplace practices and internal policies are regularly reviewed to ensure compliance.

# AUDITED FINANCIAL REPORT



## **Auditor's Independence Declaration under subdivision 60 C section 60 40 of Australian Charities and Not for profits Commission Act 2012**

To the Directors,  
MAA International Ltd.

As auditor for the audit of MAA International Ltd. for the year ended 31 December 2022, I declare that, to the best of my knowledge and belief, there have been no contraventions of:

- i) the auditor independence requirements of the *Australian Charities and Not-for-profits Commission Act 2012* in relation to the audit; and
- ii) any applicable code of professional conduct in relation to the audit.

A handwritten signature in black ink, appearing to read "UMER ALTAF". The signature is written in a cursive style with a long horizontal stroke at the end.

UMER ALTAF  
Director  
ECJ Audit and Assurance Pty Limited  
28 March 2023

ECJ Audit and Assurance Pty Limited trading as Ecovis Clark Jacobs Audit & Assurance Level 2, Piers 2/3 13 Hickson Road, Walsh Bay NSW 2000  
Postal: PO Box Q724 QVB Post Office NSW 1230 Phone: (02) 9264 1111 Fax: (02) 9264 1344 E-Mail: sydney@ecovis.com

Liability Limited by a scheme approved under Professional Standards Legislation

ECOVIS International, a network of independent tax advisors, accountants, auditors and lawyers, operating in Algeria, Argentina, Australia, Austria, Bangladesh, Belgium, Bosnia and Herzegovina, Brazil, Bulgaria, Cambodia, Canada, Chile, China, Colombia, Costa Rica, Croatia, Cyprus, Czech Republic, Denmark, Ecuador, Egypt, Estonia, Finland, France, Georgia, Germany, Greece, Great Britain, Guatemala, Hong Kong, Hungary, India, Indonesia, Ireland, Israel, Italy, Japan, Republic of Korea, Latvia, Lebanon, Liechtenstein, Lithuania, Luxembourg, Malaysia, Malta, Mexico, Morocco, Myanmar, Nepal, Netherlands, New Zealand, Norway, North Macedonia, Pakistan, Panama, Paraguay, Peru, Philippines, Poland, Portugal, Qatar, Romania, Russia, Saudi Arabia, Republic of Serbia, Singapore, Slovak Republic, Slovenia, South Africa, Spain, Sweden, Switzerland, Taiwan, Tajikistan, Thailand, Tunisia, Turkey, Ukraine, United Arab Emirates, Uruguay, USA (associated partners) and Vietnam.

ECOVIS International is a Swiss association. Each Ecovis Member Firm is an independent legal entity in its own country and is only liable for its own acts or omissions, not those of any other entity. ECOVIS Clark Jacobs is an Australian Member Firm of ECOVIS International

[www.ecovis.com](http://www.ecovis.com)

# AUDITED FINANCIAL REPORT



## INDEPENDENT AUDIT REPORT TO THE DIRECTORS OF MAA INTERNATIONAL LTD.

### Auditor's Opinion

We have audited the financial report of MAA International Ltd. (the Company), which comprises the statement of financial position as at 31 December 2022, the statement of profit or loss and other comprehensive income, statement of changes in equity and statement of cash flows for the year ended, and notes to the financial statements, including a summary of significant accounting policies and the directors' declaration.

In our opinion, the accompanying financial report of the Company is in accordance with the *Australian Charities and Not-for-profits Commission Act 2012*, including:

- i. giving a true and fair view of the Company's financial position as at 31 December 2022 and of its financial performance for the year then ended; and
- ii. complying with Australian Accounting Standards – Simplified Disclosure Requirements and Division 60 of the *Australian Charities and Not-for-profits Commission Regulation 2013*.

### Basis for Opinion

We conducted our audit in accordance with Australian Auditing Standards. Our responsibilities under these standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Report* section of this report. We are independent of the Company in accordance with the ethical requirements of the Accounting Professional & Ethical Standards Board's APES 110 Code of Ethics for Professional Accountants (including Independence Standards) (the Code) that are relevant to our audit of the financial report in Australia. We have also fulfilled our other ethical responsibilities in accordance with the Code.

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

### Responsibilities of Directors for the Financial Report

The directors of the Company are responsible for the preparation of the financial report that gives a true and fair view in accordance with Australian Accounting Standards – Simplified Disclosure Requirements and the *Australian Charities and Not-for-profits Commission Act 2012*. The directors' responsibility also includes such internal control as the directors determine is necessary to enable the preparation of a financial report that gives a true and fair view and is free from material misstatement, whether due to fraud or error.

In preparing the financial report, the directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The directors are responsible for overseeing the Company's financial reporting process.

**ECJ Audit and Assurance Pty Limited trading as Ecovis Clark Jacobs Audit & Assurance** Level 2, Piers 2/3, 13 Hickson Road Walsh Bay NSW 2000  
Postal: PO Box Q724 QVB Post Office NSW 1230 Phone: (02) 9264 1111 Fax: (02) 9264 1344 E-Mail: [sydney@ecovis.com](mailto:sydney@ecovis.com)

Liability Limited by a scheme approved under Professional Standards Legislation

ECOVIS International, a network of independent tax advisors, accountants, auditors and lawyers, operating in Algeria, Argentina, Australia, Austria, Bangladesh, Belgium, Bosnia and Herzegovina, Brazil, Bulgaria, Cambodia, Canada, Chile, China, Colombia, Costa Rica, Croatia, Cyprus, Czech Republic, Denmark, Ecuador, Egypt, Estonia, Finland, France, Georgia, Germany, Greece, Great Britain, Guatemala, Hong Kong, Hungary, India, Indonesia, Ireland, Israel, Italy, Japan, Republic of Korea, Latvia, Lebanon, Liechtenstein, Lithuania, Luxembourg, Malaysia, Malta, Mexico, Morocco, Myanmar, Nepal, Netherlands, New Zealand, Norway, North Macedonia, Pakistan, Panama, Paraguay, Peru, Philippines, Poland, Portugal, Qatar, Romania, Russia, Saudi Arabia, Republic of Serbia, Singapore, Slovak Republic, Slovenia, South Africa, Spain, Sweden, Switzerland, Taiwan, Tajikistan, Thailand, Tunisia, Turkey, Ukraine, United Arab Emirates, Uruguay, USA (associated partners) and Vietnam.

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# AUDITED FINANCIAL REPORT



## INDEPENDENT AUDIT REPORT TO THE DIRECTORS OF MAA INTERNATIONAL LTD.

### Auditor's Opinion

We have audited the financial report of MAA International Ltd. (the Company), which comprises the statement of financial position as at 31 December 2022, the statement of profit or loss and other comprehensive income, statement of changes in equity and statement of cash flows for the year ended, and notes to the financial statements, including a summary of significant accounting policies and the directors' declaration.

In our opinion, the accompanying financial report of the Company is in accordance with the *Australian Charities and Not-for-profits Commission Act 2012*, including:

- i. giving a true and fair view of the Company's financial position as at 31 December 2022 and of its financial performance for the year then ended; and
- ii. complying with Australian Accounting Standards – Simplified Disclosure Requirements and Division 60 of the *Australian Charities and Not-for-profits Commission Regulation 2013*.

### Basis for Opinion

We conducted our audit in accordance with Australian Auditing Standards. Our responsibilities under these standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Report* section of this report. We are independent of the Company in accordance with the ethical requirements of the Accounting Professional & Ethical Standards Board's APES 110 Code of Ethics for Professional Accountants (including Independence Standards) (the Code) that are relevant to our audit of the financial report in Australia. We have also fulfilled our other ethical responsibilities in accordance with the Code.

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

### Responsibilities of Directors for the Financial Report

The directors of the Company are responsible for the preparation of the financial report that gives a true and fair view in accordance with Australian Accounting Standards – Simplified Disclosure Requirements and the *Australian Charities and Not-for-profits Commission Act 2012*. The directors' responsibility also includes such internal control as the directors determine is necessary to enable the preparation of a financial report that gives a true and fair view and is free from material misstatement, whether due to fraud or error.

In preparing the financial report, the directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The directors are responsible for overseeing the Company's financial reporting process.

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ECOVIS International is a Swiss association. Each Ecovis Member Firm is an independent legal entity in its own country and is only liable for its own acts or omissions, not those of any other entity



# AUDITED FINANCIAL REPORT



## **Auditor's Responsibility for the Audit of the Financial Report**

Our objectives are to obtain reasonable assurance about whether the financial report as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with the Australian Auditing Standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of this financial report.

As part of an audit in accordance with the Australian Auditing Standards, we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial report, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit 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 Company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by directors.
- Conclude on the appropriateness of directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial report or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial report, including the disclosures, and whether the financial report represents the underlying transactions and events in a manner that achieves fair presentation.

We communicate with the directors regarding, amongst, other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

## **Report on the Requirements of the Charitable Fundraising Act 1991 (NSW) and the Charitable Fundraising Regulation 2015 (NSW)**

We have audited the financial report as required by section 24(2) of the Charitable Fundraising Act 1991 (NSW). Our procedures included obtaining an understanding of the internal control structure for fundraising appeal activities and examination, on a test basis, of evidence supporting compliance with the accounting and associated record keeping requirements for fundraising appeal activities pursuant to the Charitable Fundraising Act 1991 and Charitable Fundraising Regulation 2015.

Because of any inherent limitations of any assurance engagement, it possible that fraud, error or non-compliance may occur and not be detected. An audit is not designed to detect all instances of non-compliance with the requirements prescribed in the above-mentioned Act and Regulation as an audit is not performed continuously throughout the period and the audit procedures performed in respect of compliance with these requirements are undertaken on a test basis. The audit opinion expressed in this report has been formed on the above basis.

# AUDITED FINANCIAL REPORT



## Auditor's Opinion

In our opinion:

- a) The financial report gives a true and fair view of the financial results of fundraising appeal activities for the financial year ended 31 December 2022;
- b) The financial report has been properly drawn up, and the associated records have been properly kept for the financial year ended 31 December 2022, in accordance with the Charitable Fundraising Act 1991 and Regulations;
- c) Money received as a result of fundraising appeal activities conducted during the financial year ended 31 December 2022 has, in all material respects, been properly accounted for and applied in accordance with the Charitable Fundraising Act 1991 and Regulations; and
- d) There are reasonable grounds to believe that the Company will be able to pay its debts as and when they fall due.

A handwritten signature in black ink, appearing to read 'Umer Altaf', written over a horizontal line.

Umer Altaf  
Engagement Director  
ECJ Audit and Assurance Pty Ltd  
28 March 2023

# DIRECTORS' REPORT

**MAA International Limited**  
**ACN 094 333 561**

The directors present their report, together with the financial statements, on the company for the year ended 31 December 2022.

## **Directors**

The following persons were directors of the company during the whole of the financial year and up to the date of this report, unless otherwise stated:

Madenia Abdurahman  
Aziz Bhimani  
Foezullah Dewan (also Company Secretary)  
Justin Ridhwan Hannan  
Ayman Eldemallavy  
Mohammad Kandil  
Abdel Moez Nafti

## **Objectives**

To be the essential NGO to our stakeholders, through delivering trustworthy, efficient, smart, impactful and sustainable humanitarian programmes.

## **Strategy for achieving the objectives**

1. To respond to global emergencies in an efficient manner.
2. To break the cycles of endemic poverty by undertaking smart, ethical, and sustainable solutions that matter.
3. To restore dignity to the lives of those who have lost everything by promoting the protection of Human Rights.
4. To bring humanity closer together for global peace and harmony, demonstrating the true Australian Islamic identity.
5. To bring sustainability to both beneficiaries and MAA.

## **Principal activities**

The principal activity of MAA International Ltd. during the financial year was related to activities associated with charitable, emergency relief and sustainable development aid to support and assist the world's poorest and most needy communities regardless of race, religion or nationality  
MAA International Ltd. is registered by the Australian Taxation Office with DGR status for 100% tax deductible donations.

## **Performance measures**

The Company measures its performance in both the amount of funds raised and the volume of project activities. The Company has quantitative and qualitative benchmarks against which their activities are measured to ensure that we are transparent and efficient in managing the fund.

*Please note: The Financial Report covers the 12-months period / from 1 January to 31 December 2022*

# DIRECTORS' REPORT

**MAA International Limited**  
**ACN 094 333 561**

## **Members' guarantee**

MAA International Ltd. is a company limited by guarantee. In the event of, and for the purpose of winding up of the company, the amount capable of being called up from each member and any person or association who ceased to be a member in the year prior to the winding up, is limited to \$100 for members that are corporations and \$100 for all other members, subject to the provisions of the company's constitution.

## **Meetings of directors**

The number of meetings of the company's Board of Directors ('the Board') held during the year ended 31 December 2022, and the number of meetings attended by each director were:

	<b>Director Meetings</b>	
	<b>Attended</b>	<b>Held</b>
Madenia Abdurahman	4	4
Aziz Bhimani	3	4
Ayman Eldemallawy	4	4
Mohammad Kandil	3	4
Justin Ridhwan Hannan	2	4
Abdel Moez Natti	1	4
Foezullah Dewan	2	4

*Held: represents the number of meetings held during the time the director held office.*

## **Auditor's independence declaration**

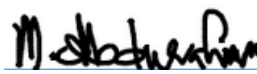
A copy of the auditor's independence declaration under section 60-40 of the Australian Charities and Not-for-profits Commission Act 2012 is set out immediately after this directors' report.

This report is made in accordance with a resolution of directors, pursuant to section 60.15(2) of the Australian Charities and Not-for-profits Commission Regulation 2013.

On behalf of the directors,



Justin Ridhwan Hannan  
Director



Madenia Abdurahman  
Director

*Please note: The Financial Report covers the 12-months period / from 1 January to 31 December 2022*



MAA INTERNATIONAL LTD  
 INCOME STATEMENT  
 FOR THE YEAR ENDED 31 DECEMBER 2022

	12 months 31 December 2022	12 months 31 December 2021
	\$	\$
<b>Revenue</b>		
Donations and gifts	-	-
	Monetary	21,767,521
	Non-monetary	20,505,878
Legacies and bequests	-	-
Grants	-	-
	Department of Foreign Affairs and Trade	-
	Other Australian	-
	Other Overseas	-
Investment income	26,757	14,353
Other income	-	135,956
Revenue for international political or religious adherence promotion programs	-	-
<b>Total revenue</b>	<b>21,794,279</b>	<b>20,656,187</b>
<b>Expenditure</b>		
International aid and development programs expenditure		
International programs		
	Funds to international programs	16,505,401
	Program support costs	18,856,402
Community education	545,066	611,467
Fundraising costs	9,500	1,000
	Public	520,798
	Government & Multi Laterals	779,276
Accountability and administration	1,516,120	1,455,043
Non-monetary expenditure	-	-
<b>Total international aid and development programs expenditure</b>	<b>19,096,885</b>	<b>21,703,188</b>
International political or religious adherence promotion programs expenditure		
Domestic programs expenditure		
<b>Total expenditure</b>	<b>19,096,885</b>	<b>21,703,188</b>
<b>Excess / (shortfall) of revenue over expenditure</b>	<b>2,697,393</b>	<b>-1,047,001</b>
Other comprehensive income		
<b>Total comprehensive income</b>	<b>2,697,393</b>	<b>-1,047,001</b>

- The financial statements are general purpose financial statements that have been prepared in accordance with the Australian Accounting Standards - Reduced Disclosure Requirements.
- MAA does not include non-monetary income or expenditures in its financial statements.
- No part of collected donations were used for any political, religious or advocacy purposes.
- These summary financial reports have been prepared in accordance with the requirements set out in the ACFID Code of Conduct. For further information on the Code, please refer to the ACFID Code of Conduct Implementation Guidance available at [www.acfid.asn.au](http://www.acfid.asn.au).
- To obtain the full set of audited financial statements please refer to [www.acnc.gov.au](http://www.acnc.gov.au) and click on tab "Find a charity".

Please note: The Financial Report covers the 12-months period / from 1 January to 31 December 2022

MAA INTERNATIONAL LTD  
STATEMENT OF FINANCIAL POSITION  
AS AT 31 DECEMBER 2022

	12 months 31 December 2022	12 months 31 December 2021
	\$	\$
<b>Assets</b>		
Current assets	-	-
Cash and cash equivalents	11,385,585	12,364,951
Trade and other receivables	17,732	14,675
Inventories	-	-
Assets held for sale	-	-
Other financial assets	-	-
<b>Total current assets</b>	<b>11,403,317</b>	<b>12,379,626</b>
Non-current assets	-	-
Trade and other receivables	-	-
Other financial assets	-	30,334
Property, plant and equipment	2,082,625	2,155,041
Investment property	-	-
Intangibles	-	-
Other non-current assets	-	18,700
<b>Total non-current assets</b>	<b>2,082,625</b>	<b>2,164,075</b>
<b>Total assets</b>	<b>13,485,942</b>	<b>14,543,701</b>
<b>Liabilities</b>		
<b>Current liabilities</b>	<b>-</b>	<b>-</b>
Trade and other payables	75,759	3,910,955
Borrowings	-	-
Current tax liabilities	-	-
Other financial liabilities	-	5,085
Provisions	308,663	211,026
Other	-	-
<b>Total current liabilities</b>	<b>384,422</b>	<b>4,127,066</b>
<b>Non-current liabilities</b>		
Borrowings	-	-
Other financial liabilities	-	33,877
Provisions	53,594	32,223
Other	-	-
<b>Total non-current liabilities</b>	<b>53,594</b>	<b>66,100</b>
<b>Total liabilities</b>	<b>438,016</b>	<b>4,193,166</b>
<b>Net assets</b>	<b>13,047,926</b>	<b>10,350,535</b>
<b>Equity</b>		
Reserves	10,350,535	11,397,536
Retained earnings	2,697,391	-1,047,001
<b>Total equity</b>	<b>13,047,926</b>	<b>10,350,535</b>

- The financial statements are general purpose financial statements that have been prepared in accordance with the Australian Accounting Standards - Reduced Disclosure Requirements.
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Please note: The Financial Report covers the 12-months period / from 1 January to 31 December 2022

MAA INTERNATIONAL LTD  
 STATEMENT OF CHANGES IN EQUITY  
 FOR THE YEAR ENDED 31 DECEMBER 2022

	Retained earnings	Reserves	Total
	\$	\$	\$
<b>Balance at beginning 1 January 2022</b>	<b>10,350,535</b>	-	<b>10,350,535</b>
Adjustments or changes in equity due to, for example, adoptions of new accounting standards	-	-	-
Items of other comprehensive income	-	-	-
Excess of revenue over expenses	2,697,391	-	2,697,391
Other amounts transferred (to) or from reserves	-	-	-
<b>Balance at 31 December 2022</b>	<b>13,047,926</b>	-	<b>13,047,926</b>

- The financial statements are general purpose financial statements that have been prepared in accordance with the Australian Accounting Standards - Reduced Disclosure Requirements.
- MAA does not include non-monetary income or expenditures in its financial statements.
- No part of collected donations were used for any political, religious or advocacy purposes.
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**Please note:** The Financial Report covers the 12-months period / from 1 January to 31 December 2022



## STANDARDS, CODES OF CONDUCT, ACCREDITATIONS, AND COMPLIANCE

MAA International takes compliance, standards, and work ethics seriously. We aim to maintain the highest levels of standards in everything we do. Our work is also guided by these additional codes of conduct and standards, which we observe and adhere to:

### **Australian Charities and Not-For-Profits Commission (ACNC)**

MAA International is a registered charity with the ACNC, which means that MAA International adheres to and complies with the ACNC Act 2012.

We have also received the ACNC "Registered Charity Tick" which serves as a reassurance to our donors and stakeholders that MAA is transparent and accountable.

### **Australian Council for International Development (ACFID)**

MAA International is an active member of ACFID. We are a signatory to the ACFID Code of Conduct and are committed to adhering to its high standards of corporate governance, public accountability, and financial management.

Complaints relating to alleged breaches of the code can be made to the ACFID Code of Conduct Committee via [www.acfid.asn.au/code-of-conduct/complaints](http://www.acfid.asn.au/code-of-conduct/complaints).

## LEGISLATION

MAA is committed to complying with all legislation. To ensure that all those who work with us are treated fairly and with respect, we are compliant with:

- Fair Work Act 2009
- Work Place Gender Equality Act 2012
- Privacy Act 1988
- Fundraising Institute of Australia Principles and Standards of Fundraising Practice
- Australian Direct Marketing Association Code of Practice
- MAA International Code of Conduct

For more details about these codes and standards, visit [www.maainternational.org.au](http://www.maainternational.org.au)

## OUR AUDITORS

ECOVIS Clark Jacobs Audit & Assurance  
Level 2, Piers 2/3, 13 Hickson Road Walsh Bay NSW 2000  
PO Box Q724 QVB Post Office NSW 1230  
Phone: +61 2 9264 1111 | Web: [www.clarkjacobs.com.au](http://www.clarkjacobs.com.au)

## WE VALUE YOUR FEEDBACK

At MAA, we welcome and value all feedback, complaints, or suggestions. These may be made by following our Complaint Policy Procedure. You can contact us through the following channels:

**[mail@maainternational.org.au](mailto:mail@maainternational.org.au)**  
**[www.maainternational.org.au](http://www.maainternational.org.au)**  
**1800 100 786 or 02 8016 9500**

**PO Box 395 Bankstown, NSW 2200**

All feedback and complaints will be handled in accordance with our privacy policy and will be directed to the relevant department for consideration and resolution.





## VISIT US IN PERSON

**Head Office - Sydney**  
87-89 Rookwood Road,  
Yagoona, NSW 2199

### **Brisbane Office**

Underwood Centre, Suite 8, 2898 Logan Road, Underwood,  
QLD 4119

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