





maainternational.org.au 1800 100 786



Content

Chairperson's Message	07
About Us	09
2024 Review	10-12
Project Delivery	13-47
Governance	48-57
Financial Report	58-68







Assalamu-alaykum wa rahmatullahi wabarakatuh,

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

Alhamdulillah, all praise is due to the Almighty ALLAH (SWT) for enabling MAA to continue navigating the many challenges we have faced over the past year.

This year has brought immense sadness and frustration. We have witnessed atrocities and devastation on a scale rarely seen before—entire communities displaced, starved, and bombed into oblivion. The people of Gaza, Yemen, Sudan, and other crisis-affected regions have endured unimaginable suffering.



While our focus remains steadfastly on Palestine, we have not forgotten the Rohingya, the people of Yemen, and other vulnerable communities whom MAA has supported throughout the years.

Today, our mission extends beyond providing humanitarian aid. It has become a struggle for justice—a commitment to stand up for those who are marginalised and silenced by systems of power. Alhamdulillah, MAA has made significant progress in advocacy work, a new but vital area of engagement. This effort is already proving to be an effective agent for real change. We are confident that our donors and supporters will continue to stand with us as they witness the long-term impact of this critical work.

I would like to take this opportunity to express my deepest appreciation to our dedicated staff, who continue to deliver life-changing projects under difficult and often dangerous circumstances. I also extend heartfelt gratitude to our donors and community members—your ongoing support is the foundation of all that we do.

Lastly, I wish to acknowledge and thank the MAA Board for their unwavering commitment, guidance, and stewardship throughout the year. I beseech the Almighty ALLAH (SWT), in His infinite mercy and wisdom, to shower His richest blessings upon MAA, and to guide and protect us all in our service to humanity.

Madenia Abdurahman

Jagenia –

MAA International I Chairperson









Mission

To respond to global emergencies in an efficient manner.

To break the cycles of endemic poverty by undertakeng 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.





Trusted

Through sincerity, transparent and accountable actions.



Efficient

Lowering overheads through adopting worldclass methodologies, frameworks, and self sustainability.



Impactful

Focusing on Impactful humanitarian aid programmes that make a real difference.



Smart

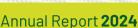
Focusing on Impactful humanitarian aid programmes that make a real difference.



Sustainable

Upholding the beautiful Islamic values of mercy, peace, and excellence.





maa

WHERE We Work

Countries

2M+ **Beneficiaries**

\$17M+ **Disbursed**























AUSTRALIA

AFGHANI REFUGEES

BANGLADESH

BURKINA FASO

CHAD

DR CONGO

ETHIOPIA

FIJI

GHANA

INDIA

INDONESIA

JORDAN

KENYA

LEBANON

LIBYA

MADAGASCAR

MALAWI

MOROCCO

MOZAMBIQUE

NIGER

NIGERIA

PAKISTAN

PALESTINE / PALESTINIAN

REFUGEES

ROHINGYA REFUGEES

SOMALIA

SRI LANKA

SYRIAN REFUGEES

TANZANIA

TURKIYE

UGANDA

UYGHUR REFUGEES

VANUATU

YEMEN

ZIMBABWE





Annual Report 2024





SPEND \$17,718,423

BENEFICIARIES 2,282,151

3.17%

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.

2.79%

MARKETING & FUNDRAISING RATIO %

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

1.43%

ONLINE MERCHANT & TRANSACTION FEES %

Online merchant and transaction Fees are the fees incurred when a donation is processed by third-party financial institutions.



DISBURSEMENTS & Program BENEFICIARIES BY

PRC	JECT	SPENT	BENEFICIARIES
Ty-	QURBAN	\$1,404,130	318,420
G	RAMADAN	\$3,733,536	569,439
6	ORPHAN & YOUTH AID	\$1,739,218	11,106
	EMERGENCY	\$5,939,461	880,233
	WASH	\$1,057,308	149,810
	ADVOCACY	\$1,105,070	-
•	HEALTH	\$652,239	36,250
	EDUCATION	\$331,536	2,398
	AQEEQAH & GENERAL SACRIFICE	\$169,376	13,600
	FOOD	\$1,436,463	300,475
	SHELTER	\$150,085	420
Т	OTAL	\$17,718,423*	2,282,151

*Note:

The total project disbursement values include a negative allocation of \$5,884 for Sustainable Programs based on the final reconciliation of the previous year's projects.







Emergency

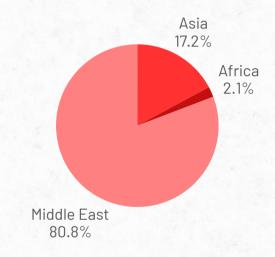
In response to emergencies, MAA prioritises swift and effective aid delivery, utilising our extensive network of field offices and NGO partners to offer immediate support and humanitarian assistance.

Our emergency response strategy encompasses three key phases: **Relief**, to provide urgent aid; **Recovery**, focusing on rehabilitating those affected; and **Rebuild**, where we invest in sustainable community development to foster Long-term resilience.

This comprehensive approach ensures not just immediate relief but also supports the affected communities in rebuilding and strengthening their capacities against future crises.

This year was witness to many disasters, including Earthquakes in Morocco and Afghanistan, Flooding in Bangladesh, India, Kenya, and Tanzania, and the war in Gaza, Lebanon and more.













Erca Adhiambo Ochieng A WIDOW IN KENYA

Erca Adhiambo Ochieng, a resilient widow from Kakola, Kisumu, Kenya, has faced unimaginable hardship. Her home was devastated by severe flooding. leaving it barely standing and dangerously unstable. Despite making some small repairs to the walls, the structure remains unsafe, posing a serious threat to her and her family.

Forced to leave their crumbling home, Erca and her four children now live in a temporary campsite. Life has been incredibly difficult, but amidst the uncertainty, she expresses profound gratitude for the support she has received through the recent relief project. She can now cook using the provided Jiko stove, and the solar light will replace the kerosene lamp, reducing the risk of fire and eliminating the recurring cost of fuel.

"The food aid we received was a true blessing," she shares with tears in her eyes. "I've never experienced such generosity. In the past, the government could only give me 500 grams of rice and beans—barely enough for me and my children. But now, thanks to your incredible support, we feel seen, cared for, and hopeful."





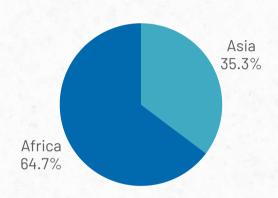
Recognising the crucial need for clean water and sanitation, MAA has expanded its WASH initiatives to include the construction of Boreholes, Deep, Semi Deep and Shallow Water Wells.

This year, we've we constructed a solarpowered borehole in Somalia which helped provide ongoing clean water to over 36,000 people and their livestock.

Our approach prioritises infrastructure development, sanitation enhancement, and the promotion of hygiene awareness, aiming to tackle the global challenge where over a billion individuals lack access to safe drinking water.

\$1,057,308

BENEFICIARIES 149,810







Somalia's Solar-Powered Water Solutions



The Situation

In 2024, Somalia faced devastating drought and the enduring repercussions of three decades of conflict. The country finds itself amidst its sixth consecutive failed rainy season. The crisis will afflict over 8 million individuals—nearly half of the population—with acute food insecurity, looming on the brink of famine.

Our Response

MAA implemented a Solar-Powered Borehole project in Mara Adde Village, Lower Shabelle Region, to address this critical need. This project included drilling a deep borehole, installing solar panels to power the water pump, and setting up a water distribution system with tap dispensaries and animal troughs.

The Impact

The borehole now provides clean, safe water to over 36,000 residents and their livestock. Women and girls no longer need to travel long, dangerous distances to fetch water, reducing the risk of gender-based violence. Families have been relieved of the financial burden of purchasing water from vendors, and farmers can irrigate their crops more effectively, boosting food security and reducing hunger.

MAA International's Solar-Powered Borehole project has brought immense relief, improved health, and enhanced economic stability to Mara Adde Village, exemplifying our commitment to delivering impactful and sustainable aid.







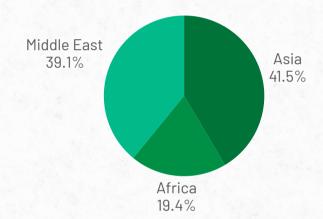


During the holy month of Ramadan, MAA's programme strategically addresses food insecurity, reaching out to those in dire need with an increased distribution of food packs and meals.

Our targeted support extends to families and individuals facing social, financial, and economic hardships, prioritising widows, orphans, people with disabilities, and the elderly.

Our evolving, data-driven approach aims to magnify our impact, ensuring that the spirit of giving and community support is felt more broadly and deeply each year.













Fatima Bibi

WIDOW IN PAKISTAN

Fatima Bibi, a 47-year-old widowed mother of four, lives in the remote village of Gali in District Muzaffarabad, Azad Jammu and Kashmir. She lost her husband in the 2005 earthquake, which also left her with a spinal injury. Though some kind of donors helped her recover enough to stand again, she still faces mobility challenges and ongoing financial hardship.

As the sole caregiver, Fatima works tirelessly to ensure her children stay in school, despite being unable to do physical labor. Her brothers offer occasional help, but they too struggle financially. Life for Fatima has been marked by sacrifice, she often skipped meals, so her children could eat and had to choose between food and medicine.

Before receiving aid from MAA International's Ramadan project, Fatima's family often went days with little or no food. The project delivered a comprehensive food pack, including flour, rice, oil, sugar, dates, and other essentials, right before Ramadan, despite the difficulty of reaching her remote village.

Fatima said, "I am truly grateful to MAA International for this kind and timely support. With this food pack, I can manage a ration for at least 20 to 25 days of Ramadan. It has brought ease to my heart and allowed me to focus on prayers instead of worrying about feeding my children."

While the food pack addressed short-term needs, the project also brought hope and dignity to Fatima's family. Her story is a powerful reminder of the resilience of widowed mothers in disaster-affected areas and how a single act of kindness can bring meaningful change.





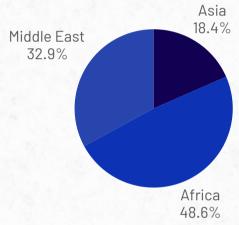


In our ongoing commitment to alleviate hunger and provide essential support to the underprivileged, MAA's Qurban program stands out as a beacon of hope.

This year, we upheld the cherished tradition of Qurban, distributing freshly sacrificed livestock to those most in need. Our efforts focused on reaching the most vulnerable populations, including widows, orphans, the elderly, internally displaced people, refugees, and the impoverished, ensuring they received the nutritional support essential for their wellbeing.

Through this program, we not only feed bodies but also nourish spirits, reinforcing the bonds of community and shared compassion.











Mullah Zainuddin

A DISABLE MAN IN BANGLADESH

Mullah Zainuddin (50), a rainwater vendor hailed from a remote village of Paikgacha in Khulna, Bangladesh's southwest coastline region. The man with physical disabilities has been shouldering a family of seven people.

Twenty-five years ago, Mullah was a honey collector by profession. He was telling the tragic story of his disability. "I used to collect natural honey from the world's largest mangrove forest known as Shundorban. Meanwhile, I was attacked by a mighty Royal Bengal Tiger at the time of honey collection. I fortunately managed to escape, but the tiger took my right hand.

Since that day, I've been surviving off with my left hand. I am not capable of doing any hard work. Nowadays, I collect rainwater in the rainy seasons and sell these as safe drinking water. It is like a dream to me to buy meat for my family.

Furthermore, at the end of May 2024, we lost everything, including our dwelling house in the super cyclone Remal. All of my family members got into the festive spirit when the Impact Initiative volunteers put my name on the meat distribution list of the Qurban. After many years, we are truly enjoying Eid-ul-Azha in its truest form. Since the previous Eid-ul-Azha, we have not had any type of meat. We are unable to purchase the pricey meat. Alhamdulillah! MAA International offered us the Qurban meat through the Impact Initiative. After a year, we'll be able to consume meat. We pray to Allah Subhanahu Wa Taala to accept the sacrifice of the donor and grant them the greatest recompense both here and in the hereafter. "



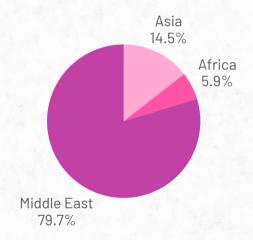


Nurturing an orphan with essentials such as healthy food, medical care, clean clothes, and access to education provides them with a protective environment. It empowers them to reach their full potential.

Over the past financial year, our Orphan & Youth Aid program has made significant strides in improving the lives of orphans across multiple regions. Our efforts have spanned Africa, Asia, and the Middle East, impacting countries such as Palestine, Ghana, Indonesia, Pakistan, Bangladesh, Türkiye, Jordan and Uganda.

MAA's Orphan & Youth Aid program continues to expand its reach and effectiveness, adapting to the unique needs of orphans in different regions.

\$1,739,218 BENEFICIARIES 11,106











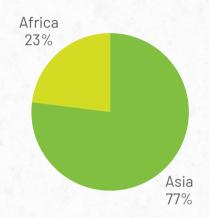
Amid rising global healthcare costs, MAA has intensified its Health and Medical programs to provide crucial services.

These include Emergency Medical Aid, training for healthcare professionals, equipping medical facilities with essential tools, and fostering health awareness for sustainable health improvements.

Our core mission revolves around ensuring access to primary healthcare and disease prevention, aiming to bridge the gap for the underserved and vulnerable populations.

\$652,239

36,250











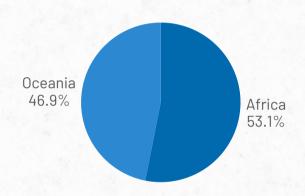
Facing the challenge of educational access amidst prohibitive costs, MAA dedicates efforts to enabling learning and vocational skills for underprivileged communities.

Our goal is to enhance self-sufficiency and financial independence, addressing the dire need for quality education and overcoming barriers such as insufficient teaching resources, overcrowded classrooms, and the necessity for some children to work.

Through providing essential educational tools and fostering a conducive learning environment, MAA is committed to uplifting individuals and communities by equipping them with crucial skills for their future, helping to break the cycle of poverty.



2,398









MAA's Aqeeqah or General Sacrifice program annually honours the Sunnah of Prophet Muhammad (PBUH), offering vital nourishment through the ritual slaughter of livestock in the world's most impoverished regions.

This act of faith, performed shortly after a child's birth, extends the celebration of new life by providing thousands with meals that diversify and enrich their diet, reflecting our commitment to compassionate action and the profound impact of sharing in communities globally.

\$169,376 \$169,376 BENEFICIARIES 13,600

DISTRIBUTION
Sub-Saharan Africa
100%







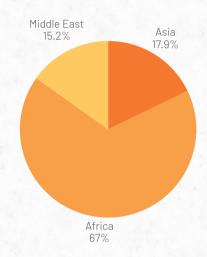
In light of escalating global food crises, MAA places significant emphasis on combating hunger and malnutrition.

Our mission extends beyond immediate relief, aiming to foster self-sufficiency within communities through access to essential nutrition.

Central to our approach is ensuring that our Food Aid respects the cultural practices of each recipient country, recognising the importance of dignity alongside nourishment in our humanitarian efforts.

\$1,436,463 BENEFICIARIES 300,475

DISTRIBUTION











Raqeeba Bibi

WIDOW IN PAKISTAN

Raqeeba, a 65-year-old woman, lives in Village Kholian, Union Council Lamnian, District Muzaffarabad, in her own home, where she is cared for by her daughter and son-in-law. Although her four daughters are married, two live nearby and provide regular support. Despite living alone, she is well taken care of by her family.

The lack of a stable income and external support added to the financial and emotional challenges, impacting her overall well-being. Despite the challenges, she feels relieved knowing her family is there to help her through difficult times.

The food pack she received, which includes cooking oil, tea, rice, red beans, sugar, and flour, ensures they have the necessary nourishment. The winter kit, with warm clothes, caps, and blankets, helps protect them from the cold, offering comfort during the harsh winter months.

After receiving the project support, Raqeeba's living conditions significantly improved. The food pack provided consistent nourishment, easing her family's financial burden, while the winter kit ensured they stayed warm and comfortable during the cold months. With these Essentials were taken care of, Raqeeba feels less anxious about her daily survival.

Raqeeba Bibi expressed deep gratitude towards MAA for their thoughtful support, saying, "I am truly thankful to MAA for taking care of me in my old age. These essentials have lightened my burden, and I feel so much relief." The warmth of the blankets and the nourishment provided brought her peace of mind, and she now feels a renewed sense of hope for the future.





Shelter is a fundamental human need, providing safety, security, and dignity. At MAA, we recognise the critical importance of shelter in improving the lives of vulnerable communities worldwide.

Throughout the year, we've been dedicated to providing shelter solutions to those affected by disasters, conflicts, and poverty. This includes the construction of temporary shelters, rehabilitation of damaged homes, and long-term housing projects.

Our efforts aim not only to provide physical shelter but also to restore a sense of stability and hope to individuals and families in need. Through collaborative partnerships and community engagement, we continue to work towards ensuring that everyone has a safe place to call home.



DISTRIBUTION

Asia 100%









MAA's advocacy extends our humanitarian mission globally, amplifying the voices of the oppressed and addressing systemic injustices. Through strategic partnerships with reputable organisations and evidence-based research, our efforts remain impactful and credible.

We're worked with local partners like Australia Palestine Advocacy Network to train youth in activism and support urgent political campaigns. To amplify Palestinian voices and shift media narratives, we supported full-page ads in the New York Times and San Francisco Chronicle, that reached millions. To raise awareness and influence policy. we've engaged with political leaders at the highest levels to urge a ceasefire, and justice and dignity for all.

At the local level, we played a vital role in supporting and reinforcing key organisations at the forefront of advocacy for Gaza. These groups have been instrumental in shaping public discourse, engaging proactively with media, organising public forums and educational events, and leading high-impact campaigns. Our support enabled them to scale their efforts. deepen community engagement. and mobilise broad-based solidarity. Collectively, these initiatives have contributed to a more coordinated and powerful movement for justice for Palestine and the people of Gaza.

Strategic collaboration remains central to our approach. By investing in partnerships that combine political advocacy, grassroots organising, and policy influence, we have been able to significantly extend our reach. Notably, one of our funded projects contributed to legal submissions that were referenced in proceedings before the International Court of Justice (ICJ) and the International Criminal Court (ICC), culminating in the issuance of arrest warrants. including that of Israeli Prime Minister Benjamin Netanyahu. This underscores the tangible impact of our collaborative strategy and the importance of sustained, cross-sectoral action.

THE LAST SKY MOVIE SCREENING





108,000

PEOPLE REACHED

MONTH OF ADVOCACY

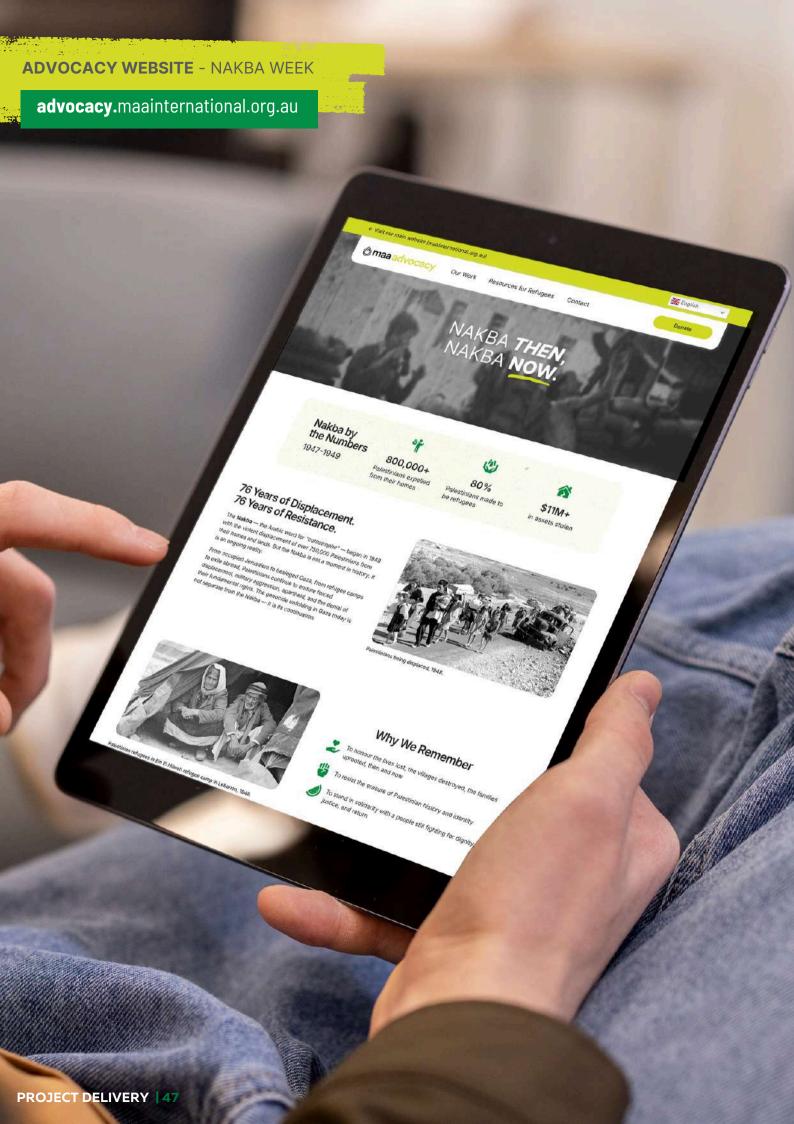


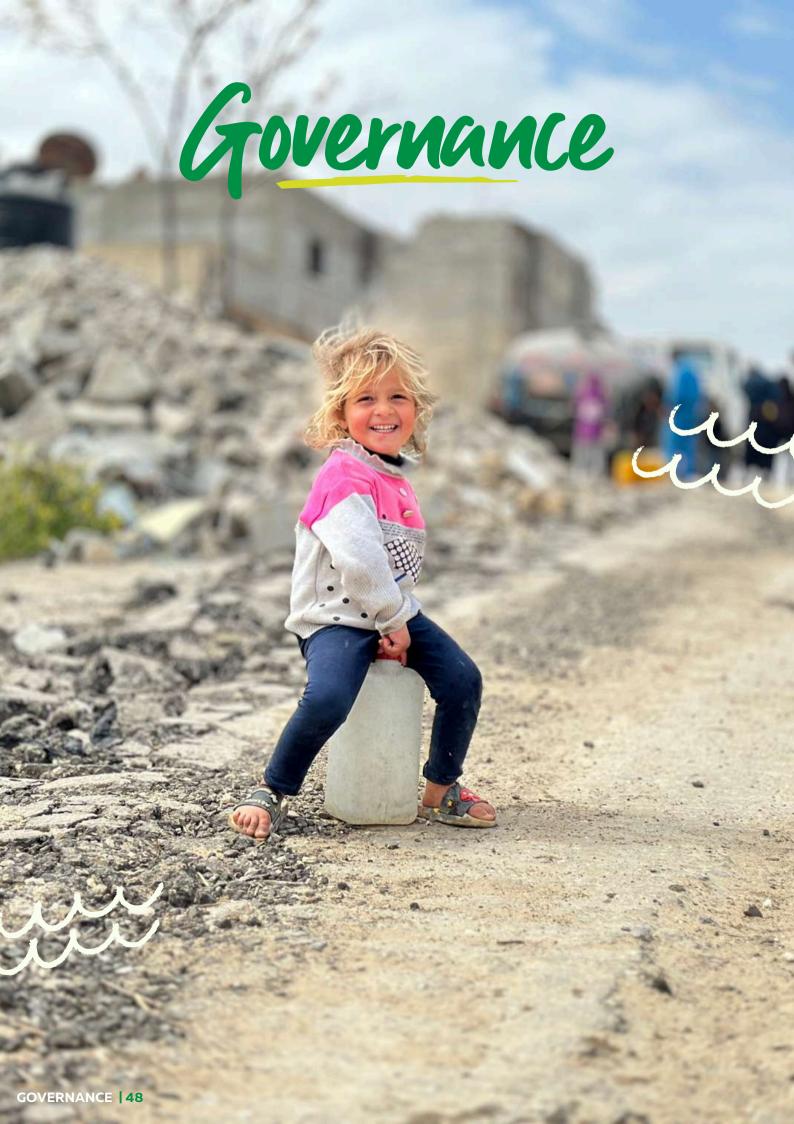


On October 8th, MAA hosted "365 Days: Resilience, Resistance & Revolution," with a lineup of brilliant speakers and activists. This Advocacy engaged global audiences through campaigns, stories, and events to rally support for Gaza.

The campaign included the distribution of educational materials on socials & website









EXTERNAL AUDITORS

INTERNAL AUDIT

- Internal Audit Charter
- Internal Audit Process
- Internal Audit Planning
- Liaison with External Auditors
- Liaison with Internal Departments

BOARD OF DIRECTORS

RISK MANAGEMENT

- Analyse Strategic, Financial and Operational Risks
- Develop Risk Treatment Plan
- Monitor Risk
- Report Risk
- Identify a Response Plan
- Implement Treatment Plan

PROJECT COMPLIANCE

- Project Portfolio Management
- Project Strategic Planning
- Project Reviews and Approvals
- Project Auditing

REGULATORY AUTHORITIES



CEO COO

PROJECTS

- Project Management
- Research & Analysis
- PartnerManagement
- 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.



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.



CORE HUMANITARIAN STANDARDS

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.



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 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 tha 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.



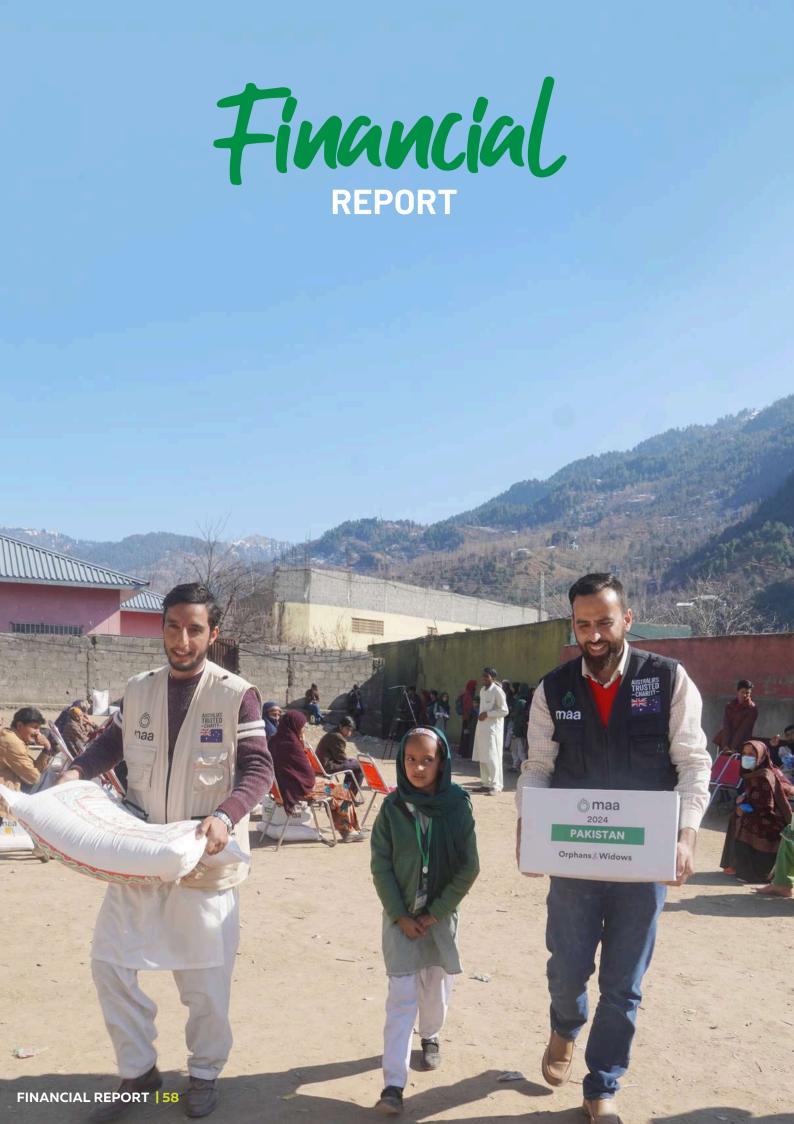
Child

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.









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 2024, I declare that, to the best of my knowledge and belief, there have been no contraventions of:

- 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.

Umer Altaf Director

ECJ Audit and Assurance Pty Limited

28 February 2025

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 Vidence.

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



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 2024, 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 material 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:

- giving a true and fair view of the Company's financial position as at 31 December 2024 and of its financial performance for the year then ended; and
- 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

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, Australia, Australia, Australia, Australia, Australia, 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, Gemany, Greece, Great Britain, Guatemala, Hong Kong, Hungary, India, Indonesia, Ireland, Israel, Italy, Japan, Republic of Korea, Lativi, Lebanon, Lichelenstein, Lithuania, Luxembourg, Malaysia, Malta, Mexico, Morcow, Myanmar, Nepal, Netherlands, New Zealand, Norway, North Macedonia, Pakistan, Panama, Paraguay, Peru, Philippines, Poland, Portugal, Qatar, Romania, Russia, Saudi Arabia, Republic of Serbia, Singapore, Siovak 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



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 2021 (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 2021.

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.



Auditor's Opinion

In our opinion:

- The financial report gives a true and fair view of the financial results of fundraising appeal activities for the financial year ended 31 December 2024;
- The financial report has been properly drawn up, and the associated records have been properly kept for the financial year ended 31 December 2024, 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 2024 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.

Umer Altaf Director

ECJ Audit and Assurance Pty Limited

28 February 2025

DIRECTORS' REPORT

MAA International Ltd. Directors' report 31 December 2024



The directors present their report, together with the financial statements, on the company for the year ended 31 December 2024.

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

Avman Eldemallawy

Mohammad Kandil (resigned on 8 December 2024)

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.

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 2024, and the number of meetings attended by each director were:

	Directors' Me	Directors' Meetings	
	Attended	Held	
Madenia Abdurahman	7	7	
Aziz Bhimani	6	7	
Ayman Eldemallawy	6	7	
Mohammad Kandil	6	7	
Justin Ridhwan Hannan	6	7	
Abdel Moez Nafti	5	7	
Foezullah Dewan	7	7	

1

DIRECTORS' REPORT

MAA International Ltd. Directors' report 31 December 2024



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

28 February 2025

Madenia Abdurahman Director

MAA INTERNATIONAL LTD

TIAA INTERNATIONAL LID			
INCOME STATEMENT		12 months	12 months
FOR THE YEAR ENDED 31 DECEMBER 2024		31 December 2024	31 December 2023
		\$	\$
Revenue			
Donations and gifts		-	-
PERMITS OF A MARKET ACTO	Monetary	24,912,169	25,647,755
	Non-monetary		
Legacies and bequests		LUZERELY COLE	19 38
Grants	5		-904g : 2000010
	Department of Foreign		
	Affairs and Trade Other Australian		
	Other Overseas	The state of the s	
Investment income	Other Overseas		07.700
Other income		92,200	83,369 94,072
Revenue for international political or		92,200	94,072
religious adherence promotion programs			
Total revenue		25,004,369	25,825,196
Expenditure		20,000,000	
International aid and development programs expenditure			
International programs			
	Funds to international	17,718,423	19,359,236
	programs		
	Program support costs	974,560	705,594
Community education			
Fundraising costs			
	Public	1,056,697	723,856
	Government &		- A
	Multi Laterals		
Accountability and administration		1,813,395	1,583,107
Non-monetary expenditure		- Maria - 19 - 19 - 19 - 19 - 19 - 19 - 19 - 1	
Total international aid and development programs expenditure		21,536,075	22,371,793
International political or religious adherence promotion programs expenditure			
Domestic programs expenditure			
Total expenditure		21,563,075	22,371,793
Excess / (shortfall) of revenue over expenditure		3,441,294	3,453,403
Other comprehensive income			
Total comprehensive income		3,441,294	3,453,403

- 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.
- To obtain the full set of audited financial statements please refer to www.acnc.gov.au and click on tab "Find a charity".

MAA INTERNATIONAL LTD

CTATEMENT OF FINANCAL DOCITION			
STATEMENT OF FINANICAL POSITION	12 months	12 months	
AS AT 31 DECEMBER 2024	31 December 2024	31 December 2023	
Assets	\$	\$	
Current assets			
Cash and cash equivalents	18,468,326	14,951,696	
Trade and other receivables	15,809	19,839	
Inventories	10,000	1 0/000	
Assets held for sale		_	
Other financial assets			
Total current assets	18,484,135	14,971,535	
Non-current assets	-	17,071,000	
Trade and other receivables		-	
Other financial assets			
Property, plant and equipment	2,028,848	2,050,210	
Investment property		2/000/210	
Intangibles			
Other non-current assets		-	
Total non-current assets	2,028,848	2,050,210	
Total assets	20,512,983	17,021,745	
Liabilities Current liabilities		-	
Trade and other payables	184,824	112,429	
Borrowings			
Current tax liabilities			
Other financial liabilities		6.5.11 N N C . 1-1	
Provisions	328,217	340,797	
Other			
Total current liabilities	513,041	453,226	
Non-current liabilities			
Borrowings		-	
Other financial liabilities	- 18 To 2 Ph. 18 18 18 18 18 18 18 18 18 18 18 18 18		
Provisions	57,319	67,190	
Other			
Total non-current liabilities	57,319	67,190	
Total liabilities	570,360	520,416	
Net assets	19,942,623	16,501,329	
Equity			
Reserves	16,501,329	13,047,926	
Retained earnings	3,441,294	3,453,403	
Total equity	19,942,623	16,501,329	

- 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.
- To obtain the full set of audited financial statements please refer to www.acnc.gov.au and click on tab "Find a charity".

MAA INTERNATIONAL LTD STATEMENT OF CHANGES IN EQUITY FOR THE YEAR ENDED 31 DECEMBER 2024

	Retained earnings	Reserves	Total
	\$	\$	\$
Balance at beginning 1 January 2024	16,501,329	-	16,501,329
Adjustments or changes in equity due to, for example, adoptions of new accounting standards		-	
Items of other comprehensive income	-		
Excess of revenue over expenses	3,441,294		3 .441.294
Other amounts transferred (to) or from reserves	OTAN STATE OF THE	-	-
Balance at 31 December 2024	19,942,623		19,942,623

- 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.
- To obtain the full set of audited financial statements please refer to www.acnc.gov.au and click on tab "Find a charity".

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.

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

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

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 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 Suite 8, 2898 Logan Road, Underwood, QLD 4119

SOCIAL MEDIA

- f /charitymaa
- /charitymaa
- /maacharity
- /charitymaa





ABN: 23056512958 | ACN: 094 333 561

Published May 2025 by MAA © 2025 Copyright MAA