



ESSENTIAL 2021

On December 10th 2021, SIF celebrated its 30-year anniversary and launched the celebratory events that will continue throughout 2022. We are proud to have led and developed our organisation over all these years and would like to thank all those who have loyally supported us throughout this magnificent humanitarian, social and, above all, human adventure. This anniversary is a mere milestone and we are only too well aware of all that remains to be done to improve a situation that has significantly deteriorated, both in France and in many other regions of the world, following two years of the COVID-19 pandemic.

According to INSEE (National Institute of Statistics and Economic Studies), there are more than 9 million people living (or surviving) in poverty in France today, which is nearly 15% of the population. According to a UN report published in July 2021, there are now more than 820 million people suffering from hunger worldwide.

This continuing crisis, which is generating more poverty and thus inequalities, is posing challenges all around the world.

It is our duty to continue taking action over the long-term to support the world's most vulnerable people, particularly as due to recurring variants, lack of vaccines and the rise in the price of basic foodstuffs in a large number of developing countries, the prospects for emerging from the crisis are not yet encouraging.

Building on our 30 years of experience, our projects increasingly focus on the human rights-based approach and results-based management. We have highlighted the cross-cutting objectives that we value the most, such as quality, respect for the environment and innovation; the common thread being to improve the impact that our projects have on our beneficiaries.

Buoyed by these good intentions and the substantial support that we have gratefully received, and drawing on Muslim values that themselves are aligned to universal values, SIF must continue to help build a more just and caring world where the basic needs of vulnerable people are met.

Rachid Lahlou
SIF Founding President

INCOME STATEMENT BY SOURCE AND FUNCTION (CROD)

The CROD is certified by statutory auditors (Ernst & Young).

EXPENDITURE	Funds used in 2021= Income Statement	ALLOCATION PER EXPENDITURE ITEM OF FUNDS RAISED FROM THE PUBLIC AND USED IN 2021
SOCIAL MISSIONS	37,530,153 €	23,714,476 €
FUNDRAISING EXPENSES	3,081,386 €	3,081,386 €
OPERATING COSTS	2,781,046 €	2,557,968 €
PROVISIONS AND DEPRECIATION	244,997 €	244,997 €
INCOME TAX	9,228 €	
ALLOCATED FUNDS CARRIED OVER AT YEAR-END	11,660,242 €	10,064,032 €
GRAND TOTAL	55,307,053 €	39,662,859 €
SURPLUS OR DEFICIT (surplus)	1,574,270 €	1,513,071 €

Those uses are funded by the following resources:

RESOURCES	Resources collected in 2021 = income statement	MONITORING OF RESOURCES RAISED FROM PUBLIC AND USED IN 2021
FUNDS RAISED FROM THE PUBLIC	36,318,018 €	36,316,618 €
OTHER INCOME NOT LINKED TO PUBLIC DONATIONS	11,886,218 €	
GRANTS & OTHER PUBLIC SUBSIDIES	2,937,869 €	
REVERSAL OF PROVISIONS AND DEPRECIATION	152,626 €	152,626 €
UTILISATION OF ALLOCATED FUNDS FROM PREVIOUS PERIODS	5,586,593 €	4,706,686 €
GRAND TOTAL	56,881,323 €	41,175,931 €

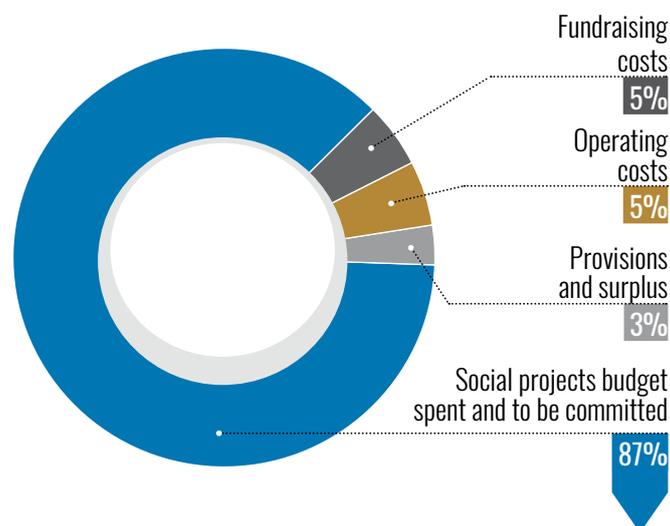
Total expenses financed by funds collected from the public in 2021 spent in 2021.	26,253,986 €
% of 2021 fundraising resources spent in 2021	79%
Ratio private fundraising 2021/ private fundraising 2021	8,5%



USE OF RESOURCES (TOTAL USES 2021: 56,9 M€)

The total amount spent in 2021, namely 43.4 million euros, is made up of 2021 project costs (37.5 M€), fundraising costs (3.1 M€) and operating costs (2.8 M€).

The breakdown of the 2021 expenditure is detailed below:



- 66%: Missions 2021, primarily in terms of international actions. Almost 100% of our programs are executed directly by SIF, without operational partners.
- 21%: Social missions to be accomplished: funds to expand over upcoming years out of which SIF does not take any operating costs or fundraising costs.

Spending on social projects increased (+25%), rising from €30.1 million in 2020 to €37.5 million in 2021.

VOLUNTARY CONTRIBUTIONS IN KIND

ASSESSMENT OF VOLUNTARY CONTRIBUTIONS IN KIND			
Social Missions	127,401 €	Volunteering	65,105 €
Fundraising costs	0 €	Benefits in kind	0 €
Operating costs and other expenses	0 €	Donations in kinds	62,296 €
Total	127,401 €	Total	127,401 €

Whether in social emergencies or socio-educative and professional integration, the commitment and availability of our volunteers (403 in 2021) allow us to carry out concrete actions to help people in need: solidarity meals, food aid package, groceries and solidarity packages, marauding, etc.

In 2021, we also benefited from significant in-kind donations to our programs (Tables of Ramadan Tour in France...).



INTERNATIONAL MISSIONS

34.9 MILLION €

Around the world, SIF works in 15 different countries in Africa, Asia and the Middle East. SIF is also active in 7 other countries through partnerships with local and international NGOs operating in 4 main fields:



SHELTER AND ACCOMODATION

5.7 million €

Burkina Faso, Haiti, Kenya/Somalia, Pakistan, Palestine, Philippines, Syria.
In the conflict zones in which SIF works, increased violence has created huge waves of refugees and displaced persons. Incomplete, with no sanitation facilities, electricity or insulation, many of the collective shelters are overcrowded, and unsuitable for housing and preserving the dignity of families. Yet, these shelters are vital, particularly for safeguarding their health, privacy and human dignity.

Focus HAITI

The earthquake that shook Haiti on August 14th 2021 exacerbated the country's humanitarian situation. According to the OCHA¹, it affected more than 800,000 people, left 2,200 people dead and 12,700 people injured. SIF helped respond to this humanitarian crisis by distributing food parcels to 2,500 vulnerable people in the region of Torbeck, an area that is difficult to access and was badly affected by the earthquake. At the same time, we distributed more than 300 tarpaulins as temporary shelters for victims of the earthquake. SIF also built 50 shelters to provide temporary lodgings for 250 people.



FOOD SECURITY AND LIVELIHOODS

11.3 million €

Algeria, Burkina Faso, Chad, Haiti, Indonesia, Iraq, Jordan, Kenya/Somalia, Lebanon, North Macedonia, Madagascar, Mali, Morocco, Nigeria, Pakistan, Palestine, Senegal, , Sudan, Syria, Tunisia, Yemen.

In its global report on food crises, the FAO³ indicated that, in 2021, 155 million people around the world were on the brink of famine, most of whom were located in Africa. We are seeing a sharp rise in food insecurity, with the leading causes being climate shocks and conflicts, as well as the economic impacts of the COVID-19 pandemic, and these are having severe impacts on nutrition and health.

Focus YEMEN

In 2021, 81% of Yemen's population lived below the poverty line and 66% were in need of humanitarian assistance or protection. In response to this emergency situation, SIF distributed monthly food parcels to improve the food security of displaced persons living in informal camps and of vulnerable host communities, which equated to 1,408 people in the governorate of Aden. SIF also delivered food parcels to 2,836 people during the month of Ramadan.



WATER, HYGIENE AND SANITATION

4.1 million €

Algeria, Bangladesh, Burkina Faso, Chad, Haiti, Jordan, Kenya/Somalia, Lebanon, Madagascar, Mali, Morocco, Nigeria, Pakistan, Palestine, Senegal, Syria.

In 2021, on World Water Day, the UN² raised awareness of the fact that 2 billion people in the world continue to lack access to drinking water and 3.4 billion, i.e. 45% of the world's population, are without safely managed sanitation facilities. This situation is being exacerbated by major entropic (conflicts, etc.) and natural humanitarian crises.

Focus SYRIA

In Syria, SIF rehabilitated a 30.5km canal, making it possible to irrigate 525 hectares of farmland and enabling more than 14,000 farmers to resume work on the land. The canal has revived the local economy, having an impact on more than 72,500 people.



EDUCATION AND CHILD WELFARE

13.1 million €

Algeria, Bangladesh, Burkina Faso, Haiti, Iraq, Kenya/Somalia, Lebanon, Madagascar, Mali, Morocco, Pakistan, Palestine, Senegal, Syria.

The COVID-19 pandemic has exacerbated the education crisis that now affects over half of the world's children, who already live under the threat of war, poverty or discrimination. According to UNESCO⁴, more than 259 million children aged between 6 and 17 do not attend school, which equates to nearly a sixth of the world's children in this age group.

Focus SENEGAL

SIF is working to promote the socio-economic reintegration of young talibé boys and girls in Senegal through lessons on job search skills, business creation and management, financial management, budgeting, personal development, etc.

In 2021, the field office continued its orphan sponsorship programme, sponsoring a total of 957 children and distributing over 2,000 socio-educational kits as gifts during Eid Al Fitr.

¹United Nations Office for the Coordination of Humanitarian Affairs (OCHA).

²United Nations (UN).

³Food and Agriculture Organisation (FAO).

⁴United Nations Educational, Scientific and Cultural Organization (UNESCO).



MISSIONS IN FRANCE 2.4 MILLION €

ADVOCACY 0.2 MILLION €

In France, SIF intervenes in social emergency and inclusion, fighting against precariousness and exclusion. Our mission is to help families and people in the direst situations: families with or without children, homeless, single mothers...



SOCIAL EMERGENCIES
2.1 million €

📍 **Île-de-France** : Massy, Saint-Denis, Aubervilliers, Saint-Ouen, Stains, Villeteuse, La Courneuve, Osny, Villepinte, Livry-Gargan, Le Blanc-Mesnil, Bobigny, Aubervilliers, Romainville, Choisy-le-Roi, Orly, Poissy, Meaux, Melun, Fleury-Mérogis, Fresnes, Nanterre, Réau, Porcheville, Bois d'Arcy, Versailles.
Province : Bapaume, Valenciennes, Quievrechain, Nantes, Saint-Brieuc, Coutances, Laval, Brest, Lorient, Cherbourg, Octeville, Vannes, Caen, Rennes.
Outre-Mer : Kawéni (Mayotte), Saint-Denis (Île de la Réunion).

As a result of successive economic crises and the rise in unemployment, there is an ever increasing number of people and families in 'social distress', i.e. homeless, penniless, and/or suffering from family-related, socio-economic and health issues. These problems lead to exclusion and to an increase in the number of homeless people.

Focus MASSY DAY CENTRE (CAJ)

In 2021, 572 people used the CAJ services. The CAJ provided them with meals, snacks, showers, laundry facilities, and hygiene kits. A total of 16,824 services were provided in 2021.

The team diversified the beneficiary projects and workshops, which included socio-linguistic workshops, digital literacy sessions, jumble sales, and cultural trips. In addition, school supplies were provided to 53 children and 3 students to help them better prepare for the new academic year.



SOCIO-EDUCATIONAL AND PROFESSIONAL INTEGRATION
0.2 million €

📍 **Île-de-France** : Massy, Évry, Livry-Gargan, Saint-Denis, Saint-Ouen.
Our socio-educational and professional integration services are a counterpart of our social emergencies work. It is vital that the most vulnerable people are provided with rapid support, as the longer a person lives in poverty and insecurity, the harder it is for him to regain his rights and reassume his responsibilities by himself.

Focus DOMICILIATION 91

The SIF welfare services support programme, Domiciliation 91, provided 494 people with no fixed address with the means to receive and read their mail on a long-term and confidential basis. DDETS 91⁵ awarded us a one-off programme support grant to improve the reception centre and the quality of the services provided (procurement of IT equipment, continuous training for the social worker, etc.).

Since August 2021, the Domiciliation 91 programme has been using the DOMIFA software, which was developed in conjunction with government agencies, in order to improve the quantitative and qualitative management of our beneficiaries. The people using the address service are now sent an SMS to let them know when they have mail.



ADVOCACY
0.2 million €

Advocacy is SIF's 3rd social activity, in addition to our international projects and our programmes in France. Drawing on issues encountered in the field, the aim of our advocacy work is to ensure that the voices of the people most in need are heard by policymakers and that their fundamental rights are respected inclusively, unconditionally and without discrimination.

📍 France et international.

In 2021, SIF continued with its advocacy work by making institutions aware of the working conditions of our teams within crisis situations and by calling on them to improve humanitarian aid mechanisms. We campaigned to promote children's rights and provided our expertise in national and international fora to address water and sanitation issues.

Focus LEAVING NO-ONE BEHIND WHEN PROVIDING ACCESS TO WATER, SANITATION AND HYGIENE

We are facing a major water crisis: 52% of the world's population will be living in water stress by 2050⁶. Today, one person in three lacks access to drinking water and one in every two people has no decent sanitation service⁷.

Although UN member states have recognised access to water, sanitation and hygiene (WASH) as a human right and, through the SDGs⁸, have committed to the sustainable management of water and universal access to WASH by 2030, progress remains too slow. Governments, including that of France, need to introduce robust policies and allocate the funding required to meet the internationally-agreed targets.

In 2021, SIF published two expert notes, the first with Coalition Eau on the human rights-based approach in the water and sanitation sector, and the second on rural sanitation. This rural sanitation publication puts forward recommendations for accelerating progress on sanitation in developing countries, particularly in rural areas, and for ensuring that the most vulnerable people are not left behind.

⁵ Essonne Departmental Directorate for Employment, Work and Solidarity (DDETS 91).

⁶ Source: UN-Water 2020.

⁷ Source: OMS/Unicef 2021.

⁸ Sustainable Development Goals (SDGs).



NOTE ON SUBSIDIARIES & AFFILIATES

Note on subsidiaries and affiliates (for details of financial flows, see the accounts and reports published on our website):

DOTASIF: The Secours Islamique France endowment fund, DOTASIF, has been managing Waqf⁹ donations from SIF (by endowment each year of all Waqf donations net of expenses) since 2010. The statutory purpose of DOTASIF is to earn a return on these Waqf investments and pass this onto SIF for its social projects.

DOTASIF manages entirely the waqf donations that SIF receives every year in a way to optimize their cost effectiveness - through real estate purchase - and to facilitate its monitoring by the donors.

DOTASIF generates rental profitability in particular thanks to SIF, one of the tenants, which provides a significant payment guarantee.

In 2021, DOTASIF transferred its net profit of €49,198 gained fund to partially fund our 2021 programme to provide shelter and WASH services and upgrade educational and community childhood protection infrastructure for returning internally displaced persons in Syria.

SAS SOLECOINSERT: The simplified joint-stock company, Société par Actions Simplifiée SOLECOINSERT, created on 10th January 2019 has been set up to manage SIF's secondhand clothes shop (Vet'Sol). To grow the proceeds from this activity, SIF, a non-profit organisation, needs to split from Vet'Sol (partly to finance our humanitarian projects, but mainly to maintain and develop Vet'Sol in accordance with social economy and solidarity legislation).

SCI SIFMASSY: The Société Civile Immobilière (SCI - a type of non-trading management company) SIFMASSY is the owner of the building in which the SIF administrative head office is based in Massy (department 91). It made more sense for SIF to purchase our offices via a SCI than directly. SIF holds 14,999 of SCI SIFMassy's 15,000 shares; the remaining share is held by DOTASIF. As in previous years, SIF has extended our traditional rental agreement with the SCI for 10 rue Galvani in Massy (91).

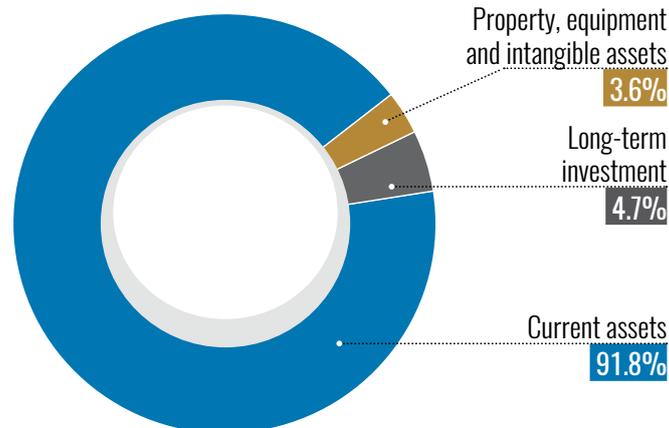
SCI SIFINVEST: In September 2019, SIF purchased 100% of the Société Civile Immobilière SIFINVEST's shares as it is the owner of our historical premises that we rent in Saint-Denis (93) and that, in the future, could be transformed into a large space for the most vulnerable people living in Seine-Saint-Denis.

SCI SIFHABITAT: The Société Civile Immobilière SIFHABITAT, created on 10th January 2019, has been set up to manage any future properties purchased for social projects in France, such as day centres and/or accommodation centres like the one SIF is already managing in Massy. SIF holds 99 of the SCI SIFHABITAT's 100 shares; the remaining share is held by DOTASIF. The SCI had no tenants in 2021 as it has not yet purchased any property.

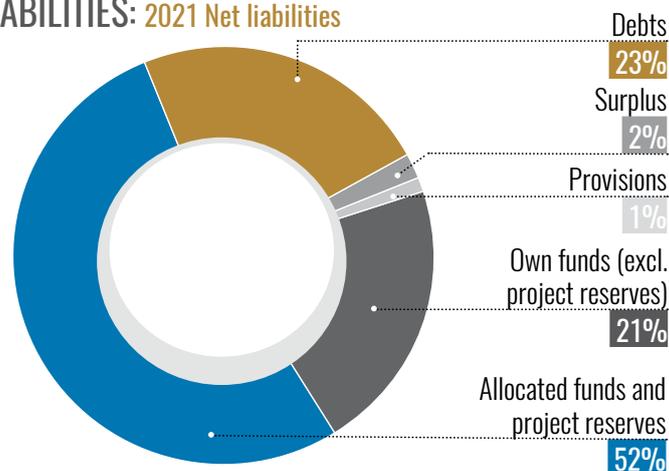
MAIN BALANCE SHEET ITEMS, SIMPLIFIED

As at December 31st 2021, SIF had a total balance sheet of 66 million euros, which is higher than at the end of 2020 (56.9 million euros), as the influx of private donations in 2021 resulted in more funds being available. Consequently, SIF remains in a strong financial position.

ASSETS: 2021 Net assets



LIABILITIES: 2021 Net liabilities



RESERVE POLICY

SOURCE OF FUNDS

As defined by the law, unspent funds (general funds - excluding waqf and Zakât El Maal funds) may appear as a surplus of resources (result), then be placed in free reserves. In order to ensure the sustainability of our projects, the SIF GA has approved putting 6 month's budget cover into the free reserve, outside of self-financed programmes.

As for dedicated funds, they can not be included in reserves in any circumstances.

They are recorded as unutilized funds and always used for their intended purpose (according to the donors' wishes). It is worth noting that at SIF, Waqf donations are allocated to a Waqf reserve for DOTASIF and Zakât El Maal donations will go to the project reserve created for them.

RESERVES MANAGEMENT RULES

Precautionary principles are applied to the utilisation of SIF reserves, which may be invested. The aim of this investment is to prevent the depreciation of these reserves pending their use. To ensure any urgent funding needs can be met, some of this secure investment must remain available for withdrawal at any time.

RESERVES AT THE END OF 2021

- Free reserve: 14.1 million €
- Projects reserve: 11.4 million €.

⁹ Inalienable donations from which any profit made is used on SIF social and humanitarian projects.



THE ESSENTIAL, SIGN OF CONFIDENCE

At SIF, it is essential to publish our balance sheet and the cost of our activities in France and abroad. The Essential is a summary of our annual report; it clearly and concisely sets out our accounts and interventions. This document also proves our transparency, guaranteed by the label “Don en Confiance”.

OUR PROJECT

Founded in 1991, Secours Islamique France (SIF) is an international Non Governmental Organisation of solidarity dedicated to reducing poverty and vulnerability in France and around the world without any proselytism nor discrimination.

We intervene wherever humanitarian and social needs require the mobilization of emergency response as well as the implementation of development programmes and advocacy actions. On the international level, SIF is mainly active in four sectors: Education and child welfare, Food security and livelihood, Water and sanitation, Shelter and accommodation. In France, our organisation is active in fighting against poverty and exclusion: Social emergency, Socio-educational and professional integration and Solidarity economy.

Our ambition is to reinforce and develop our humanitarian and social missions in the above mentioned sectors, in order for SIF to be a major humanitarian and social actor, faithful to its Muslim values, completely a part of French and global NGOs' fabric. SIF is fully committed in human development, good living together and respect for the environment (cf. [Associative project & strategic plan](#)).

OUR OPERATING MODEL

In 2021, SIF relied on 116 employees in France, 795 expatriates and local employees in countries of intervention. In France, around 403 volunteers support our organisation.

Most of these resources (71% for a total of 51.1 million euros, in 2021) are almost entirely private donations collected in France in response to different campaigns launched by SIF via internet, mailing or even during numerous events and meetings organised with partners all over France.

Our organisation is also supported (28% new resources) by several institutional donors such as the Ministry of Foreign Affairs and International Development, the Agence Française du développement (AFD) or the United Nations agencies (Unicef, UNHCR...).

DYNAMIC OF CONTINUOUS IMPROVEMENT

As a part of our internal process, to monitor our management we carry out internal and external audits (statutory auditor, Don en confiance...).

Impacts of our programmes, are also assessed both internally and externally (by development partners, etc.).

STATUTORY AUDITORS

SIF obtained unqualified certification of its 2021 audited accounts by the Statutory Auditor EY (Ernst & Young). The accounts of DOTASIF and SIFMASSY have also been fully certified by the statutory auditors Global Audit. The accounts of all our entities are available on our site.

DON EN CONFIDANCE

“Don en Confiance” is a labelling body that audits non-profit organisations that receive public donations. SIF has been working under this label since 2011 and is committed to upholding its governance, management and communication principles and rules of conduct.

All the information of the Essential are extracted from the Annual Report or the certified accounts. All those certified documents are available on our website: www.secours-islamique.org

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SECOURS ISLAMIQUE FRANCE
Head office: 10 rue Galvani 91300 Massy (France)
Tel: +33 (0) 1 60 14 14 99 / Fax: +33 (0) 1 60 14 14 13
www.secours-islamique.org



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