Over the course of 2020, each and every one of us were affected by the unprecedented COVID-19 pandemic, which is set to leave its mark on the lives of millions of people around the world. Given this situation, we would particularly like to recognise our private donors’ tremendous generosity and outpouring of solidarity throughout 2020. Their support, coupled with that of our institutional donors, enabled Secours Islamique France (SIF) to continue our work to provide help to some of the most vulnerable people in need. However, although 2020 was the year of COVID-19, it cannot be defined solely by the pandemic. With our partners, we continued and improved the majority of our short, medium and long-term programmes. We would like to sincerely thank our teams, staff and volunteers, our loyal donors and our beneficiaries for their support in helping set up our projects.

As we at SIF believe in knowledge-sharing and in pooling initiatives, we have remained actively involved in the work being carried out by the platforms and groups to which we belong; and we took part once again in joint campaigns, particularly those run by Coordination SUD, to ensure the delivery of humanitarian assistance and to call for the protection of humanitarian workers. We have participated in a range of predominantly video-conference-based events, such as the French National Humanitarian Conference, where we highlighted the importance of the triple nexus, the continuum that seeks greater effectiveness and coherence between emergency humanitarian action, development work and peace initiatives.

2020 was also a busy year for our governance bodies, who were able to meet as usual, albeit for a time by video-conference rather than face-to-face. We thus proceeded with the statutory replacement of one-third of our Board of Directors and, at the General Assembly meeting at the end of the year, we began initial discussions on our strategic plan for 2022-2027.

Rachid Lahlou
SIF Founding President
USE OF RESOURCES (TOTAL USES 2020: 44,9 M€)

The total amount spent in 2020, namely 35.3 million euros, is made up of 2020 project costs (30.1M€), fundraising costs (2.3M€) and operating costs (2.9M€).

The breakdown of the 2020 expenditure is detailed below:

- 62%: Missions 2020, primarily in terms of international actions.
- 18%: 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 fell slightly from 32.7M€ in 2019 to 30.1M€ in 2020 (-8%).

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<tr>
<th>VOLUNTARY CONTRIBUTIONS IN KIND</th>
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<tbody>
<tr>
<td>ASSESSMENT OF VOLUNTARY CONTRIBUTIONS IN KIND</td>
</tr>
<tr>
<td>Social Missions</td>
</tr>
<tr>
<td>Fundraising costs</td>
</tr>
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<td>Operating costs and other expenses</td>
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<td>Total</td>
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Whether in social emergencies or socio-educative and professional integration, the commitment and availability of our volunteers (389 in 2020) allow us to carry out concrete actions to help people in need: solidarity meals, food aid package, groceries and solidarity packages, marauding, etc.

In 2020, we also benefited from significant in-kind donations to our programs (Tables of Ramadan Tour in France, Epi'Sol...).
Around the world, SIF works in 14 different countries in Africa, Asia and the Middle East. SIF is also active in 14 other countries through partnerships with local and international NGOs operating in 4 main fields: Shelter and accommodation, Food security and livelihoods, Water, hygiene and sanitation, Education and child welfare.

**INTERNATIONAL MISSIONS**

27.6 MILLION €

**SHELTER AND ACCOMMODATION**
5.1 million €

Kenya/Somalia, Lebanon, Palestine, 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 Kenya & Somalia**

At the end of 2019, the abnormally heavy rains during Deyr season resulted in widespread flooding that forced 370,000 people to abandon their homes, adding to the country’s 2.6 million internally displaced persons. In 2020, SIF provided assistance to the host population and internally displaced persons in Kismayo. More than 9,900 people affected by the floods received kits containing essential items (blankets, mattresses, mosquito nets, etc.).

**FOOD SECURITY AND LIVELIHOODS**
10.1 million €

Chad, Haiti, Indonesia, Iraq, Jordan, Kenya/Somalia, Lebanon, Madagascar, Nigeria, Pakistan, Palestine, Senegal, Sudan, Syria, Yemen.

In its global report on food crises, the FAO\(^1\) indicated that, in 2020, over 135 million people around the world were on the brink of famine, most of whom were in Africa.

We are seeing a sharp rise in food insecurity, with the leading causes being climate shocks and conflicts, and these are having severe impacts on nutrition and health.

**Focus Mali**

In response to the growing vulnerability of communities affected by climate shocks and conflicts: a situation that has been exacerbated by the COVID-19 pandemic, SIF has decided to open grain banks. In Mopti, 125,000 people benefited from them, which provided them with foodstuffs at discounted prices, thereby improving their food security during the food gap\(^2\).

**WATER, HYGIENE AND SANITATION**
2.5 million €

Algeria, Chad, Indonesia, Iraq, Jordan, Kenya/Somalia, Lebanon, Madagascar, Nigeria, Pakistan, Palestine, Senegal, Syria, Yemen.

In 2020, on World Water Day, the UN raised awareness of the fact that more than 2.2 billion people in the world continue to lack access to drinking water and 4.2 billion are without safely managed sanitation facilities. This situation is being exacerbated by major entropic (conflicts, etc.) and natural humanitarian crises.

**Focus Nigeria**

In 2020, there were 2.1 million internally displaced persons in Nigeria, including 1.5 million in Borno State alone, the area in which SIF works. In Farm Center camp in Maiduguri, SIF has helped improve access to water for 576 internally displaced families by drilling a borehole, and building the capacities of community-based organisations to maintain the facilities.

**EDUCATION AND CHILD WELFARE**
9.5 million €

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

More than half of all children in the world live under the threat of war, poverty or gender discrimination. According to UNESCO\(^3\), nearly 258 million children aged between 6 and 17 do not attend school.

**Focus Syria**

In partnership with UNICEF, SIF worked to set up 5 centres in which 9,101 out-of-school children received non-formal education and took part in recreational activities. At the same time, the programme provided capacity-building to 770 teachers, as well as to child welfare practitioners, to help them better protect vulnerable children from abuse, violence and exploitation.

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\(^1\) Food and Agriculture Organization of the United Nations

\(^2\) The period before the harvest when the food stored from the previous year’s harvest has run out

\(^3\) United Nations Educational, Scientific and Cultural Organization.
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 TABLE OF RAMADAN TOUR
For its 12th year, the ‘Tables du Ramadan’ was forced to adapt to the pandemic situation and thus became the ‘Tables du Ramadan Tour’. From April 27th to May 24th, nearly 19,000 meals were prepared in a restaurant kitchen. These full meals of soup, hot dishes, fruit, dates and bottled water were distributed each evening in the streets, hostels and social care homes of Île-de-France by volunteers overseen by SIF teams.

Our social-educational and professional integration services are a counter-part 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 THE SOLIDARITY GROCERY SHOP - EPI’SOL
Epi’Sol was able to remain open throughout the pandemic, thereby ensuring its beneficiaries did not fall into even greater need. In 2020, Epi’Sol provided support to 141 families, i.e. 482 people, helping them to make substantial savings and teaching them how to manage a budget. 139 families were able to partially or fully clear their debts. At the same time, workshops on eating a balanced diet were delivered by a dietician and 16 people were provided with job seeking support, 11 of whom gained permanent employment.

In 2020, 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 for France to promote children’s rights in its foreign policies and provided our expertise in national and international fora to address water and sanitation issues.

Focus REALISING THE RIGHTS OF THE CHILD
SIF has notably been working to ensure the inclusion of talibé children. There are thousands of talibé children in Mali and Senegal enrolled in informal traditional Koranic schools who lack access to a decent education and basic social services, and who are potentially at risk of abuse. SIF has developed a report entitled ‘The Inclusion of Talibé Children in Mali and Senegal: Challenges and Recommendations’ as a call for action to expand our definition of inclusion and improve the visibility of this issue. In November, SIF presented its talibé children inclusion project at the Paris Peace Forum. Out of the 100 projects presented, ours was selected by the Forum jury for sponsorship by two mentors for a one-year period. Stefania Giannini, the Assistant Director-General for Education at UNESCO, and Olivier Lavinal, Programme Manager for the World Bank, will help us to urge aid organisations and governments in the Sahel region to take effective action to realise talibé children’s rights.
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 Waqf 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 2020, DOTASIF transferred its 2019 net profit of €39,865 gained fund to partially fund our 2020 programme to improve the food security and livelihoods of vulnerable people in Kismayo, Somalia.

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. In 2020, SIF sold 40% of its shares to DOTASIF.

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 2020 as it has not yet purchased any property.

ASSETS: 2020 Net Assets

LIABILITIES: 2020 Net Assets

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. A further portion can be invested as long as it can be accessed within a reasonable and workable timeframe. All reserves are properly and transparently managed.

RESERVES AT THE END OF 2020

- Free reserve: 12.8 million € which is enough to cover the cost of our humanitarian programmes for 6 months.
- Projects reserve: 8.8 million €.
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 mobilisation 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 2020, SIF relied on 95 employees in France, 792 expatriates and local employees in countries of intervention. In France, around 389 volunteers support our organisation.

Most of these resources (76% for a total of 44.6 million euros, in 2020) 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 (21% new ressources) 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 audit process, we carry out internal and external audits (statutory auditor, Don en confiance...) to monitor our management. Impacts of our programmes, are also assessed both internally and externally (by development partners, etc.).

STATUTORY AUDITORS
SIF obtained unqualified certification of its 2020 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 CONFIANCE
"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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