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The year 2014 was marked by an increase in crisis spots around the world. More than 1 million people have left their homes because of violent clashes and more than half of the population is left without food, water or shelter. The crisis took on a regional dimension when 500,000 people fled to neighboring countries in extremely precarious conditions. Beyond these conflicts, climate change increases the intensity of natural disasters and affects mainly the most vulnerable. No need to travel far to witness misery, our teams find a daily rise in precariousness and social exclusion in France.

Paradoxically, given the increasing number of these crises, the financing of development aid and humanitarian assistance continues to decline. The French humanitarian organizations have demonstrated an unprecedented mobilization in 2014 to ensure the continuation of humanitarian aid within the EU.

Despite an unfavorable economic climate, the generosity of our donors is increasing as we experienced a record number of donations in 2014. Thanks to the unwavering support of our donors, the commitment of our volunteers and the professionalism of our employees at headquarters and in the field, we can work with the most vulnerable people. I thank them for their trust and their dedication to helping us build a fairer world, in accordance with Islam's values of solidarity and humanity.

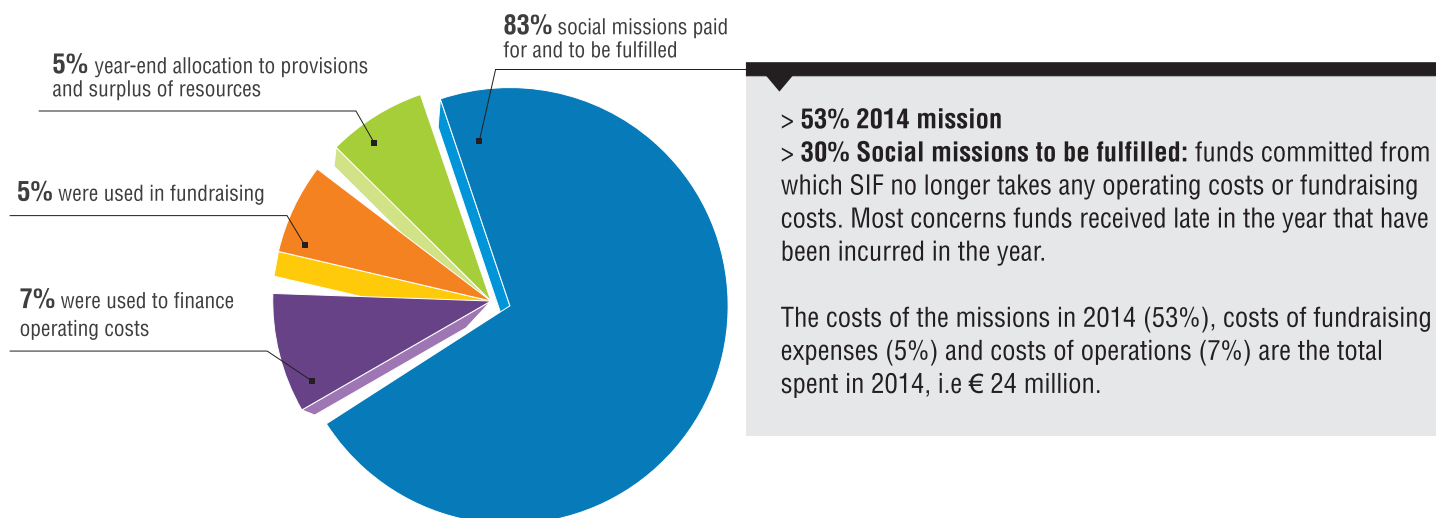
Rachid Lahlou
Founding President

USE OF RESOURCES STATEMENT (CER)

The CER presents the costs or expenditure of the association, by destination, to specify exactly the use SIF has made its resources: total expenditure in 2014 was 37 million Euros.

Uses	Income Statement	Allocation by use of resources raised from the public that were used in 2014
Social missions	19,987,308 €	14,618,815 €
Costs of fundraising	1,909,462 €	1,909,462 €
Operating costs	2,434,911 €	2,328,223 €
total expenditures for the year recorded in the income statement	24,331,681 €	18,856,499 €
Depreciation and provisions	1,059,303 €	
Commitments to be carried out on resources allocated	11,141,058 €	
Surplus resources for the year	1,020,607 €	
Overall total	37,552,649 €	

The 37,6 million Euros of 2014 uses correspond to the use of resources distributed as follows



These uses are financed by the following resources:

RESOURCES	Resources raised in 2014= Income statement	Monitoring of resources raised from the public and used in 2014
Carryover of resources raised from the public, non-allocated and unused at year-start		2,769,230 €
Resources collected from the public	23,416,015 €	23,416,015 €
Grants & other public subsidies, etc.	5,221,199 €	
Other Incomes	801,336 €	
Year-end total resources as per income statement	29,438,550 €	
Recovery of provisions	59,000 €	
Carryover of unused allocated resources from previous financial years	8,055,099 €	
Variation of dedicated funds collected from the public (see table of dedicated funds)		- 3,440,881 €
Overall total	37,552,649 €	19,975,134 €

Total resources collected in 2014 and spent in 2014	10,694,648 €
% of resources collected in 2014 and spent in 2014	46 %
Ratio cost of private fundraising / private fundraising	8 %

VALUATIONS IN KIND

The accountable value of volunteers' work exceeds in-kind donations, estimated as quite low in 2014.

ASSESSMENT OF VOLUNTARY CONTRIBUTIONS IN KIND			
Social Missions	201,208 €	Volunteering	195,055 €
Fundraising costs	42,108 €	Benefits	0 €
Operating costs and other fees	9,268 €	Donations in Kind	57,529 €
Total	252,584 €	Total	252,584 €

INTERNATIONAL MISSIONS // 18,539,051 €

Here are a few programmes implemented in 2014

EMERGENCIES // 6,699,797 €



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PALESTINIAN TERRITORY

51 days of attacks, 2,147 dead, more than 100,000 destroyed houses, 500,000 displaced, 50% of them being children. > A few days after the start of the bombing, hot meals of rice and chicken, water and dates were served to 212,000 displaced people in cooperation with UNRWA and the Greek Orthodox Patriarchate.

SYRIA/LEBANON

Over 7,6 million internally displaced persons in Syria and 3 million refugees outside Syria (UNHCR) > In Syria, 14,160 displaced people have benefited from having a decent roof over their heads. 75 million liters of drinking water were distributed by tankers with the of UNHCR and OCHA (the UN's Office for the Coordination of Humanitarian Affairs). In Lebanon, as part of a project funded by ECHO (The European Community Humanitarian Aid Office) and in partnership with CARE (Cooperative for Assistance and Relief Everywhere), SIF has provided financial support to cover the basic needs of 340 Syrian refugee families and 70 vulnerable Lebanese families for 3 months.

RCA

Communal violence, 93,000 CAR refugees and 113,000 returnees fled to Chad > 200 brick cabins with a lifespan of 5 years were built by SIF, letting around 1,000 people benefit from a decent shelter.

ENFANCE // 5,602,605 €



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PAKISTAN

Recurrent natural crisis, political instability, economic crisis, food insecurity, poverty. > SIF, through its work in slums, has made a choice to involve some members of the community – in this case the designers – in the implementation of its project. The main objective is to reinforce the technical and financial capacities of local designers and create new employment opportunities. On the other hand, the programme provided the children of the community with a time of joy and relaxation by the distribution of new clothes as gifts for Eid Al Fitr. Each child also had the joyful surprise of discovering, in his/her gift package, a new pair of shoes.

SENEGAL

Talibés children forced to beg to survive and to sustain the Daraas' activities, insecurity, undernourishment, lack of hygiene > SIF has implemented a program aiming at improving the conditions of care for 2,000 children and the quality of their education through the distribution of educational materials (notebooks, pens, textbooks, blackboards, etc.) and through the training of teachers in French which improved the teaching qualities.

SPONSORSHIP OF ORPHANS

More than 8,600 orphans in 2014

At the end of 2014, 8,600 children had been supported by godmothers and godfathers from Secours Islamique France through sponsorship during 2014. Since 1992, SIF has sponsored thousands of orphans this way, in several countries around the world: Albania, Bangladesh, Bosnia, Ethiopia, India, Iraq, Kenya, Niger, Pakistan, Senegal, Sudan, Palestinian Territory, Yemen, etc.

RELIEF AND FOOD SECURITY // 4,122,057 €



© SIF / Madagascar 2014

MADAGASCAR

Poverty, food shortage, drought. > 4.44 tons of certified seed, the provision of 377 agricultural tools were distributed by SIF. 18 km of irrigation canals were restored, and 65 training courses on farming techniques were organized. 1,009 small farmers were able to boost their agricultural activities and increase yields from cultivated areas. Furthermore, an irrigated area contributed to the resumed cultivation of 6,728 rice growing plots for small farmers and enabled 3,099 households to meet their food needs.

SOMALIA

Conflicts, poverty, drought, food and economic crisis. > SIF has implemented a support program for the fishing sector through 10 cooperatives in Kismayo, Southern Somalia. 40 young fishermen have signed up for practical training in the manufacture of boats and fiberglass coolers (for preservation of the catch). Fiberglass construction technology represents an innovation in Somalia; it was not used in the country before the arrival of SIF.

PAKISTAN

Since the mass exodus of Afghans fleeing their country's war against the former Soviet Union in 1979, Pakistan is the country hosting the most refugees worldwide. 1.6 million Afghan refugees still live in Pakistan in absolute poverty. > As part of the Afghan and Pakistani authorities' overall plan for voluntary repatriation and reintegration, SIF has developed a vocational training project for young Afghans. 30 young men and 30 young women have obtained professional qualifications and skills that will help them, once they return to their home country, to develop an income-generating activity and facilitate their reintegration.

WATER AND SANITATION // 2,114,592 €



PAKISTAN

In Tharpakar region, drought forced people to migrate; hundreds of malnourished children die each year. The cattle are not spared either. > SIF built rainwater collection tanks, able to cover the needs of 630 families during 4 to 6 months. 13 water well with biological filters were rehabilitated improving lives of 1,800 families.

MALI

In the Kayes region, only 50% of immediate needs are covered. > The SIF project includes two activities: reconstruction of water points, coupled with hygiene campaigns (awareness, training, hygiene kits). This remains the most appropriate

approach to relieve populations on the long term. The living conditions of 5,500 people were thus improved.

PALESTINIAN TERRITORY

Vast water resources do exist, however the problem remains the inequitable distribution due to the Israeli occupation in addition to the lack of authorized services for the treatment of wastewater > SIF has set up innovative water treatment stations to collect wastewater, treat it and then reuse it safely to irrigate gardens and thus develop food production. Not to forget the positive impact on the environment and health conditions, as wastewater, now handled directly, does not pollute the grounds which surround houses.

MISSIONS IN FRANCE // 1,335,512 €

FIGHTING EXCLUSION // 920,596 €



SOLIDARITY MEALS

Lunches for people living in very precarious conditions > The city of Saint-Denis has set up a meal service for the homeless or people in great difficulty, at the premises of the association "The little sisters of the poor" (Les Petites Soeurs des Pauvres) in partnership with the central kitchen of the Town Hall and Secours Catholique. Secours Islamique France it was in charge of lunch distribution five days a week throughout the winter period. This partnership is a great example of "Living Together" and shows solidarity in helping people in serious distress. 2,725 meals were distributed to 92 recipients, with the mobilization of 3 to 4 volunteers per day. During the month

of Ramadan, SIF renewed, for the 5th consecutive year, the operation "Tables of Ramadan," a Solidarity Restaurant in Saint-Denis (93rd department), for the working poor, pensioners, the young at risk of poverty, homeless people or the Roma. The hundred or so volunteers, who worked by shifts, day and evening, were remarkable for their commitment and their empathy.

RECEPTION CENTRES

The CAJ and the MAB are growing > Over 500 beneficiaries (50 daily) regularly attended the Day Centre (CAJ or Centre d'Accueil de Jour) opened in 2013, where 11,500 trays of breakfast and meals were served. As for our 'Giving Shelter' action (MAB, Mise à l'Abri) in Massy, there was an occupancy rate of 100%, i.e. 24 people accommodated each night in 2014. 186 women and 40 children were referred by the 115 [the Paris emergency social assistance service].

2014/2015 WINTER PLAN

Emergency accommodation > The MAB in Sevran (93rd department) was a novelty this year: an average of 20 people per day were fed, showered and protected against insecurity and cold. As for the social street patrols, SIF increased their frequency; people met were oriented to emergency accommodation structures specially set up to this end. Severe-cold kits were distributed to help them. It is carried out in partnership with the Regional and Interdepartmental Directorate of Accommodation and Housing (DRIHL), the management of the 115, the Samu Social (Emergency Medical Aid), the Croix Rouge (Red Cross) and the Restos du Coeur (food aid to the poor and homeless).

FIGHT AGAINST PRECARIOUSNESS // 414,917 €



EPI'SOL

Opened in 2007, the solidarity grocery store Epi'Sol is dealing with an increased number of applicants, reaching cruising speed today: 176 households served in 2014, against 117 in 2013. It enables the poorest people to have access to food and hygiene products for a price equivalent to 10% of their market value. The savings are reinvested in achieving a personal with the support of the social worker.

ACCOMMODATION / HOUSING

An essential support, though a temporary one > In close partnership with the DRIHL and ADOMA homes, SIF took care of 11 people over the 2014/2015 winter season. They were

accompanied in this emergency accommodation and social rehabilitation program so that their urgent need for a shelter is answered and that they are prevented from the cold weather throughout winter.

MAIN BALANCE SHEET ITEMS, SIMPLIFIED

As of December 31st 2014, SIF's total balance sheet consists of 39,588,470 €, which is greater than at the end of 2013 (36,103,676 €), and this strengthens the financial position of the association.

SIF - Balance sheet at December 31st 2014

Fixed Assets	4,857,927 €	Equity of liabilities	8,740,743 €
Current Assets	34,730,543 €	Liabilities on dedicated funds	27,422,392 €
		Liability debts	3,425,334 €
Net Assets	39,588,470 €	Net Liabilities	39,588,470 €

FIXED ASSETS

This brings together the goods or securities (tangible and financial assets) that we aspire to keep permanently in our heritage to give the association a solid foundation for it to be able to achieve its humanitarian and social missions in good conditions.

CURRENT ASSETS

This consists of elements – essentially cash from our dedicated funds awaiting use – whose inclusion in our treasury is probably a more ephemeral presence. SIF invested the funds that it is not currently using, so that they do not devalue and so that they produce as much profit as possible, particularly to ensure that its dedicated funds awaiting use do not devalue with regard to inflation.

EQUITY OF LIABILITIES

Their extent as a proportion of total liabilities remains relatively stable, since the dedicated funds themselves are stabilizing (mainly reserves).

LIABILITIES ON DEDICATED FUNDS

Apart from Palestine funds, which have increased since the last crisis, these have almost stabilized. Almost a quarter of this amount comes from donations collected in 2014, which in the course of 2015 will be used in the implementation of humanitarian programmes or operations respecting the choices indicated by donors. The unused portion will be carried forward with the same objective the following year. These dedicated funds are strictly earmarked from the moment we receive the donations, to ensure that no operating costs will be deducted from them.

LIABILITY DEBTS

These are related to the ongoing operations of the association; they are stable. It is about invoices or social charges in December 2014 that will be paid in January 2015, income collected in advance and other debts that increased this year with SIF's evolution.

RESERVES POLICY

To ensure the sustainability of its missions, the General Assembly (GA) of SIF approved the objective of setting reserves a year ahead of budget. This stewardship will help financially secure the implementation of humanitarian programs continuously, despite the economic uncertainties that the organization might experience.

ORIGIN OF THE FUNDS

As the law specifies (CRC regulation 99-01), the funds not intended for a specific project (general funds – excluding Awqaf and Zakat al Maal) and not used can appear as excess resources (income) and be placed as reserves by decision of the GA. The funds dedicated to projects according to the will of donors can under no circumstances be included in the reserves.

RULES FOR MANAGEMENT OF RESERVES

SIF reserves follow the principle of precaution in their use and can be used for investments. The latter help to prevent the depreciation of reserves pending their use. To address any urgent need for funds, a portion of the secure investments must remain available at any time. Another portion can be invested, provided that the said investment can be taken out again within a reasonable and tenable time. The reserves are also managed rigorously and transparently.

STATE OF THE RESERVES AT THE END OF 2014

The GA of June 27th 2014 approved the Board's proposal to increase its free reserves from the 2013 activities. At 12/31/2014, the reserves indicated in the SIF balance sheet are 7,081,754 €, which represents a guarantee of 5 to 6 months' continuity of our humanitarian programmes.

NOTE ON SUBSIDIARIES AND AFFILIATES

SCI SIF MASSY

SIF holds 14,999 shares of the 15,000 shares in SCI SIF Massy, the last share belonging to DOTASIF. SCI is the owner of the administrative premises of the SIF (tenant) at 10 rue Galvani in Massy (in 91 department). SCI income is 100% from SIF (office rental and recharged tax on offices)

DOTASIF

The statutory purpose of the endowment fund, " DOTASIF ", created in 2010, is to achieve a return on its investments and to pass it to SIF (as net profit) for the implementation of social missions. DOTASIF manages entirely awqaf* donations that SIF receives every year (230 048 € in 2014), in a way to optimize their cost-effectiveness (through real estate purchase) and to simplify its monitoring and accountability to the donors. Since 2012, DOTASIF is making rental profitability. SIF is one of the tenants, which provides a guarantee of a substantial payment. DOTASIF will therefore transfer the equivalent sums to Secours Islamique France for the implementation of social missions in the course of 2015.

*Fixed donations from which benefits will be used to implement SIF social missions

Last year, DOTASIF has reversed 22,000 € (net profit of 2013) to SIF that used them in 2014 to co finance a program in Somalia aiming at improving the living conditions of local populations through the provision of fishing boats.

SCI MASSY - Balance sheet at December 31st 2014

Net asset	176,125 €	Liabilities	176,125 €
Of which : Fixed assets	109,270 €	Of which : allocations (from SIF)	108,822 €

SCI MASSY – Profit and loss statement 2014

Income	96,915 €	Expenses	69,502 €
Overall total			27,413 €

DOTASIF – Balance sheet at December 31st 2014

Net asset	3,388,361 €	Liabilities	3,388,361 €
Of which : Fixed assets	2,551,944 €	Of which : allocations (from SIF)	3,312,437 €

DOTASIF – Profit and loss statement 2014

Income	116,822 €	Expenses	57,896 €
Overall total			58,926 €

OUR PROJECT

Secours Islamique France (SIF) is an international Non Governmental solidarity Organization acting in the fields of humanitarian and development aid, in France and worldwide with respect of cultural diversity and regardless of origins, political affiliation, gender or beliefs, without any expectations in return.

We intervene wherever there are humanitarian or social needs by mobilizing our emergency, development and advocacy programs. On the international level, SIF intervenes mainly in three sectors: water and sanitation, food security, and childhood. In France, our organization is active in fighting exclusion and insecurity.

Our ambition is to reinforce and develop our humanitarian and social missions in the above mentioned sectors, in order for the SIF to be a major humanitarian actor, loyal to its Muslim inspiration and well integrated in the French and European NGOs' milieu, with a special vocation to work for a solidarity that transcends all boundaries and facilitate the "living together".

OUR OPERATING MODEL

In 2014, SIF relied on 107 employees in France, 364 expatriates and local employees in countries of intervention. In France our organization is supported by around 750 volunteers.

These resources are almost entirely private donations collected in France in response to different campaigns launched by SIF via internet, mailing, or even during events and meetings organized with partners all over France.

Our organization is also financed by several institutional donors such as the European Commission (ECHO), the Crisis Centre (CDC) of the French Ministry of Foreign Affairs (MAE), the United Nations High Commissioner for Refugees (UNHCR), the United Nations Children's Fund (UNICEF), and the United Nations Office for Coordination of Humanitarian Affairs (OCHA).

EXTERNAL CONTROLS

EXTERNAL AUDITORS

SIF' finances are controlled and certified by FIDUCIARY FINANCIAL AUDIT AND ACCOUNTING - "AFEC FIDUCIARY" located 6 allée des Trois Pins, 93,390 CLICHY SOUS BOIS.

During the General Assembly held on the 27th of June 2015, which approved the financial statements, the External Auditor presented his report, in which he certified and approved our 2014 financial statements without reservation.

CDLC

In addition, SIF is approved by Le "Comité de la Charte du Don en Confiance" (Committee on the Charter for Trust in Fundraising), which is the accreditation and control body of associations using public donations. 20 years ago this committee created a canon of ethics regrouped in a charter approved and respected by its members. The committee is the controlling organ. To see the list of the approved organizations: www.comitecharte.org

All the information of The Essential are extracted from the Annual Report or the certified accounts.

All those documents are available on our website www.secours-islamique.org



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