



Annual Report 2017



maa

www.maainternational.org.au





 **maa**



we don't
follow change...
we create it.

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CHAIRPERSON & CEO MESSAGE



MAA CHAIRPERSON MADENIA ABDURAHMAN



Assalamu-alaykum Wa Rahmatullahi Wabarakatu

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

It is indeed an honour and privilege to reflect on the achievements of the past year. MAA has had an extremely busy year with all the challenges that were faced, with non-stop and heart wrenching calamities that happened across the globe. MAA through the generosity of our donors and sponsors were able to help improve and shape the lives of so many vulnerable families and communities.

People are still being uprooted by war, genocide and natural disasters. MAA is committed to establish a platform to help eradicate ongoing poverty, misery and that sense of hopelessness.

MAA is currently operating in the South Pacific region with countries such as Fiji, Vanuatu and Tonga.

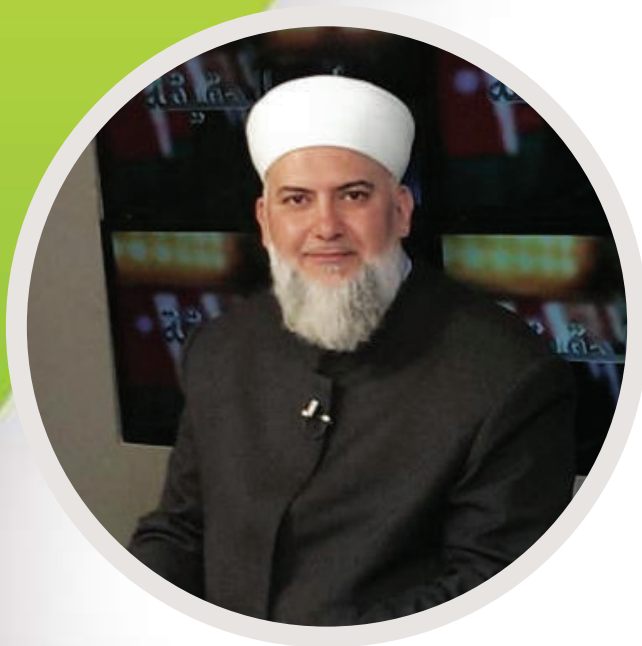
MAA is also a signatory to the “Australian Council for International Development” Code of Conduct.

A key purpose of (ACFID) is to equip and encourage members to observe the highest ethical standards in all their activities.

I would like to conclude with my sincere thanks and deep appreciation to our wonderful staff who so unstintingly always give off their best.

I have to commend our CEO, Sheikh Hassan and our Board of Directors on the ethos, commitment, that set of values and professionalism they bring to this organisations. May Allah (SWT) in His infinite Mercy and Wisdom always guide and protect MAA Insha-Allah (Ameen).





MAA CEO IMAM HASSAN ELSETOHY

In the name of Allah, the Most Gracious & the Most Merciful. All praise is due to Allah (SWT), who says in the Glorious [Quran 5:32], “Whoever saves a life, it is as if (s)he saved the whole humanity.”

Peace and blessings on His Prophet Muhammad (PBUH), of whom Allah (SWT) says: “We have only sent you as a mercy to the whole of creation.” [Quran 21:107].

Dear Stakeholder of MAA,

It is my pleasure to present to you yet again an annual report of another extremely successful year for MAA. Indeed, 2017 proved to be another solid year for us; making it the sixth year in a row.

MAA has been measuring high across all the Key Performance Indicators (KPIs):

- Achieving recognition for our **Trustworthiness, Transparency, and Efficiency**;
- Achieving a **100% Project Success** rate;
- Maintaining **100% Compliance, Governance, and Transparency**;
- Doing the right thing... **Right!**
- Designing, growing and strengthening our **Ethical Sustainable Development** solutions for our beneficiaries.

I would like to take this opportunity to share some fantastic news with you. In 2017, MAA attained the Australian Government’s **Department of Foreign Affairs & Trading (DFAT) accreditation**. DFAT mentions in their website that ‘accreditation of Australian

NGOs is a front-end and rigorous risk-management process which is also a robust due diligence process for DFAT. To gain accreditation, NGOs are required to undergo a thorough and independent assessment of their organisational structure, systems, policies, and philosophies against an agreed set of criteria. NGOs must demonstrate capacity and performance against a range of indicators and may seek accreditation at either Base or Full level'.

The DFAT accreditation came after the attainment of the full membership of the [Australian Council for International Development in 2016](#) (ACFID). ACFID is the peak body for Australian Non-Government Organisations (NGOs) involved in international development and humanitarian aid.

These two major accreditations demonstrate the commitment of MAA to the highest levels of [compliance, transparency, and cooperation](#) with peak bodies like ACFID and DFAT. We take compliance very seriously and have established policies and put processes in place, including key policies addressing Anti-Money Laundering, Anti-Fraud, Counter-Terrorism and Child Protection that strengthen our Corporate Risk Management. Closely working with ACFID, DFAT and peer organisational members also ensures optimal co-ordination and exchange of best practices. All this means that it is even more safer to donate, support and partner with MAA.

In 2017, we continued to grow our life-changing, [impactful and sustainable](#) solutions. We grew these programs from ~\$3.4M in

2016 to ~\$3.8M in 2017.

Highlights of 2017 include:

- Attaining the DFAT base accreditation
- Keeping the [Australian Charities and Not-for-profit Commission](#) (ACNC) blue tick, that reassures the public that MAA is transparent and accountable by highlighting its presence on the ACNC Charity Register.
- Keeping the ACFID and the ACNC membership with the on-time fulfilment of our compliance requirements and reporting.
- Growing [programs disbursements](#) from ~\$11.9M in 2016 to ~\$12.1 in 2017.
- MAA's [effective accountability and admin ratio](#), and [fundraising ratio](#) continues to be a world-class low of 6.6% and 2.2% respectively.
- Our support for sustainable programs grew from ~\$3.4M in 2016 to ~\$3.8M in 2017, demonstrating our commitment to the vision of working towards an ethical, sustainable planet.

A hearty thank you to all MAA stakeholders supporters, donors, partners, ACFID and DFAT, without whom we would not have been able to achieve such fantastic results. There is a lot more to do in the future.



OUR VISION

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

MAA'S VALUES



TRUSTED

Trusted through sincerity, Transparency & Accountability in everything we do.



EFFICIENT

Efficiency lowering overheads through adopting world-class methodologies, frameworks & Self Sustainability.



SMART

Undertaking Smart projects making a difference that matters.



SUSTAINABLE

All Springs from the beautiful Islamic values of Mercy, Peace & Excellence.



IMPACTFUL

Focusing on Impactful humanitarian programmes that make a sustainable difference.

MAA'S MISSION

To respond to global **emergencies** in an efficient manner.

To **break the cycles** of endemic poverty through undertaking smart ethical sustainable solutions that matters.

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 the beneficiaries and MAA.



HOW WE WORK

PROPHET MUHAMMAD (PBUH) SAID,

“Verily, Allah the Most High loves when one of you undertakes something, (s)he does it with perfection according to their capacity.”

TABARANI, & ASPECTS OF IMAM AL-BAYHAQI







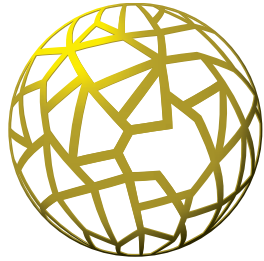
As a registered charity MAA complies with the ACNC (Australian Charity and not-for-profit Commission) Act 2012. We have also received the ACNC “Registered Charity Tick” which serves as a reassurance to our donors and stakeholders that MAA is transparent and accountable.

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:

1. Fair Work Act 2009
2. Work Place Gender Equality Act 2012
3. Privacy Act 1988

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



ACFID
MEMBER

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. Respect, protection of human rights, sustainability and fair, continuous improvement form the foundations of MAA's work. Any complaints related to alleged breaches of the code can be made to the ACFID at <https://acfid.asn.au/content/complaints>.



Australian Government

Department of Foreign Affairs and Trade

In 2017, MAA became the first and only Islamic NGO to be accredited by the Australian Government's Department of Foreign Affairs & Trade (DFAT).

The DFAT accreditation process, rigorously assesses our governance, program management capacity, policies, risk, and partner management.

Among other benefits, the accreditation means that MAA International is now also eligible to receive funding through the Australian NGO Cooperation Program (ANCP).





CORPORATE GOVERNANCE

Internal control & 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 charity's purpose. These include the following: -

- The **constitution** represents the overarching rules of the organisation. The constitution contains all the necessary rules reflecting the public benevolent institution (PBI) nature of the organisation
- A **strategic plan**, which includes an annual operating plan and budget.
- **Budgeting, delegation** of day-to-day management authority, and **segregation of duties**.
- The identification and **management of risks**.

The Executive Board is integral to all the above-mentioned internal control processes.



COMPLIANCE

Everyone at MAA takes compliance seriously.

Since the current executive team took over control of MAA back in mid-2012, MAA never missed a compliance activity including meeting the ACNC, ATO, ACFID, State & Federal governments, and financial auditing compliance requirements.

We have a dedicated team who uphold, implement & adhere to both, Islamic values and Australian legislation. These values extend to our field partners.

Our CEO Imam Hassan Elsetohy is qualified in Engineering, Management, Sustainable Systems Design and Islamic Studies. He has many years of experience working in both the corporate and social sectors.

MAA developed what can be considered the world's first systems that conform to both the Australian legislations, Islamic regulation and the ethos of donation management.

These systems are implemented from the ground up in our technology and corporate processes. They are designed to ensure all funds received and disbursed are in full compliance.





ACCOUNTABILITY

Doing the right thing... **Right!**

It is an essential part of our great religion, Islam, to not only “do the right thing” but to do it “right”.

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 comes from **diverse cultural backgrounds** with highly honed skill sets applicable to all parts/ aspects of operations. We speak over **6 languages** at MAA!

MAA also has an equitable staff gender balance with approximately 40% of our staff being female.

Since 1989, MAA has operated in **over 50 countries** without discrimination on the basis of colour, race, ethnic background, gender or religion.



MAA RISK MANAGEMENT

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

Risk management involves thinking about, understanding, regularly monitoring risks, and taking mitigation actions when necessary. It covers due diligence of delivery partners, assessments of partner government financial systems, fraud control, anti-corruption efforts, and child protection and safeguards.

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

What Is Aid Risk Management?

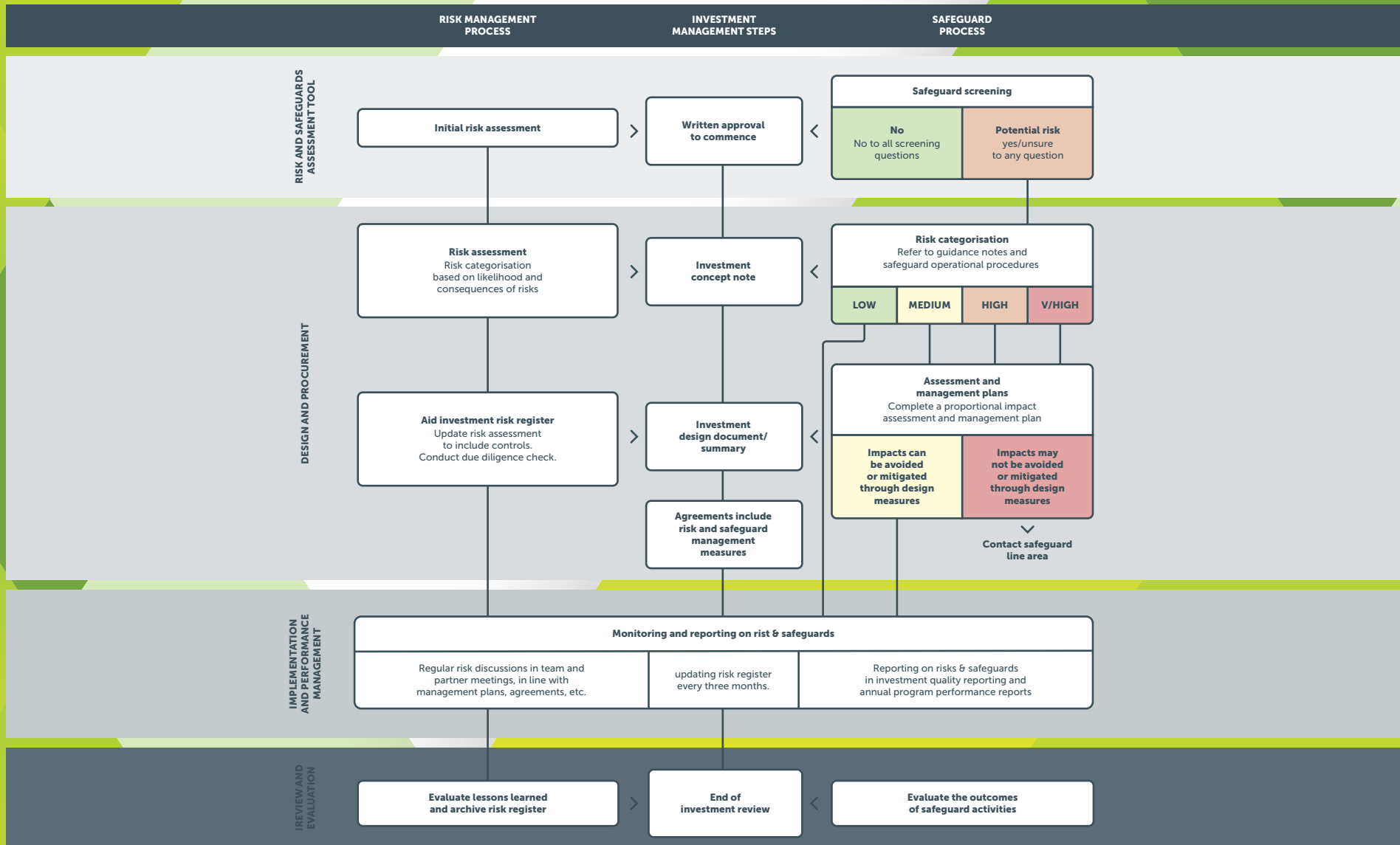
Aid risk management is a process for ensuring that uncertainty does not detract from the delivery of the aid program's objectives. It is an ongoing process that involves:

- identifying and analysing potential risks and opportunities throughout the aid management cycle
- developing proportionate and defensible strategies to balance risk and benefit, and enable sound decisions about whether to start, continue, modify or conclude an aid investment
- monitoring risk—including through internal and external discussions—and updating risk registers; and
- when necessary, escalating risk to the attention of higher decision-makers or forums.

Effective risk management is about being open to, and actively managing, an acceptable level of risk in order to achieve effective development outcomes.

Aid risk management covers due diligence assessment of delivery partners; evaluations of partner governments' financial systems; fraud control and anti-corruption efforts; and safeguards (including environment, child protection, displacement and resettlement).

MAA has adopted the following DFAT Safeguards Compliance Flowchart:





CHILD PROTECTION

In the course of executing aid projects with different partners, contact with children can occur in relation to a broad range of aid projects. 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.

Safeguarding children refers to the broad obligation of officers and partners to ensure MAA programmes and operations do not expose children to the risk of abuse and exploitation, and 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.

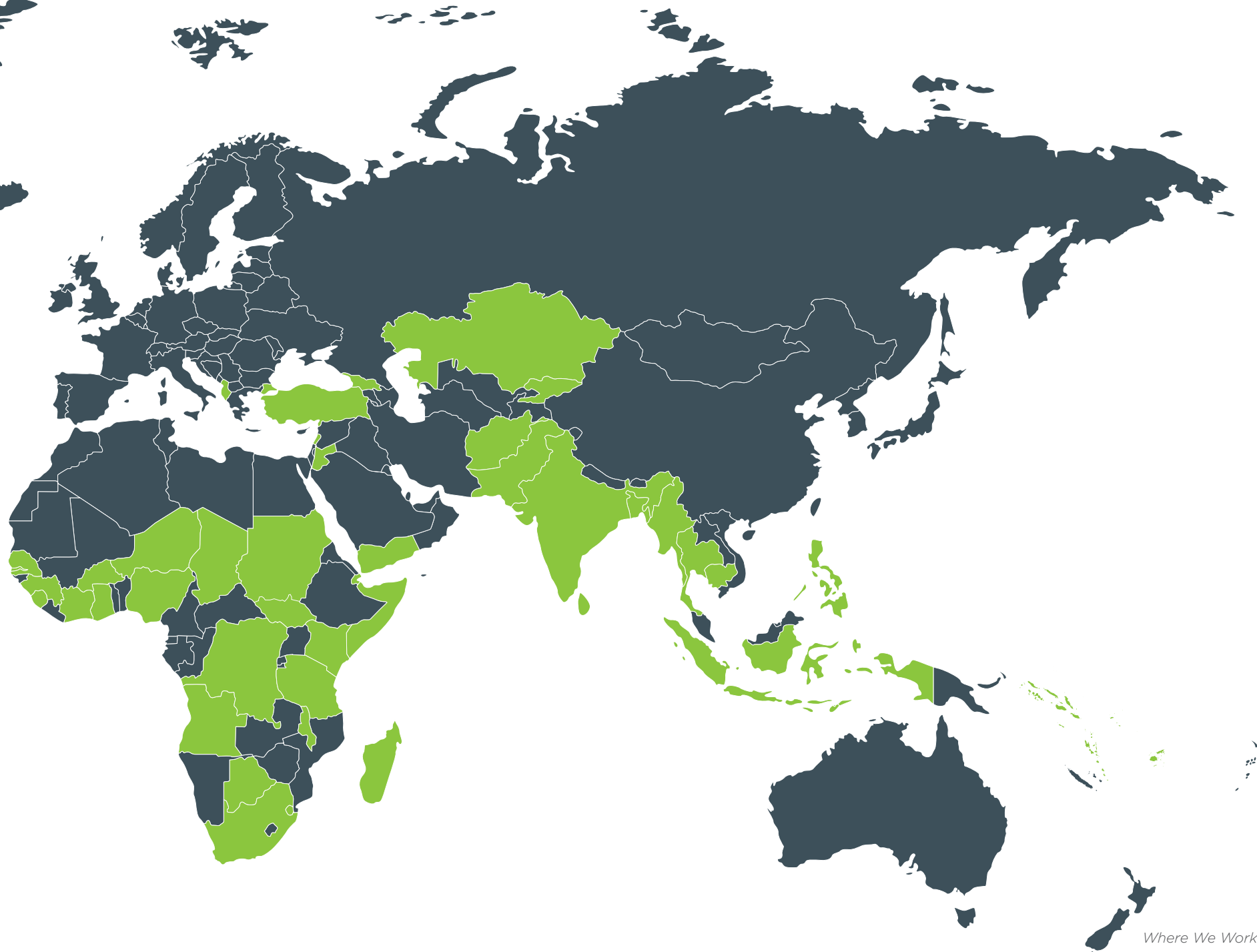


WHERE WE WORK

- Afghanistan
- Albania
- Angola
- Bangladesh
- Botswana
- Burkina Faso
- Cambodia
- Cameroon
- Chad
- Congo
- Côte d'Ivoire
- Djibouti
- Fiji
- Gambia
- Ghana
- Guinea
- India
- Indonesia
- Jordan
- Kazakhstan
- Kenya
- Kyrgyzstan
- Lebanon
- Madagascar
- Malawi
- Myanmar
- Niger
- Nigeria
- Pakistan
- Philippines
- Samoa
- Senegal
- Sierra Leone
- Solomon Islands
- Somalia
- South Africa
- South Sudan
- Sri Lanka
- Sudan
- Swaziland
- Tanzania
- Thailand
- Tonga
- Turkey
- Uganda
- Vanuatu
- Yemen

OVER
47
COUNTRIES







WHAT WE DO

“Whoever
saves a life, it
is as if
(s)he saved
the whole of
humanity.”

QURAN 5:32

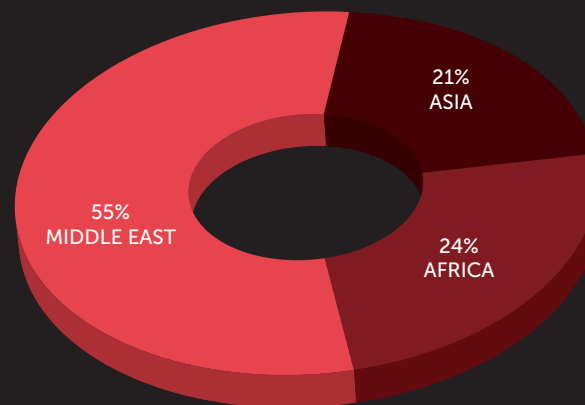


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Emergency



TOTAL BENEFICIARIES

859 251

\$2 436 361

When disaster strikes, it is essential that help and relief aid arrive as quickly as possible. MAA leverages the skills, resources, networks and geographical coverage of our field offices and local NGO partners to provide quick, effective, and efficient assistance and humanitarian aid during disasters.

Operational Ethos:

During Emergencies, MAA's operational ethos is based on a holistic humanitarian and development assistance cycle of Relief, Recovery, and Rebuild (RRR) Response:

Relief: Provide immediate emergency assistance

Recovery: Rehabilitate broken lives

Rebuild: Invest in long-term community development



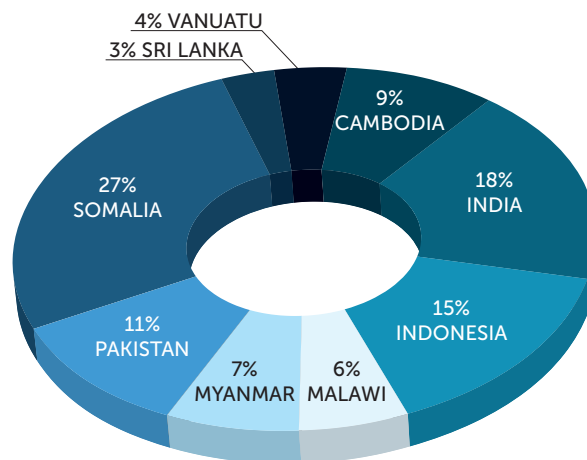
Water & Sanitation

MAA believes that everyone should have access to clean water and sanitation. This underpins all other aspects of development. Unfortunately, more than a billion people lack access to safe drinking water today.

Our WASH programmes include building Community Water Systems, Boreholes, Deep Water Wells and Shallow Water Wells besides building Latrines and Bathrooms.

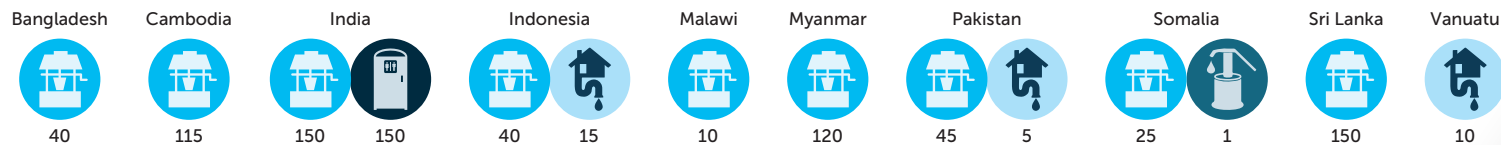
Operational Ethos:

Our Water and Sanitation programmes incorporate building infrastructure, improving sanitation, and developing hygiene awareness.



TOTAL BENEFICIARIES
73 914
 \$923 180

= 876 TOTAL

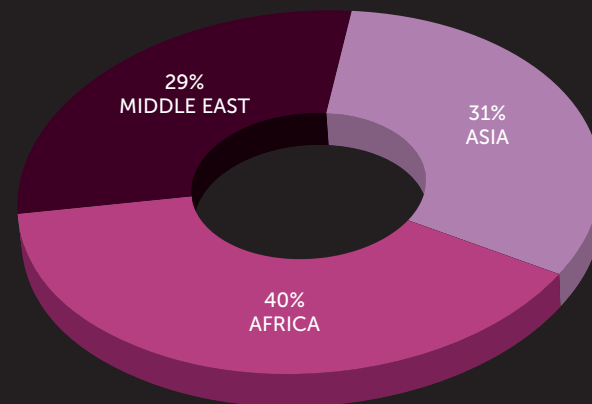








Orphan Aid



TOTAL BENEFICIARIES

1 864

\$1 229 750

MAA's Orphan Aid programme is designed to address the basic needs of orphans and improve their lives in a way that respects the customs and traditions of the countries in which they reside.

The programme supports the orphan's health and educational needs, provides them with food, accommodation and clothing as well as takes care of their medical needs.

Operational Ethos:

Our Orphan Aid programme provides quality assistance to orphans regardless of their race, creed, or gender. Every effort is made to ensure that they receive the basic necessities of life.



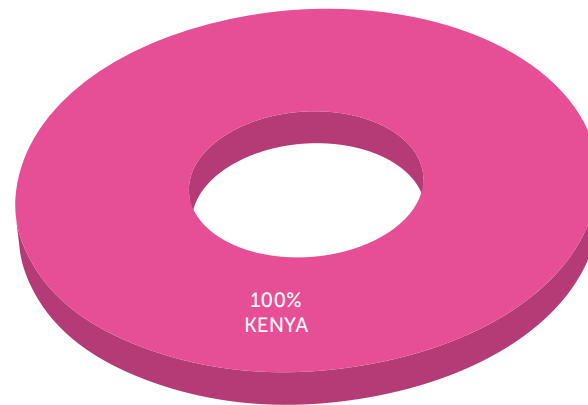
Health & Medical

Without good health, the survival and economic self-sufficiency of individuals, and their communities, are in jeopardy. Today, the exorbitant costs involved have made even basic medical treatment inaccessible to the poor and needy.

MAA's Health and Medical programmes include providing Emergency Medical Aid as well as developing long term health initiatives. We are also involved in training doctors, providing medical equipment for camps and hospitals and developing health awareness programmes.

Operational Ethos:

Our aim is to provide primary healthcare facilities and prevention of disease



TOTAL BENEFICIARIES

2 250

\$59 406



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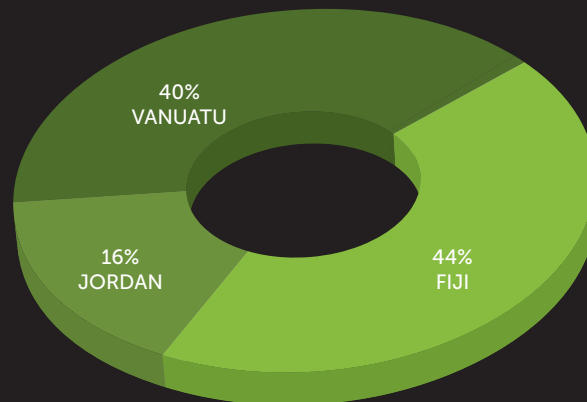


Sustainable Development & Agriculture

Within agriculture, sustainable farming systems are capable of maintaining their productivity and usefulness to society indefinitely. Such systems must be resource conserving, socially supportive, commercially competitive and environmentally sound.

Operational Ethos:

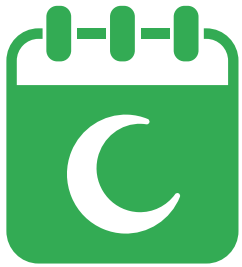
Implementing sustainable living is one of our major objectives. This involves agriculture and education initiatives, use of economic incentives and development of new and appropriate technologies. To help families maintain a stable income and make a change in their lives, these steps are very important.



TOTAL BENEFICIARIES

1 047 726

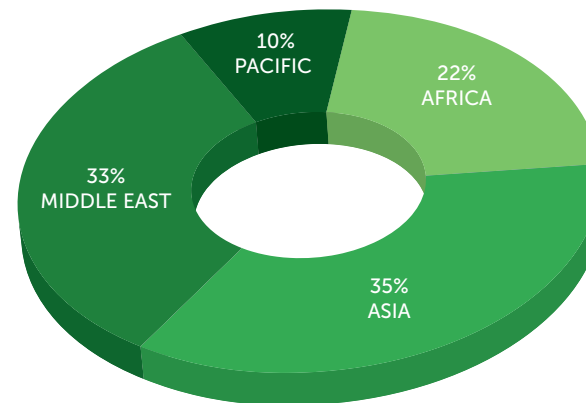
\$871 435



Ramadan

MAA's Ramadan programme has evolved over the years to deliver more than just essential Food Aid to poor and needy people around the world during the blessed month of fasting. MAA has now focussed its efforts on expanding the Ramadan distribution to include Income Generating Gifts to beneficiaries to help them break the cycle of poverty.

The Ramadan programme covers families and individuals who are socially, financially, economically, and culturally disadvantaged and distressed. Other than focusing on the poor and needy, we also focus on widows, orphans, the disabled, destitute, and the elderly.



TOTAL BENEFICIARIES

724 885

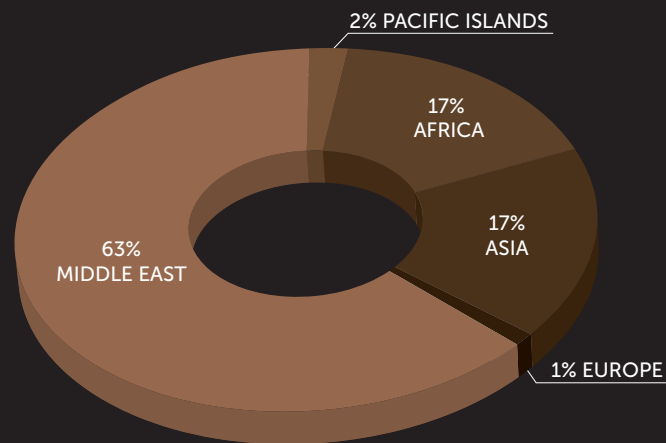
\$1 654 320







Qurban



TOTAL BENEFICIARIES

1 539 760

\$3 094 681

Qurban is MAA's primary humanitarian Food Aid programme. Traditionally, livestock is sacrificed at the point of distribution and fresh meat is given to the beneficiaries immediately. However, MAA also packs Qurban meat in sustainable, long-shelf-life packages that can be distributed where electricity and refrigeration are absent.

Our focus in delivering Qurban Food Aid are the most vulnerable people that include widows, orphans, the elderly, internally displaced people, refugees and the poor.

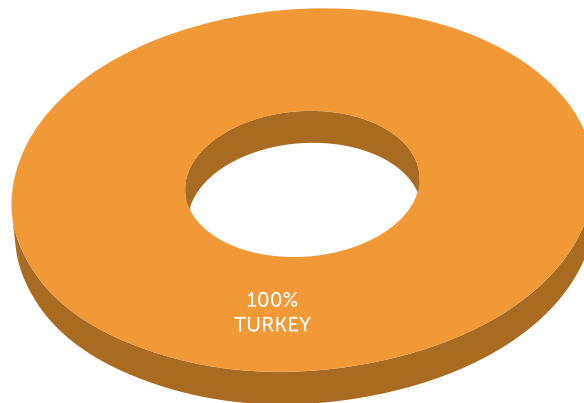


Food Aid

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

Operational Ethos:

MAA is committed to tackling the food crisis and its causes, with the aim of providing people and their communities' access to basic food and aim to make them self-sufficient. We also ensure that Food Aid is culturally appropriate to each country where distribution takes places.



TOTAL BENEFICIARIES

285 000

\$425 046



Shelter & Housing

Every human being needs a decent place to live. Without the safety of a home, poverty and its effects damages all aspects of a family, the community, and their overall prosperity.

When disaster strikes, whether natural or man-made, and people are left on the streets with no place to call home, our first response is to accommodate people in Emergency Shelters but we are also committed to more long-term solutions.

Operational Ethos:

MAA builds both Emergency Shelters and Permanent Housing to address both short-term and long-term needs of those affected by disasters. We also undertake rebuilding of homes wherever possible.

TOTAL BENEFICIARIES

2 050

\$443 111

Aqeeqah & Sacrifice



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

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

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

TOTAL BENEFICIARIES

14 300

\$95 105

Education & Skills Training

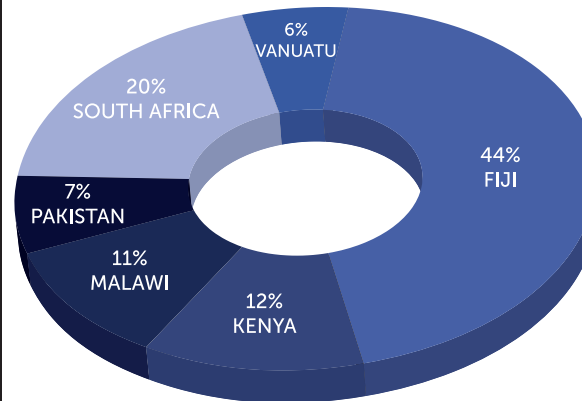


Millions of children around the world do not have access to quality education due to the prohibitive costs. With their families struggling to even meet their essential needs like food and shelter, and with many children required to work to help support their families, it is impossible for them to seek and acquire an education.

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

Operational Ethos:

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



TOTAL BENEFICIARIES

13 062

\$672 658





CASE STUDIES

“Do not give up
and do not be
downhearted.”

QURAN 3:139

Case Study 1: Somalia Borehole



The Situation

In the past two years, much of Somalia has not received proper rainfall. The ongoing drought and famine situation has caused thousands to lose their lives, and many thousands of people are finding it extremely hard to survive. So it was very important that MAA reached out with much-needed relief.



The Result

MAA constructed a large scale impactful water project in the Lower Shabelle Region of Somalia. The water project provides clean water to over 5,000 people and their livestock. These were the steps taken:

- Drilling over 120m into the ground
- Testing the water to ensure it's not harmful
- Constructing an area which includes 10 water taps
- Building 3 separate areas for cows, camels, and goats
- Building an area to fill water into tanks to then be transported by donkey carts
- Constructing a generator room to pump the water to the surface
- Constructing a large scale water tank that uses gravity to push the water to the taps and animal feeding areas.

The project involved extensive work, undertaken over several months, to meet the objectives. Thanks to the generous support of our donors, we were able to complete this project successfully.



Case Study 2: Emergency Relief, Abdula Munaf



The Situation

Abdul Munaf is a 55 year old man from the persecuted Rohingya community. He is one among hundreds of thousands of Rohingya, currently stranded in Cox's Bazaar in Bangladesh, having escaped from a horrible life in Myanmar.

The Rohingya community has been suffering for several years now, and people like Abdul Munaf have had their basic human rights denied. Back in Myanmar, they have been restricted from freely moving around, they were tortured and their women were abused. Amidst this suffocating life, their homes were also attacked and they were left completely helpless.



The Result

MAA has been at the forefront of relief operations both in Bangladesh and Myanmar since 2012. During this time, we have built shelters and education centres, conducted medical camps, distributed food and essential daily supplies, installed hand pumps and constructed latrines and bathrooms for the thousands of stranded Rohingyas.



CHANGING GIFT

SRI LANKA

development

Case Study 3: Life Changing Gift, Rameesa Beevi



The Situation

40 year-old Rameesa Beevi is a widow living in Sri Lanka. She supports a big family that consists of her mother, her two daughters, and two sons. Her daughters go to primary school. Since the death of her husband, Rameesa was the sole breadwinner of her family and has been bearing the whole responsibilities of the family, all alone. Until one year ago she was doing reasonably well for herself with a small home-based business involving grinding spices and rice and selling it to shops in nearby towns.

However, all that changed when a disastrous flood struck her home, bringing down her business with it. Most of her personal belongings and equipment related to the business were destroyed, and due to the impending danger she had to move homes.



The Result

Through MAA's stringent assessment process, Rameesa was chosen as part of MAA's Life Changing Gift project to help get her life back on track. Rameesa received a grinding machine and some raw materials, which helped her to restart her business. We also provided her training in packaging and marketing her products effectively.

"MAA offered a helpful hand to me when nobody else was there for me."
"The training has taught me to shop around for the best prices and develop a network of suppliers I can depend upon. I feel really confident about expanding my business now."



Case Study 4: Orphan Aid, Nazish Shahroom



The Situation

Nazish Shahroom is a well-mannered, 7-year old Pakistani girl whose father is deceased. She lives with her mother and studies in Grade 2. As part of our Orphan Aid project, we focus on 5 key areas of orphan development. These include Food, Clothing, Shelter, Education & Healthcare.



The Results

- The family of Nazish was among the recipients of Food Aid that included flour, sugar, pulses, rice, soap and biscuits that would last them for 2-3 months.
- We also equipped Nazish with warm clothing, sweaters and scarves to keep her warm, especially during the harsh winters.
- A safe shelter is very important for a good upbringing. MAA constructs orphanages which provide a safe place to live. In addition, MAA also repairs the houses of the orphans' families when necessary.
- To ensure her educational needs were taken care of, Nazish received a stationary pack, school uniform and shoes. Her school fees were also paid in full.
- During the year, Nazish visited both a doctor and a dentist who conducted a detail check-up. Both doctors found her healthy and the dentist prescribed some nutritional supplements, which were purchased and handed over to Nazish for use.



The year 2017 was a year of massive growth for MAA's Orphan Aid project. Throughout the year, MAA's orphans were supported and monitored to ensure their needs were being met with the utmost efficiency. Thanks to you, MAA was able to substantially increase the overall number of Orphans that we support. This means that more children are receiving the care they need to be able to focus on their upbringing and build a brighter future.

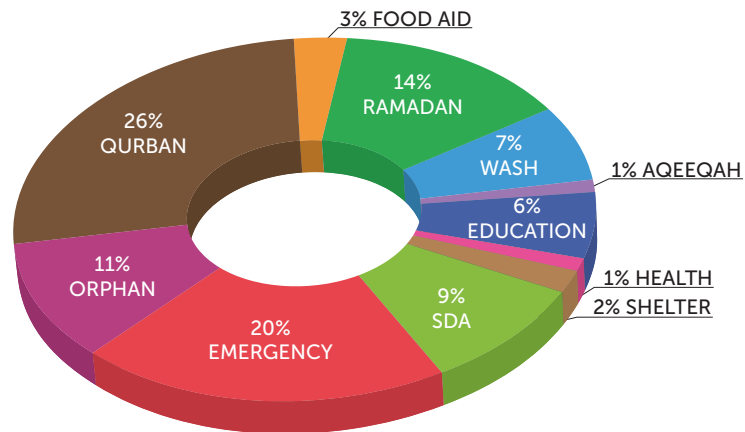
FINANCIAL REPORTING

For us to confidently stand for our values, we focus on **accurate, transparent, and controlled accounting processes.**

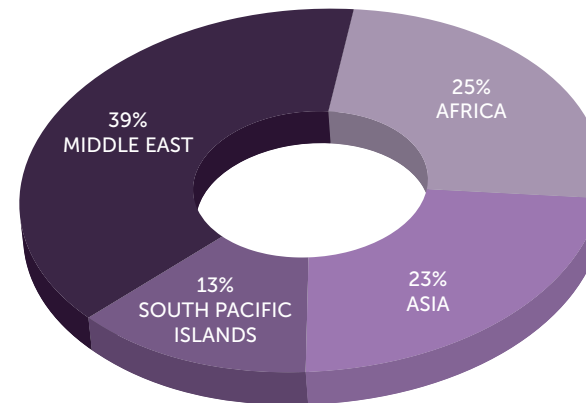
This year, we focused on **maintaining a low admin percentage**, and further streamlining our processes for better operational **efficiency.**



PROJECT DISBURSEMENTS BY PROGRAMMES



PROJECT DISBURSEMENT % BY REGION



- The targeted project regions still held focus on the 'Backyard of Australia' to align to MAA's strategy to work closer to home.
- 36% of projects were delivered to Asia and the South Pacific Islands, an increase of 40% from YTD Cy2016.
- The Middle East featured prominently due to the ongoing Syrian Crisis.

Please note: All the figures above are for an 12-months auditing period / from 1st January - 31st December 2017

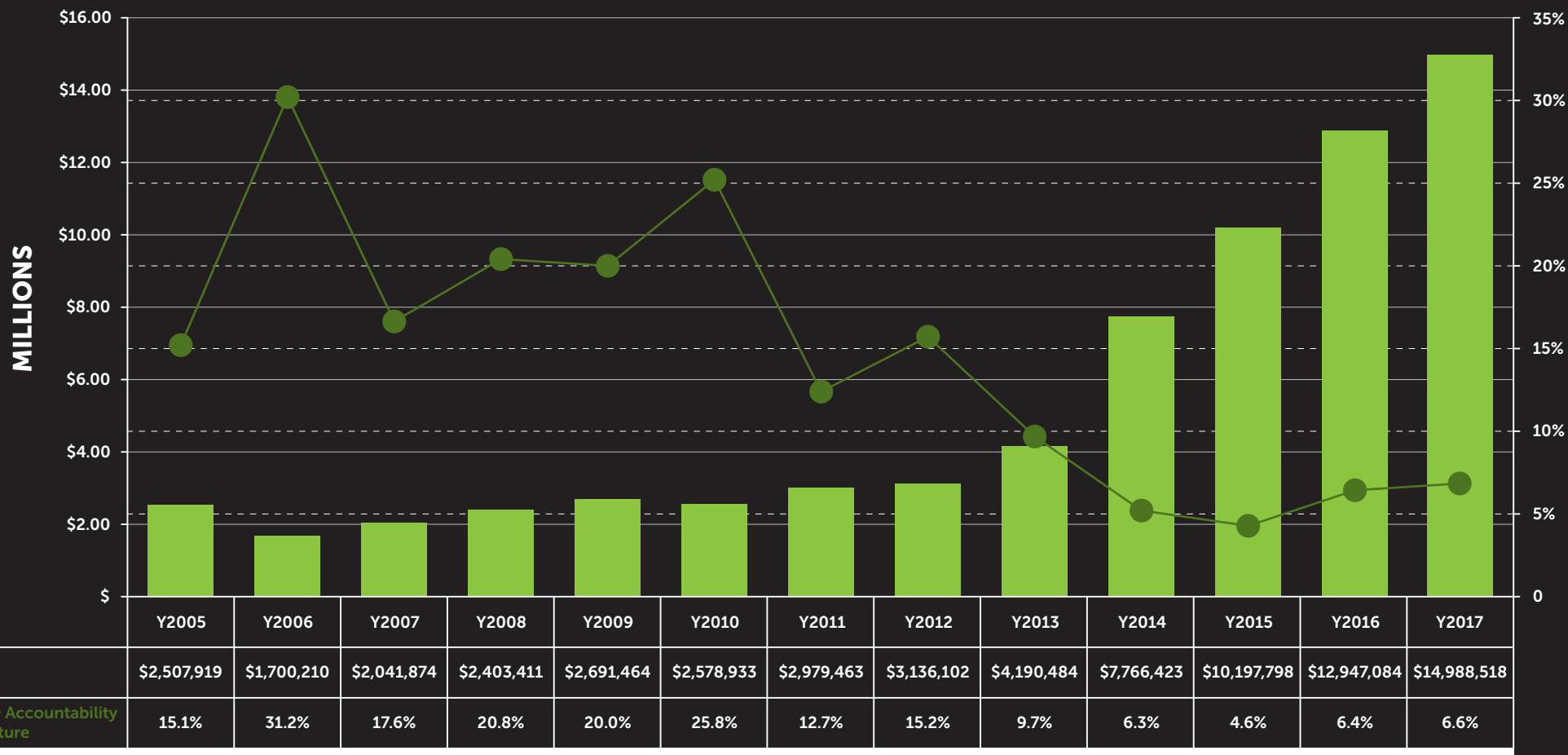
ADMIN & ACCOUNTABILITY

MAA's 2017 Admin Ratio is at 6.6%

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

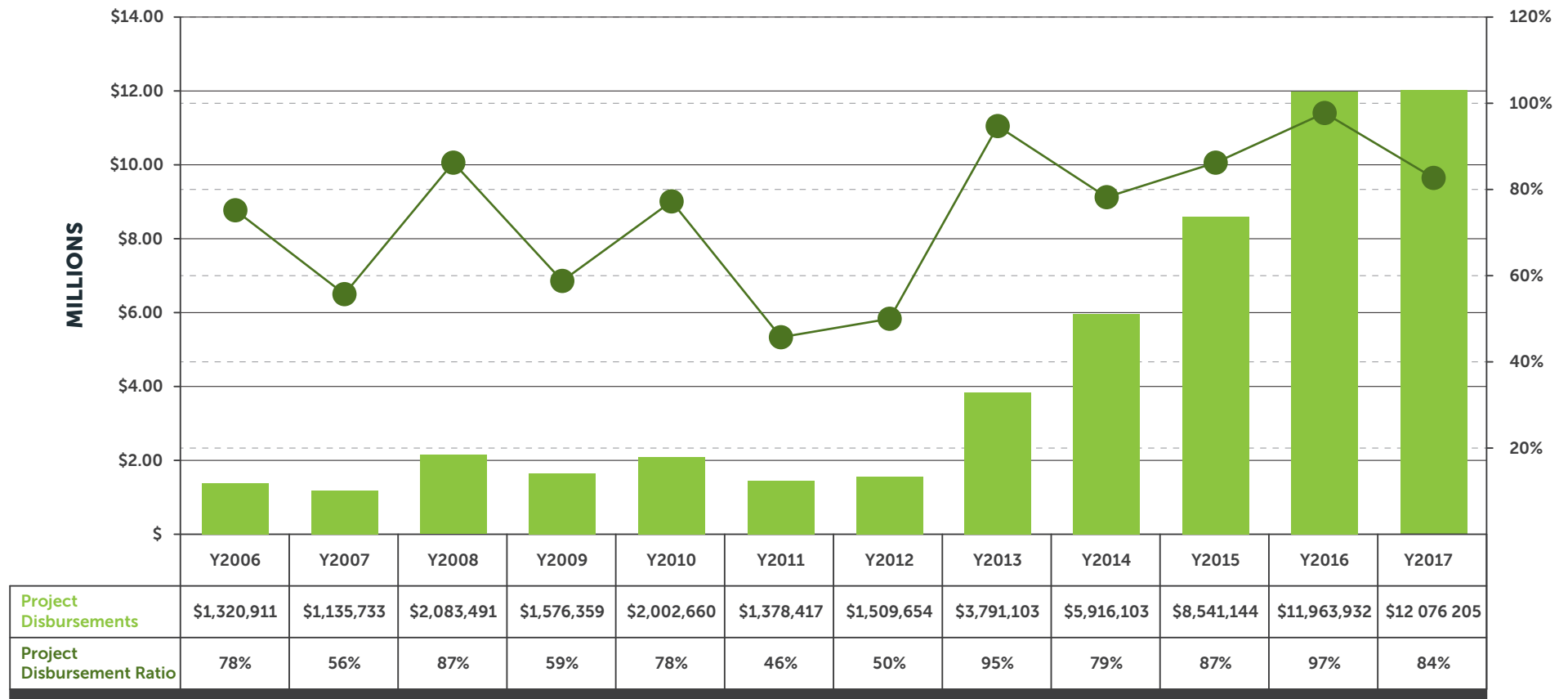
The **Public Education & Awareness Ratio** is defined as the: total amount spent on activities aiming to raise the public awareness of humanitarian aid and development matters, presented as a percentage of the total revenue.

INCOME – ADMIN AND ACCOUNTABILITY EXPENDITURE



Please note: All the figures above are for the calendar year periods (January - December). Last year, MAA changed its financial year reporting period to align with the calendar year.

PROJECT DISBURSEMENT - PROJECT DISBURSEMENT RATIO

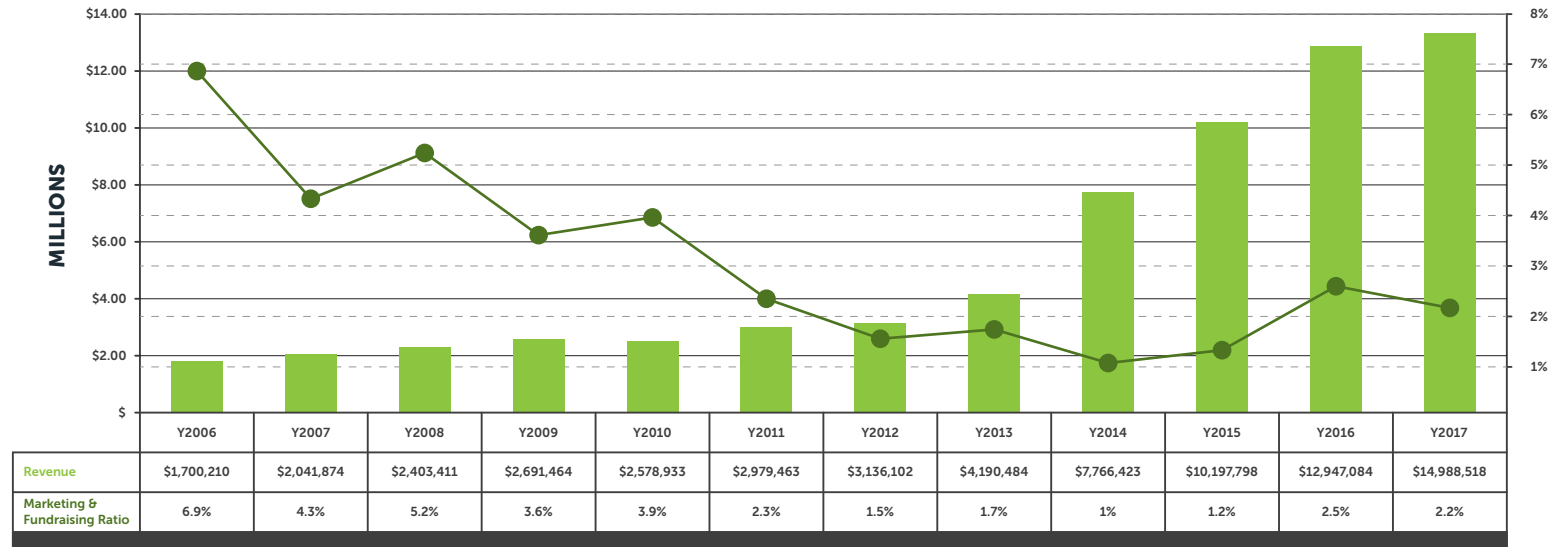


Y2017 Programmes Disbursement Ratio is 84% with average of 88% over the past 5 years!

Programmes Disbursement Ratio: Defined as the total amount spent on developmental and aid projects, presented as a percentage of the total received programme donations. It includes both Programme Support and Programme Direct disbursements.

Programmes Support Ratio: Defined as the total amount spent on projects support activities to ensure success and quality of the projects. The activities include project monitoring, evaluation, and management and is presented as a percentage of the total received programme donations.

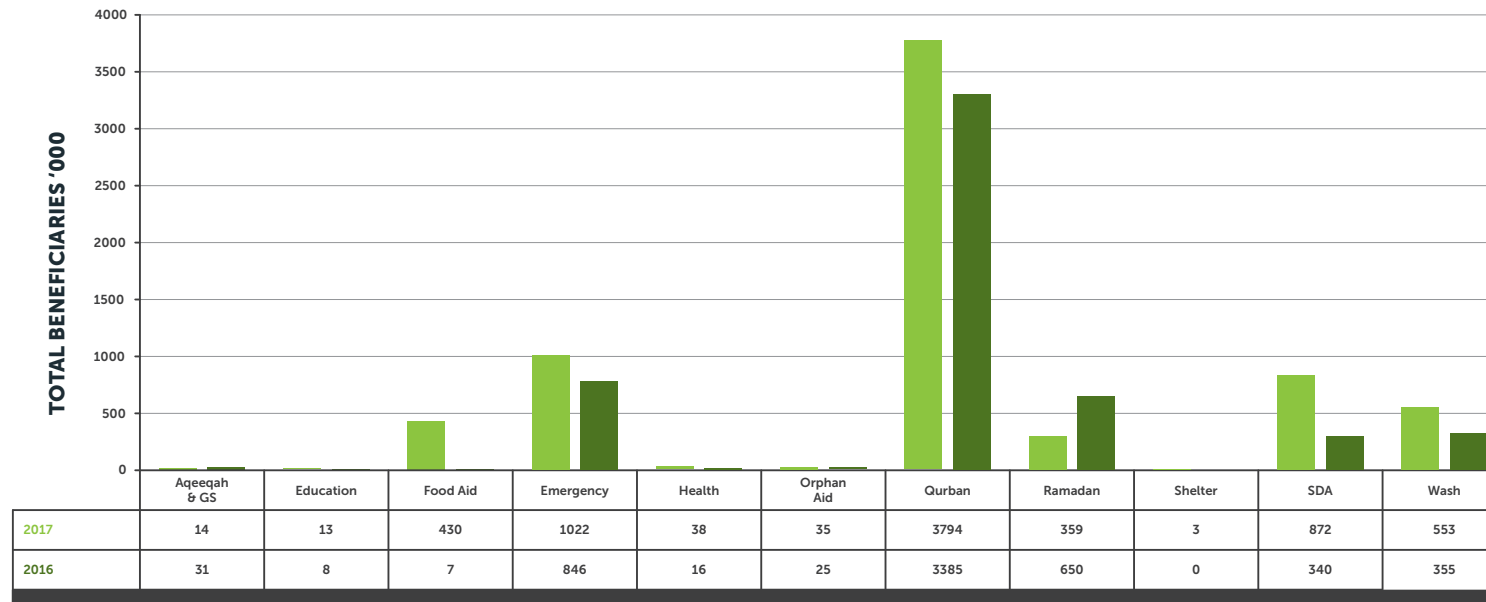
REVENUE - MARKETING & FUNDRAISING RATIO



The Fundraising Ratio was 2.2% this year being 1.4% behind target.

The Fundraising Ratio is defined as: total amount spent on fundraising presented as a percentage of the total revenue.

NUMBER OF TOTAL BENEFICIARIES 2016-2017 COMPARISONS



Total beneficiaries: the sum of both direct and indirect beneficiaries.

Please note: All the figures above are for the calendar year periods (January - December). Last year, MAA changed its financial year reporting period to align with the calendar year.

AUDITED FINANCIAL REPORT



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W www.cjjeffery.com.au

PARTNERS
Jonathan R Blake
Mark G Arthur
William R Malley

Auditor's Independence Declaration

Under Section 60-40 of the Australian Charities and Not-for-profits Commission Act 2012
to the Members of MAA International Limited

I declare that, to the best of my knowledge and belief, during the year ended 31 December 2017 there have been:

- i) 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) no contraventions of any applicable code of professional conduct in relation to the audit.

Crispin & Jeffery

Chartered Accountants

Level 2, 57 Grosvenor Street

Neutral Bay, NSW, 2089


Mark G Arthur

Neutral Bay

Dated this 18th day of March 2018

ABN 20 766 851 260 • Liability limited by a scheme approved under Professional Standards Legislation



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INDEPENDENT AUDITOR'S REPORT

To the Members of MAA International Limited

Report on the Audit of the Financial Report

Qualified Opinion

We have audited the financial report of MAA International Limited (the Company), which comprises the statement of financial position as at **31 December 2017**, the statement of comprehensive income and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies, and the statement by members of the Board.

In our opinion, except for the effects on the financial statements of the matter described in the *Basis for Qualified Opinion*, the accompanying financial report is in accordance with Division 60 of 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 2017** and of its financial performance for the year ended on that date; and
- complying with Australian Accounting Standards (Reduced Disclosure Requirements) and Division 60 of the Australian Charities and Not-for-profits Commission Regulation 2013.

Basis for Qualified Opinion

As is common for organisations of this type, it is not practical for MAA International Limited to maintain an effective system of internal control over voluntary donations, subscriptions and other fund raising activities until their initial entry in the accounting records. Accordingly, our audit in relation to fundraising was limited to amounts recorded.

We conducted our audit in accordance with Australian Auditing Standards. Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Report* section of our report. We are independent of the Company in accordance with the ethical requirements of the Accounting Professional and Ethical Standards Board's APES 110 *Code of Ethics for Professional Accountants* (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 confirm that the independence declaration under the Australian Charities and Not-for-profits Commission Act 2012, which has been given to the directors of the Company, would be in the same terms if given to the directors as at the time of this auditor's report. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our qualified opinion.



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PARTNERS
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Mark G Arthur
William R Matley

Other Information

The Board is responsible for the other information. The other information comprises the information included in the annual report for the year ended **31 December 2017**, but does not include the financial report and our auditor's report thereon.

Our opinion on the financial report does not cover the other information and accordingly we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial report, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial report or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Responsibilities of the Directors for the Financial Report

The Directors of the company are responsible for the preparation and fair presentation of the financial report in accordance with Australian Accounting Standards (including the Australian Accounting Interpretations), and the ACNC Act, and are appropriate to meet the needs of the members. The Directors' responsibility also includes such internal control as the Directors determine is necessary to enable the preparation of a financial report that is free of 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 the directors either intend to liquidate the Company or to cease operations, or have no realistic alternative but to do so.

Auditor's Responsibilities 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.



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A further description of our responsibilities for the audit of the financial report is located at the Auditing and Assurance Standards Board website at: <http://www.auasb.gov.au/Home.aspx>. This description forms part of our auditor's report.

Crispin & Jeffery
Chartered Accountants
Level 2, 57 Grosvenor Street
Neutral Bay, NSW, 2089

Mark G Arthur

Neutral Bay

Dated this 12th day of March 2018

MAA International Limited

Directors' Report 31 December 2017

The directors present their report on MAA International Limited for the financial year ended 31 December 2017.

1. General information

Information on directors

The names of each person who has been a director during the year and to the date of this report are:

Madenia Abdurahman, Chairperson;

Aziz Bhimani, Vice Chairperson;

Foez Dewan, Secretary;

Justin Ridhwan Hannan, Treasurer;

Ayman Eddemellawi, Board Member (honorary board member from 04/06/2017);

Dr. Ahmed Mayat, Board Member;

Mohammad Kandil, Board Member;

Geoffery Lawton, Board Member (appointed 04/06/2017)

Directors have been in office since the start of the financial year to the date of this report unless otherwise stated.

Principal activities

The principal activity of MAA International Limited 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, creed or nationality.

MAA International Limited was registered as a public company limited by guarantee on 1 August 2017. Prior to this, the entity operated as an Incorporated Association.

No other significant changes in the nature of the Company's activity occurred during the financial year.

Members' guarantee

MAA International Limited 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.

2. Other items

Future developments and results

The surplus/ (deficit) from the ordinary activities for the financial year amounted to;

MAA International Limited

Directors' Report

31 December 2017

	12 months ended 31 Dec 2017	18 months ended 31 Dec 2016
	\$	\$
	1,022,713	(60,452)

During the financial year, the Board continued to oversee the strategic direction of MAA International Limited under the leadership of the Chief Executive Officer and the team has been restructured, with some new roles and staff appointment, to facilitate more effective operations and service delivery.

In addition, the processes, policies and systems adopted by MAA International Limited have been updated to align with best practice.

Meetings of directors

During the financial year, 9 meetings of directors (including committees of directors) were held. Attendances by each director during the year were as follows:

	Directors' Meetings	
	Number eligible to attend	Number attended
Medonia Abdurghman	9	9
Aziz Shikmani	9	8
Fozz Dawan	9	9
Justin Ridwan Hainan	9	7
Ayman Eddemellawet	4	1
Dr. Ahmed Mayal	9	8
Mohammad Kamdi	9	3
Geoffrey Lawton	5	1

Post Balance Sheet Events

No matters or circumstances have arisen since the end of financial year, which affected or may significantly effect the operations of the entity or its results or the state of its affairs in subsequent financial years.

Auditor's independence declaration

The auditor's independence declaration under section 60-40 of the Australian Charities and Not-for-profits Commission Act 2012, for the year ended 31 December 2017 has been received and can be found on page 3 of the financial report.

Signed in accordance with a resolution of the Board of Directors:

Director: 

Director: 

Dated this 18 day of March 2018



MAA INTERNATIONAL LIMITED
INCOME STATEMENT FOR THE
12 MONTHS ENDED 31 DECEMBER 2017

		12 months	18 months
		31 December 2017	31 December 2016
		\$	\$
Revenue			
Donations and Gifts		14 855 958	19 445 301
	Monetary	-	-
	Non-monetary	-	-
Legacies and Bequests		-	-
Grants		-	-
	Department of Foreign Affairs and Trade	150 000	-
	Other Australian	-	-
	Other Overseas	-	-
Investment Income		20 745	28 728
Other Income		2 924	3 942
Revenue for International Political or Religious Adherence Promotion Programs		-	-
TOTAL REVENUE		15 029 627	19 477 971
EXPENDITURE			
International Aid and Development Programs Expenditure			
International programs			
	Funds to international programs	12,176,391	17,109,730
	Program support costs	-	-
Community Education		-	-
Fundraising Costs			
	Public	427 509	482 280
	Government & Multi Laterals	-	-
Accountability and Administration		1,403,014	1,976,414
Non-Monetary Expenditure		-	-
Total international aid and development programs expenditure		14 006 914	19 568 423
International Political or Religious Adherence Promotion Programs Expenditure			
Domestic Programs Expenditure			
TOTAL EXPENDITURE		14 006 914	19 568 423
EXCESS / (SHORTFALL) OF REVENUE OVER EXPENDITURE		1 022 713	(90 452)
Other Comprehensive Income			
TOTAL COMPREHENSIVE INCOME		1 022 713	(90 452)

- MAA International Limited was registered as a public company limited by guarantee on 1 August 2017. Prior to this, the entity operated as an Incorporated Association.
- The financial statements are general purpose financial statements that have been prepared in accordance with the Australian Accounting Standards - Reduced Disclosure Requirements and the Corporations Act 2001.
- MAA does not include non-monetary income or expenditures in its financial statements.
- 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
- No part of collected donations were used for any political, religious or advocacy purposes.
- To obtain the full set of audited financial statements please refer to <http://www.acnc.gov.au> and click on tab "Find a charity".

MAA INTERNATIONAL LIMITED
BALANCE SHEET FOR THE
12 MONTHS ENDED 31 DECEMBER 2017

	12 months	18 months
	31 December 2017	30 December 2016
	\$	\$
ASSETS		
Current Assets	-	-
Cash and cash equivalents	861 497	906 858
Trade and other receivables	80 416	75 998
Inventories	-	-
Assets held for sale	-	-
Other financial assets	1 020 745	-
Total current assets	1 962 658	982 856
Non-Current Assets	-	-
Trade and other receivables	-	-
Other financial assets	-	-
Property, plant and equipment	2 229 117	2 244 254
Investment property	-	-
Intangibles	-	-
Other non-current assets	-	-
Total non-current assets	2 229 117	2 244 254
TOTAL ASSETS	4 191 775	3 227 110
LIABILITIES		
Current Liabilities	-	-
Trade and other payables	156 756	216 889
Borrowings	2 076	-
Current tax liabilities	-	-
Other financial liabilities	-	-
Provisions	-	-
Other	-	-
Total current liabilities	158 841	216 889
Non-current liabilities	-	-
Borrowings	-	-
Other financial liabilities	-	-
Provisions	-	-
Other	-	-
Total non-current liabilities	-	-
TOTAL LIABILITIES	158 841	216 889
NET ASSETS	4 032 934	3 010 221
EQUITY		
Reserves	3 010 221	3 100 672
Retained Earnings	1 022 713	(90 452)
TOTAL EQUITY	4 032 934	3 010 221

- MAA International Limited was registered as a public company limited by guarantee on 1 August 2017. Prior to this, the entity operated as an Incorporated Association.
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Please note: All the figures above are for an 12-months auditing period / from 1st January - 31st December 2017

STATEMENT OF CHANGES IN EQUITY FOR THE 12 MONTHS ENDED 31 DECEMBER 2017

	Retained Earnings	Reserves	Total
	\$	\$	\$
Balance at Beginning 1 December 2017	3 010 221	-	3 010 221
Adjustments or changes in equity due to, for example, adoptions of new accounting standards	-	-	-
Items of other comprehensive income	-	-	-
Excess of revenue over expenses	1 022 713	-	1 022 713
Other amounts transferred (to) or from reserves	-	-	-
Balance at 31 December 2017	4 032 934	-	4 032 934

- MAA International Limited was registered as a public company limited by guarantee on 1 August 2017. Prior to this, the entity operated as an Incorporated Association.
- The financial statements are general purpose financial statements that have been prepared in accordance with the Australian Accounting Standards - Reduced Disclosure Requirements and the Corporations Act 2001.
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- To obtain the full set of audited financial statements please refer to <http://www.acnc.gov.au> and click on tab Find a charity



CORPORATE STRUCTURE

“My vision is to see **MAA** not just an enormously successful organisation but rather an **essential** organisation in the **humanitarian aid industry Insha’Allah**”

MAA CEO IMAM HASSAN ELSETOHY





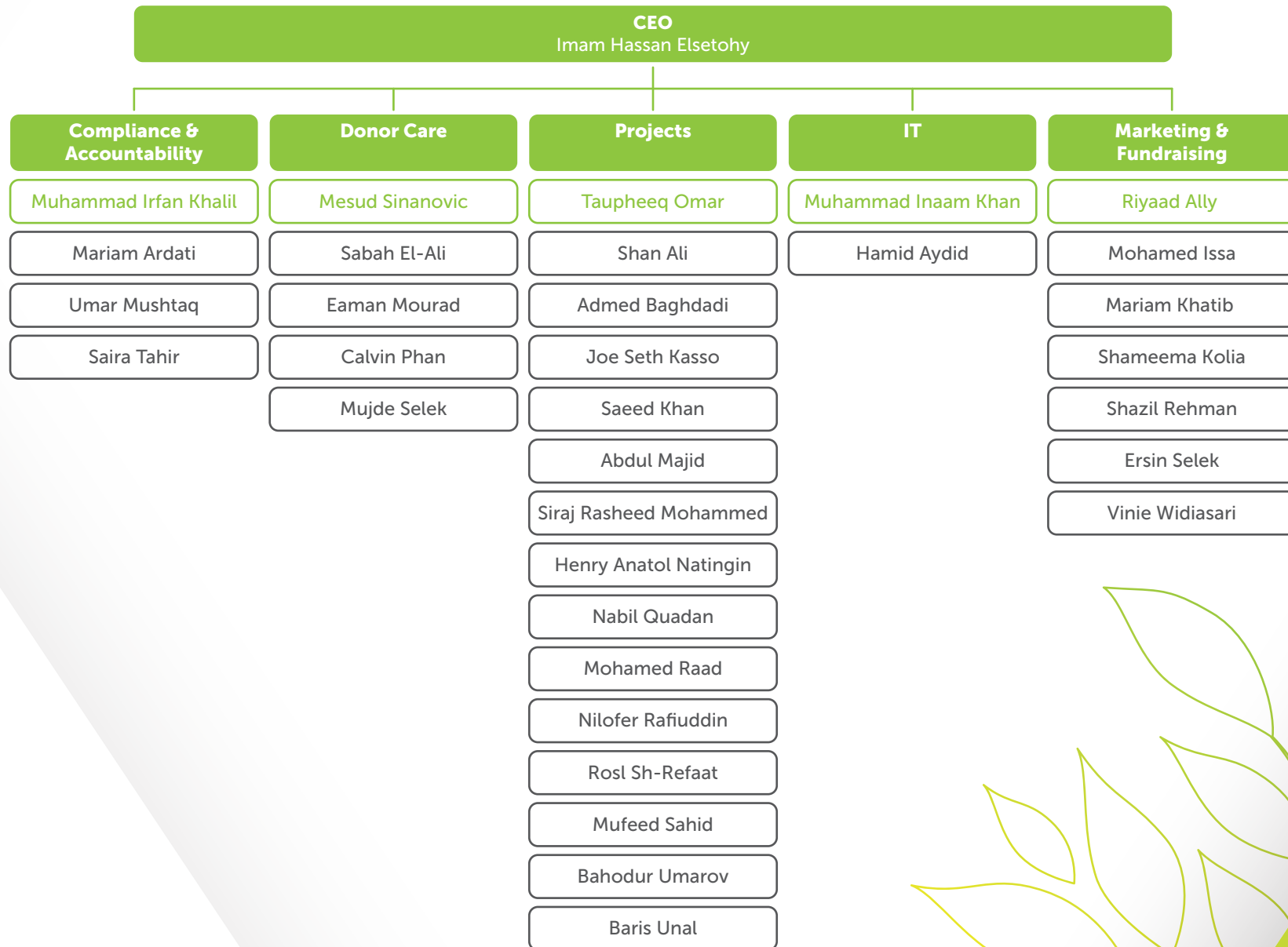
OUR TEAM



PROPHET MUHAMMAD (PBUH) SAID,

“None of you truly
believes until he wishes
for his brother what he
wishes for himself.”

BUKHARI AND MUSLIM





maa

STANDARDS, CODES OF CONDUCTS, ACCREDITATIONS, AND COMPLIANCE

MAA International takes compliance, standards, and work-ethics seriously. We aim to maintain the highest levels of professional 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)

MAA International is a registered charity with the ACNC, which means that MAA International adheres 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-and-compliance-monitoring

Workplace Laws

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

- Fair Work Act 2009
- Work Place Gender Equality Act 2012
- Privacy Act 1988
- 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.MUSLIMMAID.ORG.AU

OUR AUDITORS

Crisping and Geoffrey
Level 57 ,2 Grosvenor St.
Neutral Bay, NSW 2089
Australia.

ACCREDITATION



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. Respect, protection of human rights, sustainability and fair, continuous improvement form the foundations of MAA's work. Any complaints related to alleged breaches of the code can be made to the ACFID at <https://acfid.asn.au/content/complaints>.



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 Government
Department of Foreign Affairs and Trade

- MAA is accredited by the Australian Department of Foreign Affairs and Trade (DFAT), responsible for managing the Australian Government's aid program. MAA receives support through the Australian NGO Cooperation Program (ANCP).
- MAA is accredited by the Australian Department of Foreign Affairs and Trade (DFAT), responsible for managing Australia's aid program. To maintain accreditation, MAA's systems, policies and processes are rigorously reviewed by the Australian Government. MAA receives support through the Australian NGO Cooperation Program (ANCP).

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 below:

mail@maainternational.org.au

www.maainternational.org.au

Freecall 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

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