



# ANNUAL REPORT 2025



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## MISSION

- To respond to global emergencies efficiently and effectively.
- To break the cycles of endemic poverty through smart, ethical, and sustainable solutions that create lasting impact.
- To restore the fundamental rights and livelihoods of those living in severe hardship by promoting the protection of human rights.
- To bring humanity closer together for global peace and harmony, reflecting the true Australian Islamic identity.
- To bring sustainability to both, our beneficiaries and MAA.

## VISION

To be the NGO of choice for our stakeholders, delivering trusted, efficient, innovative, and sustainable humanitarian programs that create lasting impact.

## VALUES

- **Trusted** - Acting with sincerity through transparent and accountable practices.
- **Efficient** - Minimising overheads by adopting world-class methodologies, strong frameworks, and self-sustaining approaches.
- **Impactful** - Delivering humanitarian aid programs that create meaningful and measurable change.
- **Smart** - Applying thoughtful, evidence-based approaches when designing solutions that are effective and responsive to real needs, from those in need.
- **Sustainable** - Upholding the Islamic values of mercy, peace, and excellence for the long-term benefit of global communities.

# Message from The Chairperson

ASSALAMU-ALAYKUM WA  
RAHMATULLAH WABARAKATUH,



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

Alhamdulillah, it is with the will of Allah (SWT) that Muslim Aid Australia has progressed through another year of serving and advocating for the Ummah, despite the many global challenges and uncertainties that have defined this period.

From the war in the Middle East to the deepening humanitarian crises across multiple regions, this year has been marked by significant hardship for our brothers and sisters around the world, however, it has also been a testament to the unity of our global community.

MAA has remained steadfast in its commitment to delivering life-saving support while also investing in long-term, sustainable solutions. Our work has spanned emergency relief and sustainable development programs, all the while continuing to embed advocacy as a core pillar of our work; impactful humanitarian action must also address the systemic injustices that perpetuate it.

Alhamdulillah, this year has also seen meaningful progress in strengthening our programs, deepening our community engagement, and enhancing the impact of our work on the ground.

I would like to express my sincere appreciation to our dedicated staff and volunteers, who work tirelessly, and often

in challenging and high-risk environments, to deliver critical support. They truly embody the values of our organisation.

I also extend my gratitude to our donors and supporters. Our efforts are only possible with the trust and support of our donors, partners, and the wider community, who continue to stand with us in our mission.

Finally, I acknowledge and thank the MAA Board for their continued guidance, oversight, and unwavering commitment throughout the year.

I pray that Allah (SWT), in His infinite mercy, accepts our efforts, and continues to guide us and protect us in our service to humanity.

*Madenia Abdurahman*

**Madenia Abdurahman**

Chairperson,  
Muslim Aid Australia

# Message from The CEO

## ASSALAMU-ALAYKUM WA RAHMATULLAH WABARAKATUH,



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

The past year has been difficult, to say the least. Across the world, we have witnessed war, displacement, economic instability, and human suffering on an unprecedented and devastating scale. The ongoing genocide in Gaza, and now Lebanon, alongside crises affecting communities across the Middle East, Africa, and Asia, has challenged the global humanitarian system and deeply impacted us all.

Amid these challenges, however, we have also witnessed the importance of community, and what a collective voice has the power to do for those whose voices and realities are silenced and ignored. It is this collective spirit that continues to drive Muslim Aid Australia forward.

Alhamdulillah, over the past year, Muslim Aid Australia delivered humanitarian and development assistance across 38 countries, supporting more than 7.5 million people worldwide through programs valued at over \$29 million. These outcomes represent more than just numbers - they reflect a better and more supported quality of life, communities that are strengthened, and hope that goes far further than we could ever imagine.

This year has also marked an important chapter in the growth of Muslim Aid Australia's advocacy efforts. Over the past year, we have built meaningful partnerships across the sector and engaged with leaders committed to driving measurable and lasting change for at-risk communities both locally and globally. Humanitarian action compels us to go beyond immediate relief to also address the systems and injustices that exacerbate hardship.

At the same time, our commitment to accountability remains unwavering. Muslim Aid Australia continues to prioritise strong governance, regulatory and Shariah compliance, transparency, and meaningful engagement with you, our community, across all areas of our work.

I extend my sincere gratitude and thanks to our donors, staff, volunteers, and partners whose dedication and trust make this work possible. I also thank the Muslim Aid Australia Board for their continued leadership and guidance.

I pray that Allah (SWT) accepts and facilitates our efforts, and continues to guide us in service to humanity, with continued sincerity.

*Ahmad Malas*

**Ahmad Malas**

Chief Executive Officer,  
Muslim Aid Australia

# Where We Work

**36**  
COUNTRIES

**\$29,039,286**  
DISBURSED

PALESTINE

PAKISTAN

TÜRKIYE

BANGLADESH

UGANDA

LEBANON

INDIA

SOMALIA

MALAWI

INDONESIA

TANZANIA

BURKINA FASO

SRI LANKA

KENYA

YEMEN

ZAMBIA

MOROCCO

DEMOCRATIC REPUBLIC  
OF THE CONGO

NIGER

ETHIOPIA

AFGHANISTAN

NIGERIA

GHANA

SIERRA LEONE

VANUATU

CAMEROON

EGYPT

ZIMBABWE

SUDAN

JORDAN

FIJI

CHAD

GAMBIA

LIBYA

BURMA

AUSTRALIA

# Growth Report

**\$25,953,468**

**TOTAL REVENUE**

**\$333,087,133**

**TOTAL SPEND**

**7,518,454**

**BENEFICIARIES**

**1.96%**

## 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.

**4.47%**

## Marketing and Fundraising Ratio

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

**1.35%**

## Online Merchant and Transaction Fees

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



## EMERGENCY

SPEND  
**\$9,841,466**

DIRECT BENEFICIARIES  
**5,898,678**



## RAMADAN

SPEND  
**\$5,160,826**

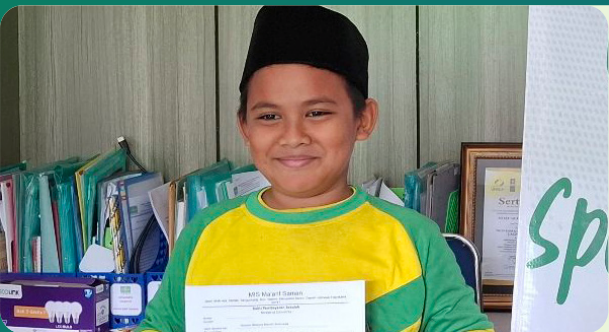
DIRECT BENEFICIARIES  
**706,604**



## FOOD AID

SPEND  
**\$3,590,082**

DIRECT BENEFICIARIES  
**209,270**



## ORPHAN & WIDOW AID

SPEND  
**\$2,554,979**

DIRECT BENEFICIARIES  
**46,792**



## QURBAN

SPEND  
**\$2,099,254**

DIRECT BENEFICIARIES  
**356,055**



## EDUCATION

SPEND  
**\$1,241,434**

DIRECT BENEFICIARIES  
**46,545**



## HEALTH

SPEND  
**\$1,222,135**

DIRECT BENEFICIARIES  
**95,555**



## WASH

SPEND  
**\$1,219,094**

DIRECT BENEFICIARIES  
**136,350**



## ADVOCACY

SPEND  
**\$1,000,593**

REACH  
**1,000,000**  
APPROXIMATE



## SHELTER

SPEND  
**\$535,255**

DIRECT BENEFICIARIES  
**980**



## SUSTAINABLE DEVELOPMENT

SPEND  
**\$370,185**

DIRECT BENEFICIARIES  
**6,825**



## AQEEQAH AND GENERAL SACRIFICE

SPEND  
**\$203,982**

DIRECT BENEFICIARIES  
**136,350**

# 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:

1. **Relief:** to provide urgent aid
2. **Recovery:** focusing on rehabilitating those affected
3. **Rebuild:** where we invest in sustainable community development to foster long-term income and living solutions.

This comprehensive approach supports affected communities in rebuilding and strengthening their capacities against future crises, whilst still ensuring immediate relief.

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.

SPENT

**\$9,841,466**

DIRECT BENEFICIARIES

**5,898,678**

DISTRIBUTION

ASIA

**85.73%**

AFRICA

**11.31%**

CERTIFIED

**2.74%**

OCEANIA

**0.22%**



## Case Study

In Gaza, where conflict has stripped childhood of its safety and certainty, moments of joy have become rare. For many orphans, daily life is defined by displacement, loss, and survival rather than play, celebration, or community.

In the midst of this reality, **MAA International** delivered a large-scale humanitarian and psychosocial support initiative dedicated entirely to orphans in Gaza. The project was designed not only to meet urgent material needs, but also to restore joy, dignity, and a sense of care to children who have endured profound trauma.

As preparations began, the team on the ground worked tirelessly to organise what they described as *“the biggest celebration for orphans in Gaza.”* Despite exhaustion and the challenging conditions, volunteers remained committed to creating a day that would feel special for the children.

*“We are preparing packages for the children, fruit packs, hygiene items, and winter clothing,”* one team member shared. *“We are tired, but they deserve it.”*

The project included the distribution of **food packs, fruit packs, vegetable packs, hygiene packs, blankets, clothing, and recreational activities**, ensuring that families received essential support alongside the celebration. These items addressed critical gaps in nutrition, hygiene, and warmth—needs that have become increasingly difficult to meet amid ongoing displacement and poverty.

Beyond material aid, the initiative centred on **recreational and celebratory activities**, creating a space where children could experience happiness, laughter,

and a sense of normalcy. In a context where trauma dominates daily life, these moments of play and connection are vital for emotional healing and psychosocial wellbeing.

The event was opened with words of gratitude and reflection, acknowledging the deeper purpose behind the work:

*“All praise is due to Allah, who places life in a smile, happiness in giving, and honour in caring for others,”* the team shared. *“Today, we gather in an atmosphere filled with joy to bring happiness to our children.”*

The celebration reflected MAA International’s commitment to **holistic humanitarian aid** – support that recognises children not only as recipients of relief, but as individuals deserving of joy, dignity, and care.

By combining **food security, winter relief, hygiene support, and psychosocial activities**, this project addressed both the immediate and emotional needs of orphans living through crisis. It demonstrated that even in the most difficult circumstances, compassion and intentional care can restore moments of light.

For the children who attended, the day was more than a celebration. It was a reminder that they are seen, valued, and not forgotten.

Through initiatives like this, **MAA International continues to stand with the people of Gaza**, supporting orphans and vulnerable children with aid that nourishes the body, comforts the heart, and preserves dignity one smile at a time.

## Our Programs

# RAMADAN

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.



### SPENT

**\$5,160,826**

### DIRECT BENEFICIARIES

**706,604**

### DISTRIBUTION

ASIA **72.67%**

AFRICA **26.07%**

OCEANIA **1.25%**

## Case Study

Muhammad Ashraf lives in Village Dakky, Tehsil and District Bagh AJK, with his six family members, including five daughters and one son. He is physically disabled, which prevents him from working and earning a stable income. His son is studying in grade 10, two daughters are married, and three are still attending school. With no regular support and limited opportunities, the family faces severe financial hardships and struggles to meet basic daily needs.

Muhammad Ashraf previously worked at a hotel and was able to provide a stable life for his family. However, an unfortunate accident led to a leg fracture, leaving him physically disabled and unable to continue working. Since then, the family has struggled financially, relying occasionally on support from relatives. Despite this help, they continue to face significant challenges in meeting their basic needs.

Before the project, life was extremely difficult for Muhammad Ashraf and his family. Due to his disability, he was unable to earn a stable income, and the family often struggled to afford basic necessities like food, clothing, and medical care. Each day was marked by uncertainty and financial stress, with no reliable source of support.

Muhammad Ashraf shared his heartfelt thoughts with deep emotion, reflecting the hardships he has faced and the impact of the support received. His words speak volumes about his resilience and gratitude: *"I have always tried to stay strong for my family despite my disability, but there were days we had nothing to eat and no hope for tomorrow. This support has brought us relief and a sense of dignity we had lost."*

The assistance provided to Muhammad Ashraf's family through our Ramadan project consisted of a comprehensive food pack designed to support their nutritional needs for approximately one month. The pack included:

- 20 kilograms of flour
- 3 kilograms of rice
- 3 kilograms of ghee
- 2 kilograms of sugar
- 1 kilogram of white chickpeas
- 1 kilogram of dates
- 1 kilogram of gram flour
- 450 grams of tea
- An 800ml bottle of energy drink
- One packet of salt
- Chaat masala

This selection of staples was carefully chosen to ensure the family could prepare a variety of meals and maintain a balanced diet during Ramadan, a period of fasting

and increased food needs at sunset. The delivery was coordinated to reach the family on time before Ramadan began, despite challenges such as remote village location and limited transport infrastructure in District Bagh. The assistance provided crucial relief to the family, who are otherwise struggling financially due to Muhammad Ashraf's disability and limited income sources. This food support not only eased their immediate hunger but also allowed them to save limited funds for other essential needs.

After receiving the food pack from the Ramadan project, Muhammad Ashraf's family experienced immediate relief, as the supplies were enough to cover their needs for about 10 days. This support eased their daily struggle to find food, allowing them to save whatever little income they had for other urgent expenses. The family felt a renewed sense of hope and security, knowing they had essential provisions during a difficult time. This assistance brought a noticeable improvement in their living conditions, even if temporarily.

The family expressed deep gratitude to MAA International for the much-needed support during Ramadan. They thanked the organization sincerely for the food pack, which brought significant relief in their difficult situation. However, they also requested an increase in the quantity of items in future distributions, hoping the assistance could cover their needs for the entire month of Ramadan. Their feedback highlights both appreciation and a need for ongoing support.

Implementing this project was challenging due to the remote location and limited access, making timely delivery difficult. It taught us the importance of tailoring support to truly meet families' needs, such as providing enough to last the entire month. Muhammad Ashraf's story deeply touched our hearts, reminding us how a small act of kindness can bring hope and dignity to those facing immense hardship.

# FOOD AID

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.



## SPENT

**\$3,590,082**

## DIRECT BENEFICIARIES

**209,270**

## DISTRIBUTION

### ASIA

**38.95%**

### AFRICA

**53.51%**

### CERTIFIED

**7.53%**



## Case Study

Shabana Kausar's husband, Muhammad Zaid, passed away 19 years ago due to cancer. He was a meat seller, and his death left the family with no source of income.

At that time, her son was only one year old, and she had no support from relatives or anyone else, making her situation extremely difficult. Initially, the family lived in Village Rangla, where there were no opportunities for survival or employment. Due to severe financial hardship, Shabana Kausar decided to move to Bagh City. There, she began working in different households to support her family and ensure her son's education. Life remained extremely challenging for many years, with limited access to necessities and constant worry about sustenance and future stability.



Shabana Kausar is the head of her family and the sole provider. She is recognized in her community for her resilience and dedication to her son's upbringing and education. Reflecting on her situation, she said, *"Life was very difficult after my husband passed away. I had no support, and I had to work very hard just to feed my son and pay for his education. Every day felt like a struggle."*

Later, Baghban Trust shared her case with MAA International, which began sponsoring her son and providing a monthly grocery package. The package is sufficient for a small family and typically lasts 10 to 15 days. Although it does not fully meet all of their needs for the entire month, it has brought significant relief. With this support, Shabana Kausar's son was able to continue his education, and the family gained emotional and financial stability knowing they had reliable assistance. She expressed her gratitude, saying, *"I am very grateful to MAA International for their support. It has helped me and my son continue our lives with some peace of mind. If possible, an increase in the food package would make a big difference for us."*

The ongoing support has created tangible improvements in their living conditions. Sponsorship of her son's education has enabled long-term empowerment and future self sufficiency, while the food assistance ensures basic needs are met for part of each month. The project team reflected on the challenges of reaching vulnerable families and ensuring consistent delivery of aid, learning that early identification and long-term support significantly improve stability and educational continuity. Shabana Kausar's story is a profound reminder of the resilience of widows and single caregivers. Her perseverance and dedication to her family have been deeply inspiring for the team.

## Our Programs

# ORPHAN & WIDOW AID

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 & Widow 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 & Widow Aid program continues to expand its reach and effectiveness, adapting to the unique needs of orphans in different regions.

SPENT

**\$2,554,979**

DIRECT BENEFICIARIES

**46,792**

DISTRIBUTION

ASIA

**80.05%**

AFRICA

**19.95%**



## Case Study

Seyida Tazeem Shanaz is the widow of Rasheed Hussain Shah Kazmi, who passed away in September 2021, leaving her alone with seven children - five daughters and two sons. His sudden death caused severe financial difficulties for the family. Before his passing, Rasheed Hussain Shah Kazmi ran his own hotel in Rawalpindi, and the family enjoyed a comfortable and high-profile lifestyle. However, after his death, there was no one to manage the business, and the family was forced to sell the hotel. This sudden loss of income plunged them into extreme hardship, and they struggled to meet even their basic needs. Daily life became a challenge, and maintaining the children's education and well-being seemed almost impossible.

Despite these overwhelming challenges, MAA International stepped in to provide much needed support. Through sponsorship, two of the children, Aryan and Anam, received educational assistance, and the family began receiving food packages sufficient for nearly three months, significantly reducing household expenses. In addition, the family benefits from stationery, winter clothes, Eid gifts, and sacrificial meat during Eid ul-Adha, providing both relief and comfort. These contributions have brought stability, dignity, and hope to the family during an extremely difficult time.

The children's education has continued uninterrupted, with the eldest daughter in Class 10, the second in Class 7, the third in Class 6, the fourth in Class 2, and the youngest in PG. Reflecting on the support, Seyida Tazeem Shanaz shared, *"I cannot express how grateful I am to MAA International. Their help has lifted a huge*

*burden from my shoulders. My children can now continue their studies, have food to eat, and enjoy festivals like other children. This support has brought hope and stability to our lives."* She added, *"The assistance has restored our dignity and given me strength to care for my children. I pray that MAA International continues this support so that families like ours can survive and thrive."*

Thanks to this ongoing support, the family's living conditions have improved dramatically. The children can focus on their education, and the family now has some security and peace of mind. Seyida Tazeem Shanaz's story is a powerful example of resilience and determination, demonstrating the transformative impact of sustained humanitarian assistance.

The project team noted that while implementing aid for a large family presented logistical challenges, witnessing the family regain stability, hope, and confidence was deeply moving and reaffirmed the importance of consistent, compassionate support for vulnerable households.

# QURBAN

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.

## SPENT

**\$2,099,254**

## DIRECT BENEFICIARIES

**356,055**

## DISTRIBUTION

ASIA

**50.75%**

AFRICA

**42.70%**

CERTIFIED

**5.14%**

OCEANIA

**1.41%**



## Case Study

Mr. Zameer is a daily wage laborer living with his wife and four children in a remote village of Azad Jammu and Kashmir. He is the sole breadwinner for the family. Due to limited job opportunities, the household faces financial instability. The family has no strong external support from relatives and has no access to consistent healthcare or nutritional resources. Although not orphaned or widowed, they remain extremely vulnerable due to poverty and lack of social safety nets.

Mr. Zameer plays a central role in his family. As the only earning member, he takes responsibility for providing food, shelter, and education for his children. In his local community, he is known as a hardworking and respectful individual who, despite his own challenges, supports others when he can.

Life before receiving support from MAA International was filled with daily struggles. Mr. Zameer often found it difficult to afford even basic necessities. The family's diet was extremely limited, and fresh meat was considered a luxury—especially during Eid ul-Adha, when cultural expectations heightened the emotional burden. The inability to offer or afford Qurbani meat left his children feeling left out of the joyous celebrations.

Eid ul-Adha has long been a bittersweet occasion for Mr. Zameer's family. While it is a time of spiritual reflection and community celebration, the inability to afford sacrificial meat meant the family often missed out on this central tradition. In past years, they watched others enjoy hearty Eid meals while they managed with modest portions.

However, in 2025, MAA International's Qurbani Program reached their doorstep - and for the first time in many years, Mr. Zameer's family received fresh Qurbani meat, distributed as part of the Eid ul-Adha campaign.

*"When we received the Qurbani meat from MAA International, it felt like a prayer answered," Mr. Zameer shared. "My children were overjoyed, and we were finally able to prepare a proper Eid meal together. It brought back a sense of dignity and happiness to our home."*

The meat pack provided by MAA International was generous and included high-quality, hygienically packed portions. This support did more than just fill plates - it restored the spiritual and emotional significance of Eid for Mr. Zameer's family. It reminded them that they were part of a larger community that cared and supported them during important moments of life.

The impact of receiving Qurbani meat went beyond one meal. It became a symbol of inclusion, compassion, and shared blessings. The children enjoyed the rare treat, and the family could partake in the Eid celebration without the sense of deprivation that had marked previous years.

*"We felt seen. We felt valued. For people like us, this Qurbani support means more than food - it means being remembered, especially during sacred days," Mr. Zameer said with emotion.*

Although Qurbani is seasonal, its impact lingers far beyond Eid. For families like Mr. Zameer's, such interventions restore dignity and belonging. MAA International's ongoing humanitarian efforts - including food security, education, and health projects - offer hope for longer-term stability if expanded.

This case reflects the transformative power of Qurbani distribution - a simple act with profound impact. Through compassion and consistency, MAA International is not just delivering meat - it is delivering hope, dignity, and connection.

# EDUCATION

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.

## SPENT

**\$1,241,434**

## DIRECT BENEFICIARIES

**46,545**

## DISTRIBUTION

### AFRICA

**67.16%**

### ASIA

**21.93%**

### OCEANIA

**10.92%**



# HEALTH

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.



## SPENT

**\$1,222,135**

## DIRECT BENEFICIARIES

**95,555**

## DISTRIBUTION

ASIA **72.21%**

AFRICA **27.79%**

## MEDICAL EQUIPMENT

WHEELCHAIRS **600**

WALKING STICKS **4,290**

EYE SURGERIES PERFORMED **1,200**

MEDICAL EQUIPMENT **35,262**

## Case Study



Mim Akter, an 11-year-old girl from Faidabad, Abdullahpur in Dhaka, has been living with a severe physical disability that prevents her from walking or moving independently. She is the daughter of Abdus Salam and Taslima Akter. From an early age, Mim has relied entirely on her family for mobility and daily care, with her mother acting as her primary caregiver. Due to financial hardship, the family was unable to afford any assistive device, which confined Mim mostly indoors and limited her opportunities for education, social interaction and normal childhood activities.

Mim's condition made her completely dependent on others for movement, as she could not walk at all. Her mother had to carry her everywhere, which was physically demanding and time-consuming. This limited Mim's ability to go outside or interact with other children. The family also faced financial constraints, making it difficult to access proper medical care, physiotherapy, or mobility aids. As a result, Mim experienced isolation and reduced opportunities for personal development.

To address these challenges, MAA International provided Mim with a wheelchair under its disability support initiative. The wheelchair was intended to improve her mobility, reduce caregiver

burden, and enhance her inclusion in daily and community life.

The support has brought noticeable improvements in Mim's life. With the wheelchair, she can now move with assistance more easily within her home and nearby environment. This has reduced her complete dependence on being carried and eased the physical strain on her mother. Mim is now able to spend time outside, engage with neighbors, and feel more connected to her surroundings. The intervention has also positively affected her emotional well-being, giving her a sense of comfort, dignity, and increased confidence.

*"Before receiving the wheelchair, I had to carry my daughter everywhere, which was very difficult for me. Now, with this support, it has become much easier to move her, and she is happier because she can go outside and see people. This support has truly changed our daily life,"* Mim's mother, Taslima Akter, shares.

Mim Akter's story highlights how a simple assistive device like a wheelchair can significantly improve the quality of life for children with disabilities and their families. While this intervention has made a meaningful difference, continued support in areas such as inclusive education, healthcare, and rehabilitation services is essential to ensure that Mim can lead a more independent, dignified, and fulfilling life.

## Our Programs

# WASH

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 solar powered 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.



### SPENT

**\$1,219,094**

### DIRECT BENEFICIARIES

**136,350**

### DISTRIBUTION

#### ASIA

**64.47%**

#### AFRICA

**35.53%**

### TYPES OF WELLS BUILT

#### SHALLOW WELLS

**1,130**

#### SEMI DEEP WELLS

**152**

#### HOUSEHOLD WELLS

**40**

#### COMMUNITY WATER SYSTEM

**50**

#### DEEP WELLS

**40**

#### SOLAR POWERED BOREHOLES

**1**

#### PORTABLE WATER STORAGE

**4,720**

## Case Study



Mirpurkhas District is one of the most water-scarce regions of Pakistan, where communities often struggle to access safe and clean drinking water. In the village of Ghulam Mustafa Jatt, residents especially women and children faced daily challenges due to the unavailability of nearby water sources.

For years, families had to walk approximately 1.5 kilometres to fetch water, often from unsafe and contaminated sources. This not only consumed valuable time but also led to frequent health issues within the community.

Recognizing the urgent need, Muslim Aid Australia (MAA) carried out a comprehensive needs assessment in the village. Based on the findings, MAA installed a water well, providing the community with reliable and sustainable access to clean and safe drinking water. Following the installation, residents have experienced the following benefits:

- Households now have access to safe drinking water at their doorstep.
- Community members no longer need to walk long distances, saving several hours daily.

- Reduction in waterborne diseases due to improved water quality.
- Saved time is now utilized in household activities, childcare, and income-generating work

Paro Lal, a resident of the village, shared her experience:

*"Before, we used to walk long distances every day just to fetch water, and even then, it was not clean. This caused many health problems in our families. Now, Alhamdulillah, we have clean water at our doorstep. Our time is saved, and our lives have become much easier. We are very thankful to Muslim Aid Australia for this precious gift."*

The water well project in Ghulam Mustafa Jatt village stands as a powerful example of how targeted humanitarian interventions can create lasting change. By addressing a critical need, MAA has not only improved access to clean water but also enhanced health, productivity, and overall well-being.

The community expresses heartfelt gratitude and prays for continued blessings for all those who contributed to making this project possible.

# ADVOCACY

## **Advocacy: Advancing Justice Through Action and Accountability**

Advocacy is part of our amanah. Serving the Ummah means addressing the systems that cause harm in the first place. In 2025, our advocacy program strengthened its contribution to humanitarian leadership by advancing human rights, raising awareness, and building community capacity for informed, values-driven action. Through research-informed campaigns, policy engagement, coalition building, and collaboration with trusted partners, we worked to defend dignity, protect civilians, and promote accountability in contexts impacted by war, occupation, displacement, and political repression.

### **Responding to Global Crises**

Throughout 2025, MAA's advocacy efforts focused on ongoing genocide in Gaza, escalating violence across the region, and the growing erosion of humanitarian protections and political freedoms globally and within Australia.

Across the year, MAA contributed to:

- Joint sector statements
- Humanitarian declarations
- Advocacy letters
- Coalition campaigns

These included collective calls through coordinated advocacy efforts urging the Australian Government to call for:

- An immediate and permanent ceasefire
- Protection of civilians
- Unrestricted humanitarian access
- Adherence to international law

- Stronger protections for humanitarian personnel working in conflict settings.

MAA was also a signatory to the 2025 Declaration for the Protection of Humanitarian Personnel, alongside major Australian humanitarian agencies and civil society organisations, reinforcing the urgent need to safeguard aid workers amid record global attacks on humanitarian staff.

MAA participated in a major coordinated mobilisation effort - the first of its kind in Australia - to place pressure on the Australian Government:

- National Canberra vigil and advocacy gathering for Gaza - brought together humanitarian organisations, faith leaders, medical professionals, advocates, and community representatives to collectively call for justice, accountability, and an end to atrocities in Palestine.

These gatherings reflected the growing strength of coordinated civil society action and reinforced the importance of sustained public pressure, collective mourning, and community solidarity during times of crisis.

### **Narrative Influence and Public Advocacy**

Leadership advocacy remained central to our external engagement.

Our leadership was involved in:

- Parliamentary roundtables
- Community halls
- Sector conferences,
- National conversations on humanitarian accountability, ethical advocacy, aid access, and civilian protection.

This work was supported by coordinated strategic communications, advocacy research, campaign messaging, and narrative development across teams, strengthening MAA's contribution to public discourse and humanitarian advocacy within Australia.

Across all communications channels, we sought to centre ethical storytelling, evidence-informed analysis, and the lived experiences of affected communities while challenging dehumanising narratives and misinformation.

### Partnerships

Partnership remained a cornerstone of MAA's advocacy approach.

MAA also continued to work alongside ACFID members, humanitarian agencies, faith leaders, medical workers, legal advocates, academics, and community organisers to strengthen coordinated humanitarian advocacy across Australia.

MAA also provided support to community advocates and coalition partners through amplification, strategic communications, event collaboration, and community mobilisation.

### Building Awareness and Collective Action

Our advocacy-led community engagement fostered solidarity and tangible support for global justice. Highlights included:

- **No Other Land screenings (with ActionAid):** collaborative community screenings and discussions that created space for political education, reflection, and collective dialogue around displacement, settler violence, and international solidarity.
- **Spirituality and Advocacy workshops:** programs designed for advocates, organisers, and community members exploring the intersection of faith, justice, burnout, ethical leadership, and sustainable advocacy practice.

- **Support for Dr Samah Jabr's Australian tour:** educational workshops and community conversations that deepened understanding around Palestine advocacy, narrative framing, trauma, mental health, and community mobilisation.
- **Sector engagement through ACFID and broader humanitarian forums:** contributing advocacy insights and participating in national discussions on humanitarian ethics, Muslim philanthropy, international law, and global justice.
- **Community mobilisation campaigns and educational events:** supporting public engagement initiatives focused on Gaza, humanitarian accountability, ethical storytelling, and informed civic participation.
- **Annual Sisters' Iftar:** Which brought together women from across the community for an evening of reflection, solidarity, and collective care grounded in faith and justice. Featuring speakers including Dr Bushra Othman, the evening highlighted the importance of women's voices, lived experience, and community-led advocacy in humanitarian response and public discourse.

### Looking Ahead

In 2025, MAA strengthened the integration of advocacy across every aspect of its work - from research and communications to field presence and community engagement. Our focus on evidence-based advocacy, leadership credibility, ethical consistency, and partnership has positioned MAA as both a trusted voice and an active responder in times of crisis.

By grounding our efforts in action and responsibility, we continue to honour our amanah - to serve the Ummah by confronting injustice, amplifying truth, protecting human dignity, and mobilising for a more just and compassionate world.

## Our Programs

# SHELTER

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.

### SPENT

**\$535,255**

### DIRECT BENEFICIARIES

**980**

### DISTRIBUTION

AFRICA

**100%**

## Case Study

Namuge Safiya is a 47-year-old widow living in Uganda with her six children, all of whom depend on her for their daily survival and wellbeing. Following the death of her husband, Namuge became the sole provider for her family. She earns a living through casual labor on other people's farms, receiving only small payments that barely meet the family's needs for food, healthcare, education, clothing, and shelter.

For many years, Namuge and her children lived in a grass-thatched, mud-walled hut that was poorly ventilated and heavily infested with mosquitoes. The family

frequently suffered from malaria outbreaks due to the unsafe living environment. The house also exposed them to serious dangers, including snakes that would sometimes enter the hut. Namuge recalled one frightening night when her children screamed after spotting a snake inside the house. Although they tried to remove it, the snake disappeared, forcing the family to stay awake the entire night in fear.

The family's previous living conditions were extremely difficult and undignified. With only one small sleeping space, Namuge explained emotionally that even



during her marriage, she and her husband struggled to have privacy because the children shared the same room with them. During the interview, she tearfully expressed how she wished her husband had lived to see and enjoy the comfort of the new home, especially having a separate bedroom and improved privacy.

Apart from the poor shelter conditions, Namuge also struggled to cultivate the family land alone after her husband's death. The burden of providing food, medical care, school requirements, and clothing for six children left her feeling helpless and hopeless about the future.

Through the Shelter Homes Uganda 2025 Project, MAA identified Namuge Safiya's family as one in urgent need of support and provided them with a new shelter home.

The new house transformed the family's living conditions by providing:

- Adequate living space
- Proper ventilation
- Improved privacy
- Safer and more secure shelter
- Reduced mosquito infestation

The improved housing conditions significantly reduced malaria cases within the household, lowering healthcare expenses and improving the family's overall wellbeing and quality of life.

The shelter home restored dignity, comfort, and hope to Namuge and her children. For the first time in many years, the family now lives in a decent and secure environment where the children can sleep safely and comfortably.

Namuge expressed deep gratitude to MAA for easing the hardships her family had endured for so long. She shared that receiving the shelter home brought happiness, excitement, and renewed hope to both her and her children.

During the interview, Namuge stated that words alone could not fully express her appreciation. She said she continually prays and makes du'as for MAA and everyone who contributed toward making her family's happiness and comfort possible.

Namuge Safiya's story highlights the life-changing impact of safe and dignified housing on vulnerable families. Beyond providing physical shelter, the Shelter Homes Uganda 2025 Project restored security, health, privacy, and hope to a widow and her six children who had been living in extreme hardship. The intervention stands as a powerful example of how compassionate support can transform lives and uplift vulnerable communities.

## Our Programs

# SUSTAINABLE DEVELOPMENT

Our sustainable development programs have been created to establish longevity and sustainable measures of income, housing and care to the communities we serve. Whether helping small business owners set up food carts, or creating lasting agricultural gardens for communities, we strive to ensure that at the core of what we do, we are restoring independence, dignity and sustainability.



### SPENT

**\$370,185**

### DIRECT BENEFICIARIES

**6,825**

### DISTRIBUTION

#### AFRICA

**83.12%**

#### ASIA

**16.88%**



## Case Study

Maria Imran is a widow living with her four children three sons and one daughter. Her husband, Imran Butt, passed away in 2023. Following his death, the family was left without any source of income or support from relatives. Maria is the sole caregiver and provider, carrying the full responsibility of her children's upbringing and household needs.

Maria Imran is a strong and determined mother who refused to surrender to hardship despite overwhelming challenges. With no external support, she took on multiple forms of labor and initiated small livestock rearing to sustain her family. Her resilience and willingness to work highlight her deep commitment to securing a dignified future for her children.

Before receiving support from MAA International, Maria's life was marked by constant struggle and uncertainty. After her husband's death, she worked multiple jobs and raised goats to cover daily expenses. The goats became her only means of income. However, when she lost them, her family once again faced severe financial instability. Providing food, education, and basic necessities became extremely difficult, leaving Maria deeply worried about her children's future.

Maria shared, *"After my husband passed away, I felt completely alone. I tried everything to provide for my children, but when I lost my goats, I lost my hope too. I was constantly worried about how we would survive."*

MAA International provided Maria Imran with two goats as a livelihood support intervention.

Through coordination with Baghban Trust, MAA International assessed Maria's situation and provided her with two goats to help her restart income-generating activities. This support was designed to enable sustainable self-reliance by

allowing Maria to raise livestock, sell offspring, and gradually rebuild financial stability. The assistance was timely and directly aligned with Maria's existing skills and experience.

Following the intervention, Maria regained a sense of hope and confidence. The goats provided her with a renewed source of income and a pathway toward financial independence. She now feels more secure about meeting her household needs and supporting her children's education. Emotionally, the support restored her dignity and belief in her ability to provide for her family.

Maria expressed heartfelt gratitude, stating, *"This support has given me a new beginning. These goats are not just animals for me they are hope for my children's future. I am truly thankful to MAA International for standing by me when I needed it most."*

The livestock support is expected to have a long-term impact by enabling Maria to generate ongoing income through goat rearing. As the livestock multiplies, she will be able to sell offspring to cover household and educational expenses, reducing dependency and strengthening her family's economic resilience.

## Our Programs

# AQEEQAH & GENERAL SACRIFICE

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.

### SPENT

**\$203,982**

### DIRECT BENEFICIARIES

**14,800**

### DISTRIBUTION

#### AFRICA

**80.79%**

#### ASIA

**19.21%**



## Case Study



Hajat Amina Nabirye is a 50-year-old widow living in Namakwekwe Division, Mbale District. She lost her husband in 2018 after a long illness, leaving her solely responsible for taking care of her five children and two grandchildren. Following her husband's death, the family's financial condition drastically declined because he had been the primary breadwinner through small-scale farming and casual labor.

Amina survives by selling vegetables in the local market, but her income is often insufficient to meet the family's daily needs such as food, school fees, medical care, and rent. Due to increasing economic hardships, the family frequently survives on one meal a day, and at times they entirely depend on neighbors and relatives for support.

Due to the financial hardships, the family has no hope of accessing meat like other families because of their vulnerable condition. Through the MAA International Aqiqah Program, Amina's household was identified as one of the vulnerable Muslim families in need of support. The family received fresh meat from the Aqiqah distribution exercise.

The support brought immense joy and dignity to the family as it was the first time in several months that they had access to a nutritious meal containing meat. The children and grandchildren were able to celebrate and share meals together, restoring hope and happiness in their home.

Amina emotionally shared, *"I had lost hope of ever providing a special meal for my children during Eid. MAA International remembered us in our difficult time. My children were very happy, and we felt valued as a family. May Allah bless everyone who contributed to this program."*

She further requested continued support for vulnerable families, noting that many widows in her community continue to struggle with food insecurity and lack of social support.

This case demonstrates how the MAA International Aqiqah Program contributes to improving household welfare, restoring dignity, and supporting vulnerable Muslim families during important religious occasions.

# EXECUTIVE STRUCTURE

## Board of Directors

<b>Internal Audit</b>	<b>Risk Management</b>	<b>Project Compliance</b>
Internal Audit Charter	Analyse Strategic, Financial and Operation Risks	Project portfolio management
Internal Audit Process	Develop Risk Treatment Plan	Project strategic planning
Internal Audit Planning	Monitor Risks	Project reviews and approvals
Liason with External Auditors	Report Risks	Project auditing
Liason with internal departments	Identify a reponse plan	
	Implement treatment plan	

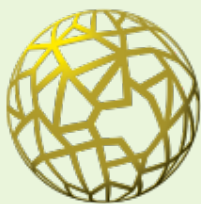
# STANDARDS AND ACCREDITATIONS

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 the following:



Australian Charities and Not-for-profits Commission

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

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 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 endorses ACFID’s contribution to the development and promotion of the global Core Humanitarian Standard (CHS) and we are committed to implementing it. The CHS describes the essential elements of principled, accountable and high-quality humanitarian action.

# 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.

# EQUAL EMPLOYMENT

MAA recognises that Equal Employment Opportunity is a matter of employment obligation, social justice and legal responsibility. It also recognises that prohibiting discriminatory policies and procedures is sound management practice.

Every person will be given a fair and equitable chance to compete for appointment, promotion or transfer, and to pursue their career as effectively as others.

Consistent with this, MAA will not condone, and regards as unfair, all forms of unlawful discrimination or vilification, including that which relates to 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.

## Financial Risk Management:

- MAA endeavours to continuously assess the financial risks of any given activity undertaken through itself, and any of its associated offices, partners, donors, volunteers or associates.
- MAA shall carry out due diligence on all of its projects before undertaking any proposed activities.
- MAA uses due diligence and has proper processes in place to ensure that our charitable funds are safe from misuse and are being used for their charitable purposes.
- MAA has processes, policies and procedures in place in order to achieve its financial goals and meeting obligations of corporate governance, fiduciary duty and due diligence. These controls are implemented with accountabilities, segregation of duties, responsibilities and automation.

# CHILD PROTECTION

MAA is committed to protecting children, regardless of gender, race, country of origin or religious belief. This policy statement formally expresses MAA's belief and commitment to protecting the rights of all children, which is in line with the United Nations Convention on the Rights of the Child (UNCRC), which states that children should be protected from all forms of physical and mental violence, injury, abuse, neglect, maltreatment and exploitation, including sexual abuse.

This Child Protection Policy has been developed to provide a practical guide for all relevant personnel in MAA, volunteers, partners, subcontractors and service providers, in order to prevent any form of child abuse in MAA's aid and development programs. This policy outlines a range of risk management strategies that will be enforced

and implemented to reduce the risk of children being harmed.

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.

Employees 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 2025, 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 blue ink, appearing to read 'Umer Altaf', written over a horizontal line.

Umer Altaf  
Director  
ECJ Audit and Assurance Pty Limited  
9 March 2026

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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 2025, 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:

- i. giving a true and fair view of the Company's financial position as at 31 December 2025 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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# 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 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.

# 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 2025;
- b) The financial report has been properly drawn up, and the associated records have been properly kept for the financial year ended 31 December 2025, 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 2025 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 blue ink, appearing to read "Umer Altaf".

Umer Altaf  
Director  
ECJ Audit and Assurance Pty Limited  
9 March 2026

# DIRECTOR'S REPORT

**MAA International Ltd.**  
**Directors' report**  
**31 December 2025**



The directors present their report, together with the financial statements, on the company for the year ended 31 December 2025.

## 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 Eldemallawy  
 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.

## Information on directors

Name:	Madenia Abdurahman
Title:	Director
Qualifications:	Bachelor of Education
Experience and expertise:	Retired school principal with vast experience with the not-for-profit sector.
Special responsibilities:	Chairperson

Name:	Aziz Bhimani
Title:	Director
Qualifications:	MBBS, BSc(Med) 1997, FRACS Ortho 2007
Experience and expertise:	Dr. Aziz, an Orthopaedic surgeon in Wollongong, he has been on the MAA board since 1989, shaping its strategy and vision.

# DIRECTOR'S REPORT

**MAA International Ltd.**  
**Directors' report**  
**31 December 2025**



Name: Foezullah Dewan  
 Title: Director  
 Qualifications: Master of Laws (LLM), Law  
 Experience and expertise: A practicing lawyer with nearly 20 years' experience, Foez provides strategic direction to MAA and helps navigate the changing legal landscape.  
 Special responsibilities: Company Secretary

Name: Justin Ridhwan Hannan  
 Title: Director  
 Qualifications: B.Com/LLB, MIPA, FTI (Partner)  
 Experience and expertise: Ridhwan is an accountant and registered tax agent. With experience at NAB and Dixon Advisory, he ensures governance and transparency at MAA.  
 Special responsibilities: Treasurer

Name: Ayman Eldemallawy  
 Title: Director  
 Qualifications: Bachelor's Degree - Telecommunications Engineering, Master's Degree - Business (Psychology)  
 Experience and expertise: Ayman specializes in IT automation and analytics, running an ICT company that optimizes infrastructure management and professional services.

Name: Abdel Moez Nafti  
 Title: Director  
 Qualifications: Degree in Islamic Studies  
 Experience and expertise: Sheikh Abdel Moez ensures all MAA projects comply with Islamic guidelines and are backed by strong Shariah evidence.  
 Special responsibilities: Executive Director of Islamic Affairs

## Meetings of directors

The number of meetings of the company's Board of Directors ('the Board') held during the year ended 31 December 2025, and the number of meetings attended by each director were:

	Directors' Meetings	
	Attended	Held
Madenia Abdurahman	4	5
Aziz Bhimani	5	5
Foezullah Dewan	5	5
Justin Ridhwan Hannan	5	5
Ayman Eldemallawy	2	5
Abdel Moez Nafti	5	5

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.

# DIRECTOR'S REPORT

MAA International Ltd.  
Directors' report  
31 December 2025



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

A handwritten signature in black ink, appearing to read 'Justin Ridhwan Hannan', written over a horizontal line.

Justin Ridhwan Hannan  
Director

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

[Madenia Abdurahman \(Mar 9, 2026 14:54:20 GMT+11\)](#)

Madenia Abdurahman  
Director

9 March 2026

# FINANCIAL STATEMENT

## MAA INTERNATIONAL LTD INCOME STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2025

	<i>12 months</i> 31 December 2025	<i>12 months</i> 31 December 2024
	\$	\$
<b>REVENUE</b>		
Donations and Gifts	-	-
	Monetary	25,879,162
	Non-Monetary	-
Legacies and Bequests	-	-
Grants		
	Department of Foreign Affairs and Trade	-
	Other Australian	-
	Other Overseas	-
Investment Income	-	-
Other Income	74,305	92,200
Revenue for International Political or Religious Adherence Promotion Programs	-	-
<b>TOTAL REVENUE</b>	<b>25,953,468</b>	<b>25,004,369</b>
<b>EXPENDITURE</b>		
International Aid and Development Programs Expenditure	-	-
International programs	-	-
	Funds to international programs	<b>28,345,378</b>
	Program support costs	17,718,423
Community Education	406,173	974,560
Fundraising Costs	1,190,728	-
	Public	1,511,171
	Government and Multi Laterals	-
Accountability and Administration	1,633,683	1,813,395
Non-Monetary Expenditure	-	-
<b>TOTAL INTERNATIONAL AID AND DEVELOPMENT PROGRAMS EXPENDITURE</b>	<b>33,087,133</b>	<b>21,563,075</b>
International Political or Religious Adherence Promotion Programs Expenditure	-	-
Domestic Programs Expenditure	-	-
<b>TOTAL EXPENDITURE</b>	<b>33,087,133</b>	<b>21,563,075</b>
<b>EXCESS/(SHORTFALL) OF REVENUE OVER EXPENDITURE</b>	<b>- 7,133,666</b>	<b>3,441,294</b>
Other Comprehensive Income	-	-
<b>TOTAL COMPREHENSIVE INCOME</b>	<b>- 7,133,666</b>	<b>3,441,294</b>

# FINANCIAL STATEMENT

## MAA INTERNATIONAL LTD STATEMENT OF FINANCIAL POSITION FOR THE YEAR ENDED 31 DECEMBER 2025

	<i>12 months</i> 31 December 2025	<i>12 months</i> 31 December 2024
	\$	\$
<b>ASSETS</b>		
Current Assets		
Cash and cash equivalents	11,285,373	18,468,326
Trade and other receivables	18,887	15,809
Inventories	-	-
Assets held for sale	-	-
Other financial assets	-	-
<b>TOTAL CURRENT ASSETS</b>	<b>11,304,260</b>	<b>18,484,135</b>
Non-Current Assets		
Trade and other receivables	-	-
Other financial assets	-	-
Property, plant and equipment	2,017,107	2,028,848
Investment property	-	-
Intangibles	-	-
Other non-current assets	-	-
<b>TOTAL NON-CURRENT ASSETS</b>	<b>2,017,107</b>	<b>2,028,848</b>
<b>TOTAL ASSETS</b>	<b>13,321,367</b>	<b>20,512,983</b>
<b>LIABILITIES</b>		
Current Liabilities		
Trade and other payables	164,529	184,824
Borrowings	-	-
Current financial liabilities	-	-
Provisions	256,870	328,217
Other	-	-
<b>TOTAL CURRENT LIABILITIES</b>	<b>421,399</b>	<b>513,041</b>
Non-Current Liabilities		
Borrowings	-	-
Other financial liabilities	-	-
Provisions	91,008	57,319
Other	-	-
<b>TOTAL NON-CURRENT LIABILITIES</b>	<b>91,008</b>	<b>57,319</b>
<b>TOTAL LIABILITIES</b>	<b>512,407</b>	<b>570,360</b>
<b>NET ASSETS</b>	<b>12,808,960</b>	<b>19,942,623</b>
<b>EQUITY</b>		
Reserves	19,942,623	16,501,329
Trade and other payables	-	3,441,294
<b>TOTAL EQUITY</b>	<b>12,808,957</b>	<b>19,942,623</b>

# FINANCIAL STATEMENT

## MAA INTERNATIONAL LTD STATEMENT OF CHANGES IN EQUITY FOR THE YEAR ENDED 31 DECEMBER 2025

	RETAINED EARNINGS	RESERVES	TOTAL
	\$	\$	\$
<b>Balance at Beginning 1 January 2025</b>	<b>19,942,623</b>	-	<b>19,942,623</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	- 7,133,66	- -	7,133,66
Other amounts transferred (to) or from reserves	-	-	-
<b>Balance at 31 December 2025</b>	<b>12,808,957</b>	-	<b>12,808,957</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 donation 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 the tab "Find a charity".

Please note: The Financial Report covers the 12 month period from 1 January to 31 December 2025



## 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