

Secours Islamique France



| 2014 **Annual**
Report

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A WORD FROM THE PRESIDENT



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The year 2014 was marked by an increase in crisis spots around the world. In Syria, the conflict went into its fourth year and there are great difficulties in reaching the more than 6 million IDPs [Internally displaced Persons]. This is the largest humanitarian crisis since the Balkan crisis, and its impact on neighboring countries is tragic. With more than 3 million people having fled the country, the Syrian refugees now constitute the largest refugee population in the world. Given the saturation of the reception capacities of Syria's neighboring countries, it is urgent that the international community reacts, in compliance with the humanitarian principles of neutrality and impartiality of aid.

The outcome of the conflict in Gaza during the summer of 2014 is terrible: more than 2,000 dead, 11,000 injured, 160,000 houses destroyed or damaged and 17,500 people displaced and homeless. Despite the cease-fire, reconstruction remains very difficult due to the ongoing blockade. In the West Bank, the number of civilians requiring urgent humanitarian assistance has been increasing due to the acceleration of demolitions and forced displacements.

One crisis must not overshadow another. In the Central African Republic, more than 1 million people have left their homes because of violent clashes and more than half 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 frequency and intensity of natural disasters as evidenced by the recurrence of droughts in the Sahel and floods and typhoons in Southeast Asia. These extreme weather events affect mainly the most vulnerable, greatly threatening their food and nutrition security, and their access to drinking water.

No need to travel far to witness misery. Our teams note a daily rise in precariousness and social exclusion in France. Whether it's during our social patrols or in our emergency shelters, our solidarity restaurants and grocery stores, we strive to help the most fragile. Paradoxically, given the increasing numbers 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
Founder and President of Secours Islamique France

INTRODUCING SECOURS ISLAMIQUE FRANCE



©SIF - Pakistan 2014

Founded in 1991, Secours Islamique France (SIF) is an international Non Governmental solidarity Organization acting in the fields of humanitarian and development aid, in France and worldwide.

Working in the field for over 20 years, Secours Islamique France is now active in more than twenty countries, mainly in three sectors: water and sanitation, food security, and childhood. Teams of employees and volunteers working for Secours Islamique France also play an active role in France, fighting against exclusion and insecurity by various means.

Alongside its operational aid activities, Secours Islamique France has developed an ability to advocate in order to bear witness and to alert the international community about the living conditions of the most vulnerable. The aim is to give greater impact and meaning to its action on the ground by tackling the root causes of the neediness of civilian populations.

VISION

Working towards worldwide solidarity, a caring world where the basic needs of vulnerable people are met.

MISSION

Secours Islamique France is dedicated to alleviating the suffering of the poor in France and around the world, while respecting cultural diversity, without distinction of origin, political affiliation, gender or creed, and without expecting anything in return. It intervenes where humanitarian and social needs require the mobilization of emergency aid, the implementation of development programmes and advocacy actions.

VALUES

Secours Islamique France is based on Islam's human values, those of solidarity and respect for dignity which it places at the core of its concerns. Through its commitment, values and missions, it calls for building a solidarity that transcends differences and borders.

PRINCIPLES

Since its inception, Secours Islamique France has been committed to the following principles, which are the foundation of humanitarian action.

► NEUTRALITY AND INDEPENDENCE

- By refraining from taking sides in conflicts or hostilities;
- Thanks to its independence from any political, economic, financial or religious organizations.

► RESPECT AND IMPARTIALITY

- Respect for the dignity and the cultural, ethnic and confessional diversity of the people we help;
- Impartiality in action, helping only the poor, fairly and without making any distinctions based on origins, culture, religion or political affiliation.

► RESPONSIBILITY

- Accountability to donors, using their input seriously, with integrity and transparency;
- Accountability to beneficiaries, in order to provide them with the assistance they need, in the most appropriate manner, ensuring the quality of the actions implemented, and reflecting on the impact of longer-term assistance.

► RISK-TAKING

- By constantly developing innovative means to help poor people;
- By always trying to reach people in need wherever they are, even under difficult circumstances.



FINANCIAL TRANSPARENCY

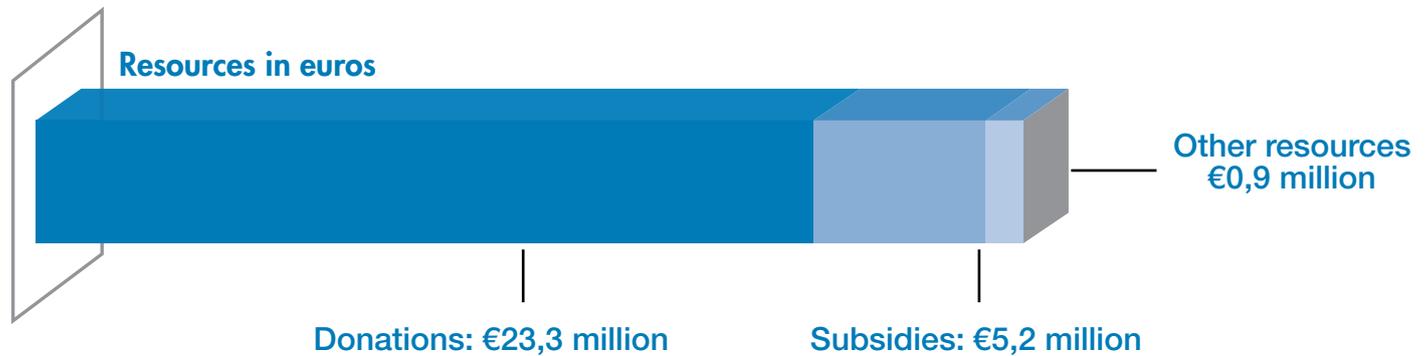
The accounts of the association have been certified by an Auditor for several years and are published on our website www.secours-islamique.org. In addition, Secours Islamique France is approved by Le Comité de la Charte du Don en Confiance (Committee on the Charter for Trust in Fundraising), which is the accreditation and control body of associations using public donations.

Secours Islamique France is committed:

- to complying with the rules of conduct for statutory operations, rigorous management, quality of communication and fundraising.
- to implementing procedures to ensure transparency and rigour in monitoring the projects selected by the donors while respecting the beneficiaries.

2014 IN FIGURES

2014 NEW RESOURCES €29 million



In addition, Secours Islamique France collected €252,584 in voluntary contributions in kind (mostly from volunteering).

2014 staffing



Staff in France

(average Full-Time Equivalent): 107

International Staff

(expatriates and local employees): 364

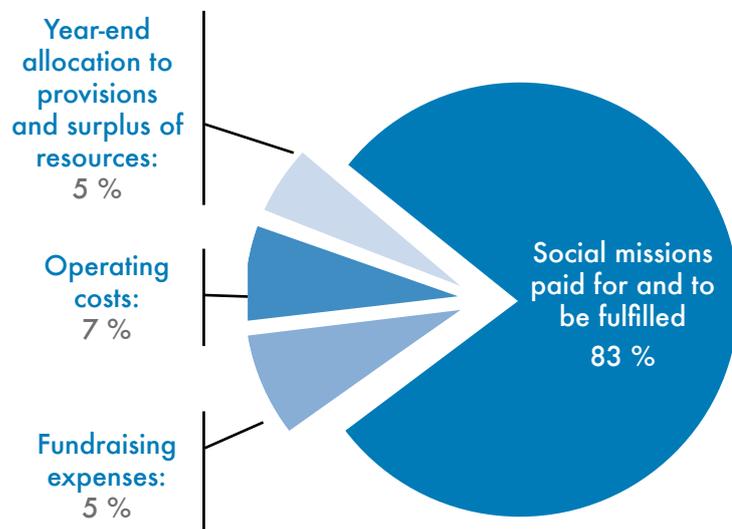
Volunteers: 750

To date, SIF is running **13** international missions and operates via partners in **16** other countries.

Use of resources

Total expenditure in 2014: EUR 37,6 million

The sum of the missions in 2014 (EUR 20 million), fundraising expenses (5%) and operating costs (7%) amounts to a total spending of EUR 24 million in 2014.



2014 SOCIAL MISSIONS

53% : 2014 missions:

4% France	€1,335,512
49% International	€18,539,051
0.3% Advocacy	€112,745

30%: social missions to be fulfilled:

committed funds from which SIF deducts no operating costs or fundraising costs. Most of this consists of funds received later in the year and which could not be used during that year.

KEY FACTS IN 2014

By Mahieddine Khelladi, Executive Director

THE LEGION OF HONOR: A WELL-DESERVED RECOGNITION



The Minister of Foreign Affairs and International Development, Mr Laurent Fabius, presented the insignia of Chevalier of the Order of the Legion of Honor to the President and Founder of Secours Islamique France, Mr Rachid Lahlou, to pay tribute to his dedication to humanitarian action. This distinction is also a way to honor the tireless commitment of the SIF teams, volunteers and donors. This distinction and this trust reflect once again the recognition of SIF as an acknowledged actor in the French and international humanitarian fields.

2014: A YEAR MARKED BY HUMANITARIAN EMERGENCIES

Syria, the Palestinian Territory, the Philippines or Morocco: these countries have in common the sad reality of having been affected either by conflict or by natural disasters taking millions of lives in total, and sometimes destroying entire cities (see page 9). In such situations, the ability to rapidly mobilize teams on the ground is a key factor for bringing an appropriate and effective response.

Our presence in these areas and our previous emergency experience have enabled us to help the affected populations through the distribution emergency-, food- and hygiene-kits, drinking water, and the construction of shelters. Very importantly, our strategy of establishing contingency stocks – composed of emergency kits – has allowed us to be better prepared for emergencies.

In 2014 a significant increase was also noted in institutional funds, which increased from EUR 2,000,000 in 2013 to EUR 5,000,000 for the Syrian crisis alone.

2014: ALSO OUR RECORD YEAR FOR PRIVATE DONATIONS

We received more than 23 million EUR in private donations, for which we warmly thank our donors. In the Sadoulet report named «The French actors in emergency aid: What Opportunities in the changing Global Humanitarian landscape?» (Crisis Centre, Ministry of Foreign Affairs – August 2014), SIF already appears, on the basis of 2012 figures, as the number one French NGO by percentage of private funds in terms of resources of all French NGOs (90% donations) and in 7th place in amounts raised from the public, even if we are still far behind the largest NGOs.

THE PALESTINIAN TERRITORY: A SPECIAL GUEST AT THE ARAB WORLD INSTITUTE

A first for SIF was the organization of a conference-debate at the Arab World Institute on the place of humanitarian work in the Palestinian Territory. In front of an attentive audience, humanitarian experts were able to discuss and attempted to give some answers on the living conditions and needs of the Palestinian population. The presence of Pascal Boniface, the Director of IRIS, and of the NGOs PU-AMI and Handicap International, allowed everyone to share the different perspectives and experiences of each organization. Participants from different backgrounds (students, journalists, donors) enriched the debate with their questions and comments. A high moment and worth doing again.

ADVOCACY: AN ESSENTIAL ACTION TO INCREASE AWARENESS

The year 2014 was marked by the large amount of advocacy actions aimed at raising awareness of our donors and the general public, and to challenge the government on certain issues such as the Syrian crisis, for which we mobilized in order to support the refugees from Syria on World Refugee Day, June 20th, 2014 (see page 22).

Similarly, Secours Islamique France, in partnership with 27 other NGOs part of the Water Coalition, launched the Let's talk about toilets hashtag campaign (#ParlonsToilettes) in November 2014, with a street action in front of the Georges Pompidou Centre in Paris (see page 21). The aim was to call public attention on the issues related to access to water and sanitation. We take this opportunity to thank our volunteers whose dedication and mobilization made these events a success.

POSTER CAMPAIGN IN THE METRO



For the fifth consecutive year, Secours Islamique France repeated its poster campaign in the metro and RER [regional rapid transit railway] stations during Ramadan. So what's new? Secours Islamique France has benefited from a significant visibility thanks to an exceptionally strong presence on the highways of the Ile-de-France region, the ringroad, the streets of Paris and the railway stations of the major cities: Lyon, Marseille, Lille, Grenoble, Strasbourg.

Between the 14th and the 31st of July; more than 900 posters of Secours Islamique France were displayed. 3 portraits of beneficiaries were given a place of honor to convey to the general public our values of solidarity and support during this spiritual month around the message #Letsnotforget (#Neloublionspas).

HUMANITARIAN WORK EXPLAINED TO CHILDREN

It's never too soon to learn and humanitarian work can also be learned and understood from an early age. That is why we have implemented awareness sessions within many partner associations and schools in the Ile-de-France region and the provinces. The objective is twofold: to explain humanitarian work and to inculcate the ethical values that are so dear to our organization, namely generosity, sharing and respect for individuals regardless of their religion and ethnic affiliation.

FRANCE: SOCIAL ACTIONS ARE GAINING GROUND

While it is true that most of our actions take place at the international level, social projects in France are now developing more and more, and we are determined to devote greater importance and even more resources to them in future years.

AN INTENSIFIED DEPLOYMENT IN WINTER

During the winter months, many actions are usually added on to the deployments already in place. From November 2014 to March 2015, SIF took over the management of a gymnasium in

Sevran which was used as a shelter for homeless people. And in partnership with the association Les Petites Soeurs des Pauvres (the Little Sisters of the Poor), 30 to 50 lunches per day were distributed in Saint-Denis during the same period. During this winter plan, the opening hours of the Day Relief Centre in Massy were extended, and the frequency of street patrols in the region of Seine-Saint-Denis was increased (see pages 17-18).

AN EVENT TO HELP THE HOMELESS

In keeping with the dynamism of projects in France, a citizens' initiative was launched during the winter season: the Duvet Challenge. The principle is simple: you give a duvet to a homeless person and encourage your relatives to do the same by posting the info on social networks. Launched during an evening which gathered nearly 250 volunteers, this solidarity challenge was first initiated by these very same volunteers, then also by hundreds of individuals throughout France, and shared by thousands more.

LITTLE BY LITTLE, VETSOL IS GETTING RESULTS

Step by step VETSOL is going far. Located in Seine-Saint-Denis, the VetSol boxes are now part of the urban landscape. In 2014, more than sixty "Clothing-Solidarity" boxes were installed to collect the clothes that will ultimately help fund the implementation of humanitarian projects.



INTERNATIONAL MISSIONS

EMERGENCIES



PALESTINIAN TERRITORY

Acting in a conflict situation

2014 was marked by a humanitarian large-scale emergency in the Gaza Strip which resulted in the displacement of 500,000 people, about 50% of them being children and 20% women¹. These people found shelter in schools, churches, hospitals and on the streets. For 51 days, the Palestinian population in Gaza suffered attacks resulting in the death of 2,147 people and the destruction of more than 100,000 homes. Due to the blockade imposed by Israel, humanitarian access to meet the needs of the victims was almost impossible. The lack of water, food, health-care and shelter worsened the living conditions of civilians, given that 47% of them were already in a situation of food insecurity².

A few days after the start of the bombing, SIF launched an emergency plan to distribute hot meals to displaced persons in Rafah, Khan Younis, Beit Lahya and Beit Hanoun. Our staff in Gaza continued working to help civilians while they themselves and their families were affected by the bombing. Over several days, 53,000 hot meals of rice and chicken, water and dates were served to 212,000 displaced people in schools attached to UNRWA [the United Nations Relief and Works Agency for Palestine Refugees in the Near East] and in churches, in cooperation with UNRWA and the Greek Orthodox Patriarchate.

SYRIA/LEBANON

Meeting the basic needs of the displaced, the refugees and their hosts

The Syrian crisis is the worst humanitarian crisis since the conflict in former Yugoslavia. There are over 7,6 million internally displaced persons in Syria and 3 million refugees outside Syria including 1,2 million in Lebanon alone³. SIF has been present in Syria since 2008 and in Lebanon since 2011, and provides necessary assistance to vulnerable populations from Syria but also to local people who are acting as «hosts» whatever their origin, culture, religious beliefs or political affiliation.

In Syria, SIF is present in 7 provinces (Damascus, Al Kiswah / Rural Damascus, Idlib, Deir Ezzor, Al Haskeh, Qunaitra and Daraa), and has completed two major projects targeting 19,280 displaced families. The first was focused on the rebuilding of collective shelters, with financial support from UNHCR and about 14,160 displaced people have benefited from having a decent roof over their heads. The second project, also supported by UNHCR and OCHA (the UN's Office for the Coordination of Humanitarian Affairs), has enabled transportation and distribution by tankers of 75 million liters of drinking water (the equivalent of 30 Olympic swimming pools) in the intervention areas.

1- Source : OCHA
2- Source : PAM ; OCHA
3- Source : UNHCR

In Lebanon, as part of a project funded by ECHO (The European Community Humanitarian Aid Office) 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 for 8 months and 70 vulnerable Lebanese families for 3 months in Aley and Baabda in the Mount Lebanon province.

CENTRAL AFRICAN REFUGEES IN CHAD Shelters for the victims of the conflict



© SIF - Chad 2014

The communal violence that has been undermining the CAR (Central African Republic) since September 2013 has resulted in significant population movements particularly towards Chad. At the end of 2014, nearly 93,000 CAR refugees and 113,000 returnees fled to Chad. It is to be noted that the Chadian government considers these originally Chadian refugees from CAR not as returnees but as natives of CAR. Therefore they do not have a refugee status when they get back to Chad and cannot benefit from the «package»⁴, nor from the opportunity to be allowed into the already existing refugee camps. These populations are found in reception camps set up by the government in the south of the country and managed by Chadian organizations.

SIF, after coordination with local organizations and authorities, has been intervening near the town of Goré since July 2014, specifically in the Danamadja and Kobitey camps, located about 30 km from the CAR border. Significant needs in terms of shelter have been identified, and by the end of 2014, SIF had built nearly 200 brick cabins with a lifespan of 5 years, letting around 1,000 people benefit from a decent shelter.

PHILIPPINES

Priority emergency: providing water and durable shelters

Following the devastation caused by Typhoon Haiyan in the Philippines in 2013, many people were left entirely to themselves. The disaster has affected 14 million people, among whom 4 million were displaced. More than 1 million houses were damaged or destroyed. At Hernani, in the southeastern region, one of the most affected and poorest regions in the country, SIF has

started to build 100 latrines and shelters made of solid materials in order to relocate the affected families who can no longer generate any income from agriculture or fishing.

The project was completed in partnership with the NGOs Islamic Relief Belgium and Islamic Relief Netherland, and thanks to the participation of Filipinos specifically trained in the construction of typhoon-resistant shelters (excavated, reinforced with steel bars, and concreted). In addition, SIF distributed 100 shelter kits containing the tools and materials needed to build a solid shelter: wood, steel sheeting, marine plywood, nails, wood preservative, and tools (saw, hammer, pliers, shovel and measuring tape). Thanks to their strength and quality, these shelters were able to withstand the following typhoon. 1,060 people benefited from this project.

TESTIMONY

Constance Colliot, Project Manager Philippines

During a distribution for water kits in San Pedro, I met Juan. He invited me to see his house. The roof had been blown away by Typhoon Yolanda and they had no tarps or tents to protect themselves. When it rained, water seeped in everywhere inside the house.

He told me: « When the typhoon stroke, the water rose and we had water up to our chest. My family and I sought refuge at our neighbors because their house was stronger than ours. After the typhoon, telecommunications were cut and I had no way of contacting my other two sons in Manila to let them know that we were safe. Previously, I was a tricycle driver but my bike was damaged by the typhoon. Today, we depend on humanitarian aid to survive. Thank you very much to SIF for having distributed water kits: we can now drink clean water. »



© SIF - Philippines 2013

Juan and Tessie, 64 and 62 years old, Barangay San Vicente (Quinapondan)

4- Package: Set of services that refugees have rights to (food aid, shelter, etc.)

INTERNATIONAL MISSIONS

WATER AND SANITATION



©SIF - Vali Faucheux - Pakistan 2014

PAKISTAN

Making water accessible in the desert

The Thar desert in Sindh province is the largest desert in Pakistan with an area of 22,000 sq. km. It is the only district where over 50% of the population is Hindu, coexisting peacefully with other communities (Muslim, etc.). Most of the land in Tharparkar being desert, the few crops depend entirely on monsoon rains from mid-June to mid-August. Because of climate change, the rains have become scarcer over the past decade, causing severe droughts. During each period of hardship, people are forced to migrate to somewhere closer to the dams to find the food and water they need to survive. Despite this, the children are malnourished, and hundreds die each year. The cattle are not spared either, and 5,000 heads of cattle were decimated by epidemics and lack of feed in 2014.

Another factor causing poverty is the poor quality of the groundwater, the main source of water in these arid areas. Besides being saline, the water contains sulfates in harmful amounts for human consumption, and causes serious health problems. To make things worse, this dirty water is only available at the price of long hours spent fetching it up from the well, a chore which essentially falls to women and children.

Following these findings, SIF in March 2014 started a programme to improve access to water for the inhabitants of the desert, with the construction of rainwater collection tanks, able to cover

the needs of 630 families during 4 to 6 months. For villages whose land was not conducive to this, SIF has rehabilitated 13 wells with biological filters, enabling water to be obtained in a safer and less exhausting way. A total of 1,800 families now have access to an improved water quality, in much less demanding conditions.

MALI

Water points rebuilt

The water and hygiene sector is a priority in Mali. In the Kayes region, about 84,000 inhabitants of the Circle of Kita (180 km from Bamako) lack modern water supplies (PEMs or "points d'eau modernes")⁵. The estimated number of existing PEMs in the region amounts to 112 boreholes and 36 modern wells and covers only 50% of immediate needs.

Facing this problem, SIF has implemented a project to supply water, hygiene and sanitation. The project is implemented in four vulnerable villages in the municipality of Tambaga, whose major economic activities revolve around agriculture and livestock. In the dry season, the depletion of resources causes conflicts, particularly between Fulani pastoralists and the indigenous Malinke. In the rainy season, when there is no source of drinking water, the population uses water from ponds.

5- Source: Regional Direction for Hydraulics and Energy in the Kayes area (North West from Bamako)

This water is also used for washing, gardening, personal hygiene and, in some cases, for cooking and drinking.

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 in the long term. The living conditions of 5,500 people were thus improved. The availability of a new source of water close to their homes allowed women and children to reduce the time spent in fetching water. This time can now be used for other tasks, such as education and child hygiene, food preparation, agricultural activities or other income-generating tasks. The project certainly also has an impact on the health of the beneficiaries, since the provision of drinking water reduces waterborne diseases. So we can expect a reduction in infant mortality rates in the four villages impacted.

PALESTINIAN TERRITORY

Safe water for irrigation

Access to safe water remains a major issue in the Palestinian Territory. This region is often pictured as a desert with very rare water resources. But in fact, the analysis of rainfalls over Jerusalem demonstrates that it rains there almost as much as in London⁶! The West Bank, for example, has vast water resources, but the problem remains that of the inequitable distribution due to the Israeli occupation. This situation forces the Palestinian Territory to buy from the occupying power 56% of their water, from their own territory. Families living in areas near the separation wall with Israel are the most vulnerable with regard to this problem because, in addition, there are no authorized services for the treatment of wastewater.

Faced with this situation and thanks to donor support, 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. This programme has strengthened the food security of the targeted vulnerable populations and also improved their economic situation through the sale of surplus production from their gardens. Let's also note the positive impact on the environment and health conditions, as wastewater, now handled directly, does not pollute the grounds which surround houses.

In the near future, Secours Islamique France hopes to educate young people about water issues and to develop stations with a greater capacity in order to reach more beneficiaries. To date, an Israeli still has an average of 4 times more water than a Palestinian. There is a long road ahead and the issue of fair sharing of water resources remains fundamental.

TESTIMONY

Nicolas Boyrie, Head of Mission in the West Bank

As Head of SIF's mission in the West Bank, I saw how our work on access to water – a critical humanitarian need and a fundamental human right – takes us directly to the heart of the policies and restrictions of the occupation. Here, the threats do not come from natural disasters.

I wish I could prevent a cyclone from destroying communities but I cannot. Here, the situation is different. We are doing our best, but the only way to make the right to water a reality for the civilian population in the Palestinian Territory would be a fundamental change in policy.

SIF is committed to working in this direction.



Nicolas Boyrie doing on-site evaluations

INTERNATIONAL MISSIONS

RELIEF AND FOOD SECURITY



MADAGASCAR

Improving a fragile agriculture

Following its exploratory missions in the deep south of Madagascar between April and July 2014, SIF has committed to helping the most vulnerable groups of Morombe District (in the Atsimo Andrefana Region) by improving accessibility and availability of basic foodstuffs. The main achievements in 2014 have resulted in the distribution of 4,44 tons of certified seed, the provision of 377 agricultural tools, the restoration of 18 km of irrigation canals, and the organization of 65 training courses on farming techniques. Through these interventions, 1,009 small farmers were able to boost their agricultural activities and increase yields from cultivated areas.

Furthermore, the «Food for Work» activities, organized with the aim of rehabilitating an irrigated area, enabled 3,099 households (18,052 people) to meet their food needs in the lean periods between harvests, but also contributed to the resumed cultivation of 6,728 rice-growing plots for small farmers. The early results of this project are very encouraging and should make it possible, following the next harvest scheduled for April and May 2015, to replenish the food stocks which have been severely diminished by recent natural disasters: this will improve the income of populations in a situation of food-insecurity.

SOMALIA

Tools for achieving autonomy

SIF has implemented a support programme 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. Our programme therefore represents a real technology transfer. The fiberglass boats are stronger, lighter, more durable and cheaper than wooden boats. They can be powered with an outboard motor that local cooperatives have provided and which represents the Community contribution to the programme.

At the end of the project, 20 boats had been manufactured. We also distributed 200 fishing kits of three types: fishing lines, fishing nets and lobster-fishing gear (snorkel-mask, fins and net) to members of the fishermen's cooperatives. On this occasion the national SIF media were present and thanks to this action SIF has begun to acquire the status of a major player in the Jubaland region of Southern Somalia.

7- Period between the time when the stocks of rural populations are depleted and the beginning of the next harvest

PALESTINIAN TERRITORY

Keeping fig trees alive

In 2014, the Palestinian Ministry of Agriculture launched an alert and a call for support to deal with the invasion of *Batocera rufomaculata*, an insect affecting all the fig trees in the village of Till. Till is part of the Nablus Governorate, the largest Palestinian producer of figs with 90% of national production, that is 10 tons per year. The harmful beetle lays its eggs inside the fig tree and feeds on the trunk and branches, which weakens the tree. The tree will eventually die and fall. The fruits and leaves are also affected. As a consequence, 18 varieties of fig trees, spreading on 50 ha, are threatened and their economic value amounts to almost €200,000.

SIF, in partnership with the Palestinian Agricultural Relief Committee, decided to cope with the emergency in coordination with the Ministry of Agriculture and the Municipality of Till. A spraying campaign took place: the first phase aimed at killing the eggs and larvae, while the second phase will protect the fig trees in the long term. 8,000 fig trees, spread over 70 ha, were sprayed and 457 farmers were assisted. Without this intervention, farmers would have lost all their crops and therefore their only source of income, which would have put many families in a very precarious situation. Furthermore, the invasion of the insects would have extended and continued to wreak havoc. This is the entire national production of figs, and thus the economy of the Palestinian agricultural sector that would have been impacted, with an increase in market prices and the need to resort to imports. Note that after this campaign, the Ministry of Agriculture has conducted several checks that confirmed the effectiveness and success of this action.

AFGHAN REFUGEES IN PAKISTAN

Training for young people

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 worldwide⁸. 1.6 million Afghan refugees still live in Pakistan in absolute poverty. Since March 2014, 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.

SEASONAL PROGRAMMES

Ramadan, sacrifice, aqiqahs

Inspired by the prophetic tradition, SIF has implemented the Aqiqah project to allow those wishing to offer sacrifice on the occasion of a birth to share the happy event with the poor. Meat is distributed as a meal with rice, vegetables, fruit, milk, etc., which guarantees a good nutritional intake. In 2014, thanks to the generosity of donors, SIF has provided 400 beneficiaries with meals every week. The Aqiqahs were distributed to vulnerable children (orphans and / or street children or disabled children) living in centers in Pakistan and Senegal. This is a real support for these centers, which can spend the money thus saved on other activities (healthcare, education, etc.).

In addition, SIF organized the distribution of food parcels and meat during Ramadan and Eid Al Adha. In the 15 countries targeted, over 455,000 people have benefited from this food aid.

TESTIMONY

Kedillah Youssouf, village chief in Chad

I know Secours Islamique France. It helps us here in Delfianga to have clean water, to use the Ouaddi (rivers). Currently, various vegetables are already harvested and used for food: tomatoes, onions, lettuce, carrots ... We also grow date palms and other products. In addition, SIF contributes to the screening of children for malnutrition, so they can be cared for in hospital. As you have seen, we are ready and motivated to work with SIF and we want them to support us further, so we can become more autonomous in all the spheres in which SIF operates. We thank SIF for all that it has brought to the village. You see: for 40 years the area had not been cultivated, but today we can eat tomatoes!



Kedillah Youssouf and the SIF team

8- Source : UNHCR. See page 15



SENEGAL

Children protected

In 2014, SIF implemented the "Talibés" programme for more than 2,000 children from 15 daaras (Koranic schools) in Dakar. These "Talibés" are children who have been placed with Koranic teachers by their parents. Lacking resources, the children are left to beg for their livelihood and to keep the institution functioning. They face insecurity and violence in the street but also malnutrition, lack of basic equipment or trained teachers, and also lack of hygiene and healthcare in the daaras.

For several years, through Ramadan and Tabaski⁹ projects, SIF has been able to establish a relationship of trust with officials from daaras. Following a field study conducted in 55 daaras, SIF has implemented a programme aiming at improving the conditions of care for these children and the quality of their education. It thus focuses on four areas: education, hygiene, health / nutrition and employability. Through the distribution of educational materials (notebooks, pens, textbooks, blackboards, etc.) and through the training of teachers in French and pedagogy, the teaching quality has improved. The implementation of French courses allows children to join mainstream schools more easily. In parallel, access to clean water and sanitation has increased, through the provision of water tanks, the distribution of hygiene kits and the education of children and supervisors in good personal and food hygiene practices

PAKISTAN

Gifts for Eid Al Fitr, professional training and self-esteem!

In Pakistan, new clothes are traditionally given as gifts for Eid Al Fitr¹⁰. It is with pride and motivation that the community's designers crafted the 5,000 shalwar kameese¹¹ that were given to children in their neighborhood. The task was big but the designers selected by our teams spent two months in their workshops and used all their skills so that children could receive their new outfits on time to celebrate Eid in dignity. Each child also had the joyful surprise of discovering, in his/her gift package, a new pair of shoes.

Indeed, SIF, thanks to its work in slums, chose to involve some members of the community – in this case the designers – in the implementation of its project. This initiative has reinforced the technical and financial capacities of local designers and created new employment opportunities. To provide the children of the community – most of them having no schooling – also with a time of joy and relaxation, SIF organized creative workshops for 6-9 year-olds, mainly based on using recycled materials.

The children were able to create an object, a toy, or a picture with their own hands, and show it proudly to their parents, thereby improving their self-esteem. These workshops were a great success, and will be repeated in coming years.

9- Distribution of meat on the occasion of Eid Al Adha

10- Eid Al Fitr is the celebration ending Ramadan

11- Outfit comprising pants and tunic

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. The principle is simple: a donor agrees to provide a vulnerable orphan with financial assistance by paying a monthly fee determined according to the context on the ground (between 35 and 52 Euros depending on the country).

Concretely, this financial contribution gives the sponsored orphans an access to healthier food, sometimes to proper medical care, and above all, it enables them to continue their education, a necessary step to build a better future and achieve autonomy. This programme is part of the setting of solid foundations for a more sustainable global development based on family participation.

Since 1992, Secours Islamique France 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.

TESTIMONY

Stéphanie Prat, Head of Mission, Senegal

In the streets of Dakar, you meet very many "Talibés"¹², little beggars: there are many stories of abuse and exploitation of children by crooked daara¹³ masters going around, and unfortunately they are often true. Nevertheless, this type of daaras is not representative of all daaras in Senegal, and Dakar in particular.

During the visits I have made in the daaras, I also met with Koranic teachers concerned with the education and well-being of children. Some are even willing to include the learning of French and other disciplines in parallel with the Koranic teachings. However, they often lack resources: the only source of revenue is parental involvement, and for some, sending their children begging is the only way to get them their meals. These are the daaras that are specifically supported by SIF: those who want to give up or have already given up the practice of begging and whose real objective is the education of children. They are supported in several ways (education, health, vocational training) to improve the overall management of the «Talibés» and their future prospects.

In parallel, we are working with teachers on alternative solutions to child begging.



12- Children living in Koranic schools, often abandoned by their families, see p. 15
13- Livingplace, run by a «master», where the Talibé children study and live

MISSIONS IN FRANCE

FIGHTING EXCLUSION



In a context of economic, social and financial crisis, poverty and exclusion of people are a growing problem in France, the fifth largest economy in the world. Social exclusion is characterized by the lack of opportunity for a person – whether for a shorter or longer period – to benefit from the rights associated with his/her social situation and history. Therefore, an excluded person is a person who, despite his/her state of poverty, does not benefit from any assistance (income, housing, school, health) which would be the best match to his/her situation, because he/she has been denied his/her rights, or because he/she does not know his/her rights, or because he/she does no longer even have the energy to take the necessary steps.

SOLIDARITY MEALS

Lunches for people in 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). The meals were provided by the central kitchen of the Town Hall; Secours Catholique took care of the distribution of breakfast, and Secours Islamique France took care of lunch five days a week throughout the winter period (from Dec. 1st 2014 to March 27th 2015).

This type of partnership is a great example of the «Living Together» and of 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 also renewed, for the fifth consecutive year, the operation «Tables of Ramadan,» a Solidarity Restaurant in Department of Seine-Saint-Denis, for the working poor, pensioners, the young at risk of poverty, homeless people or the Roma. Our logistics becoming larger and larger, we were able to

distribute – as complete meals – more than 27 tons of food. The number of people receiving meals gradually increased each day until it exceeded 950. These people were welcomed every evening for a dinner served in two sittings in order to facilitate service for those fasting and for those not fasting.

The hundred or so volunteers, who worked by shifts of twenty people during the day for preparation and shifts of fifty people in the evening for serving and organizing, were remarkable for their commitment and their empathy.

RECEPTION CENTRES

The CAJ and the MAB are growing



Through its Day Centre (CAJ or Centre d'Accueil de Jour) which opened 3 years ago, SIF has become a key partner for social action in the Essonne department. It also manages one of the two shelters in this territory and some accommodation facilities in Evry. Our expertise and know-how are now acknowledged, as shown in particular by the increasing number of users attending our centers. In 2014, over 500 beneficiaries regularly attended the CAJ (fifty daily) and 11,500 trays of breakfast and meals were served. 30% of the beneficiaries live in extremely difficult conditions: they are either homeless or live in precarious accommodation (makeshift housing, squats, cars, etc.). The CAJ has forged a major partnership by participating in the TAPAJ project (Travail Alternatif Payé à la Journée, or "Alternative Work Paid per Day"). The programme, aimed at young people with no fixed address, is run by the CSAPA (Centre de Soins d'Accompagnement et de Prévention en Addictologie, or "Supportive Care and Addiction Prevention Centre").

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]. The majority of women admitted are unemployed. Many of them are newly arrived. We have improved our welcoming service by creating a welcome booklet, thus meeting the requirements of the law 2002-2 regarding shelters users.

2014/2015 WINTER PLAN

Emergency accommodation

As it does every year, SIF took part in the Winter 2014/2015 plan which took place from November 1st, 2014 to March 31st, 2015 with deployments adapted to the different situations confronting the poorest people. The MAB in Sevrans (93 department) was new this year: an average of 20 people per day were fed, showered and protected

from insecurity and cold. Their profiles were very varied: most of them were undocumented migrants, but there were also people having a job but no accommodation, people living rough, or people in situations of family separation or divorce. Among them were also people suffering from both physical and psychological health problems, for whom MAB was a refuge.

Between the 1st and the 15th February, 2014, the 91 and 93 French departments triggered their Level 2 Cold Weather Plan. Very quickly, SIF put everything in place to respond to the emergency. The managing of an emergency shelter space in Livry-Gargan (department 93) SIF helped accommodate 5 people per night with the distribution of meals, breakfasts, kits (hygiene kits, severe cold kits) and the possibility to take a shower. During the same period, the MAB in Sevrans hosted up to 35 people. At the end of the winter season, about 50% of beneficiaries were referred by the 115 to join stable structures. 15 volunteers took turns to carry out the program..

SOCIAL STREET-PATROLS

In 2014, 3 social patrols were conducted each week throughout the year. The aim was to reach out to people in great difficulty and to forge a social bond by regularly giving them a hot meal and, if necessary, blankets, duvets, etc. During the winter, SIF increased the frequency of its social patrols with 4 additional tours, and the people we met were directed to emergency accommodation structures specially set up to this end. Severe-cold kits were also distributed to help them better cope with the low temperatures. The deployment of social patrols 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). These partners share tasks on the territory of Seine-Saint-Denis (93 Department), so that they cover the ground completely, in order to offer homeless people a social bond, thus saving them from exclusion and offering them a social support on their path to rehabilitation.

TESTIMONY

L.L., beneficiary of the MAB in Sevrans

How can I thank you? Three months putting up with these wounded men. Their fears spilling out all over you with insults as their only defense. That aggressiveness, deep down, is only a cry for help. But just look! Despite all this, you were there, faithfully visiting each evening. Every one of you filled with those warm smiles. With that humanity, that desire to reach out to someone else. For all of us, you were a strength, a beacon, a point of anchorage. Thank you for that, and for everything else. Thank you for everything. From the bottom of my heart.

MISSIONS IN FRANCE

FIGHT AGAINST PRECARIOUSNESS



Precariousness is the absence of one or more of the guarantees which enable individuals and families to assume their basic responsibilities and to enjoy their fundamental rights. These guarantees consist of work, income, housing, access to healthcare, access to education and culture, family ties, social ties, etc. This harsh situation, when it tends to last, seriously jeopardizes one's chances of regaining his/her rights and of reassuming his/her responsibilities in the foreseeable future.

EPI'SOL

Learning to manage a budget

Opened in 2007, the solidarity grocery store Epi'Sol has continued to deal with an increased number of applicants, reaching cruising speed today: 176 households served in 2014, against 117 in 2013.

Epi'Sol pursued its objective to enable either the poorest people or those in a precarious financial situation 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 project formalized by the recipient with the support of the social worker.

After a presentation to the Nominations Commission, individuals and families who are admitted to the program sign a social contract, and benefit from a time-limited access card.

Recipients can access the solidarity and social grocery store on Mondays and Thursdays, paying only 10% of the price of goods, indexed to the prices in supermarkets. The socio-educational and socio-budget monitoring is done by the counselor services (municipalities of Saint-Denis or Saint-Ouen) or jointly with the Epi'Sol team.

Apart from the symbolic support given by the cities of Saint-Ouen and Saint-Denis, accounting for 1% of total expenses, and by the Regional Council via ANDES (4%), SIF is the main funder of the project, which makes its sustainability uncertain. Faced with the increasing number of requests, including those from one-parent families and the «working poor», SIF is working on increasing government support to uphold its project. The latter revolves around creating a real living-space where individuals and families can find their wellbeing through exclusion and sharing experiences. This contributes to the promotion of human dignity as well as to the socio-educational and fiscal success of both families and single people.

In 2014, 45% of beneficiaries were referred by the Municipal Social Services of Saint-Denis and 15% by the Municipal Social District of Saint-Ouen. 79% were women and 21% men.

TESTIMONY

Mrs N., beneficiary of the Epi'Sol programme

Mrs N., a single mother of three children aged respectively 9, 7 and 2, has agreed to restructure her budget in order to settle her debt: «I owed the canteen 800 Euros. It was a huge debt for a family like ours. We live on only 7 Euros or so per day.

For three months, I had been able to buy my groceries at Epi'Sol where I could spend 216 Euros a month. I only had to pay for 10% of the product prices, which allowed me to pay back 580 Euros, i.e. 2/3 of my debt. The rest was absorbed through a payback schedule granted by the town hall.»

ACCOMODATION / HOUSING

A temporary but essential supportone

The emergency accommodation, considered as temporary, is often dedicated to people who live in extreme precarious housing conditions resulting from a wide range of reasons: separation, great social difficulties, etc.

In close partnership with the DRIHL and ADOMA homes, SIF took care of 11 people over the 2014/2015 winter season. They were welcomed, supported and accompanied in this emergency accommodation and social rehabilitation program, which's main aim is to fulfill their urgent need for a shelter and to prevent them from cold throughout winter season.

People were directed by the SIAO / the 115, and then supported by the SIF social worker during their time spent in the ADOMA home. This support was provided in several stages, from a personal assessment going to seeking solutions on a case by case basis..

At the end of the accommodation period, 10 persons out of the 11 hosted, were relocated permanently in a in the same house, which is very positive. Among them, 4 people are now employed in a fixed term contracts, and others are benefiting from basic social benefits. They all had access to the SIF's social grocery store once a week during their period of accommodation.

For this 2014-2015 winter period, there were a total of 820 nights spent. In addition to accommodation, 60 exceptional packages and nine kitchen kits were given out.



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ADVOCACY: TO CARRY THE VOICE OF THE MOST VULNERABLE

Through its actions on the field in France and around the world, Secours Islamique France is one of the first witnesses of the disastrous impact of natural catastrophes, conflict and extreme poverty on the capacity of the most vulnerable to meet their own basic needs and have access to basic services.

SIF cannot remain silent in the face of such injustices, which undermine the dignity of the poorest. We have a duty to alert public opinion and mobilize policy makers to find a solution on a global scale. SIF has undertaken actions and as well as advocacy campaigns in partnership with other NGOs to improve the impact of our projects over the long term.

LAUNCHING OF THE “LET’S TALK ABOUT TOILETS” CAMPAIGN

On the occasion of the World Toilet Day, Secours Islamique France and 27 NGOs in the Water Coalition launched the ‘Let’s talk about Toilets’ campaign, the first major advocacy campaign led by SIF (www.parlons-toilettes.org). The objective of the campaign is to raise awareness and challenge the French government on the lack of access to toilets in the world. This is a problem that sometimes makes people smile and sometimes remains taboo and yet it is a very serious subject: one third of humanity has no access to toilets and 1,000 children under five years die every day from diarrheal diseases related to consumption of water contaminated with feces –

not to mention the serious consequences on education, dignity, women’s protection, economy and the environment.

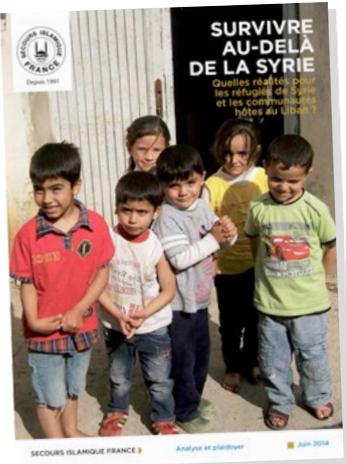
An unprecedented operation was held at the Georges Pompidou Centre in Paris from 16 to 19 November 2014. We challenged passersby with a transparent toilet cabin. The operation was a success. We reached more than 3,000 passersby, half of them were directly sensitized by our volunteers.

The mobilization on social networks was also a success since 1,5 million people were reached by #parlons-toilettes. The operation also sparked a large media frenzy with over 70 items of media coverage in newspapers, national radio, television news channels and influential blogs.

WORLD REFUGEE DAY: MOBILIZATION TO SUPPORT SYRIAN REFUGEES

The Advocacy team carried out a mission in Lebanon in May 2014 to assess the impact of the Syrian crisis on the country by meeting the different actors of humanitarian assistance but also refugees from Syria and vulnerable host populations. From the information collected, SIF released the report «Surviving Beyond Syria: Ground realities for refugees from Syria and their host communities in Lebanon». It shows the saturation of Lebanon’s hosting capacity in the face of the massive arrival of refugees. The report received strong media coverage on the occasion of World Refugee Day.

SIF then transferred the recommendations of this report to policy makers through various initiatives: letters to the Foreign Ministry and the Ministry of Interior, meetings at the Crisis Centre, speaking out at a conference of the United Nations High Commission for Refugees (UNHCR), publication of an appeal in *Le Monde*, etc. And in October, SIF participated in an international



conference to pressure 40 foreign ministers and heads of international organizations and ask them to commit to improving the situation of refugees in Syria's neighboring countries. To highlight our mobilization and raise public awareness, SIF and its partners launched the International Campaign #4Lebanon in December 2014.

PALESTINIAN TERRITORY: WARNINGS ABOUT VIOLATIONS OF INTERNATIONAL HUMANITARIAN LAW

SIF has mobilized to issue warnings about the deteriorating humanitarian situation following the Israeli offensive on the Gaza Strip in the summer of 2014, and to call for an immediate cease-fire. On July 24, 2014, Rachid Lahlou met with the President of the French Republic, Mr François Hollande, to ask him to commit to immediate and secure access to Gaza for staff and humanitarian convoys. As from September 2014, SIF has led initiatives (joint letters to Minister of Foreign Affairs, meetings at the Crisis Centre, a forum on the Mediapart web portal) and increased pressure on the French government to seek guarantees on the reconstruction of Gaza, demanding the lifting of the blockade and calling for the cancellation of plans for the forced displacement of civilian populations in the West Bank.

At a panel discussion organized by SIF at the Arab World Institute on November 29, several experts in the humanitarian sector sought to answer the question: «Does humanitarian aid still have a place in Palestine?» It was an opportunity to reaffirm the importance of humanitarian advocacy and the need to mobilize the general public as a lever to put pressure on political decision-makers.

FIGHTING MALNUTRITION WITH THE "GENERATION NUTRITION" CAMPAIGN

SIF and 7 other French NGOs launched the international advocacy campaign «Generation Nutrition» in France in April 2014. Many advocacy actions were conducted with the Ministry of Foreign

Affairs, parliamentarians and the public to ensure that the fight against malnutrition is at the heart of development aid policies.

An advocacy report, «Nutrition, everyone's business», was disseminated to policy-makers during a panel discussion at the French Development Agency. SIF and its partners also got a «buzz» going on social networks with the «Cut hunger» campaign to mark World Food Day.

MUNICIPAL ELECTIONS 2014: 8 PROPOSITIONS FOR ACTION AGAINST PRECARIETY IN FRANCE

With the municipal elections, SIF met several candidates in the cities of Massy and Saint-Denis, including Mr Vincent Delahaye, Senator-Mayor of Massy, Ms. Hella Kribi-Romdhane, Regional Councillor of Ile-de-France, and the Cabinet of Mr. Didier Paillard, mayor of Saint-Denis. The objective was to present them with eight concrete measures to improve access to water and sanitation in their community and abroad. These proposals include the need to give the homeless access to sanitary facilities.

ASSOCIATIVE GOVERNANCE



The year 2014 was marked by the honor given – just for a change – to our President, Rachid Lahlou. In addition to being presented with the insignia of Chevalier of the Order of the Legion of Honor on 19 March by the Minister of Foreign and European Affairs, as happened for other French organizations in the past (cf. page 7), he was listed as a founding member of Secours Islamique France, in our statutes as revised by the General Assembly of April 12, 2014.

It is also worth noting that in May 2014 the Charter Committee renewed our triennial accreditation for «Confidential Donations», originally granted in 2011. This approval is accompanied now for all approved organizations by the obligation to present an annual report on their governance, a report which we address now, knowing that the modernization of our governing body still has to culminate in the entry into force of the rules of the association in the course of 2015. Finally, note that Secours Islamique France has opted for a change of registered office (noted in the Journal officiel of 12/20/14) in order to bring it back together with its administrative offices in Massy (10 rue Galvani – 91300) which we have occupied since 2008.

THE GENERAL ASSEMBLY (GA)

The General Assembly of Secours Islamique France is the supreme organ of deliberation of the association. It meets, except for exceptional resolutions, once a year to approve the annual accounts and reports. In the course of 2014, the GA has been particularly active and has met not less than three times to approve the reform of the statutes (April), the financial statements and reports and the enlargement of the Board (June), and the renewal of one third of the Board (October).

Secours Islamique France consists of various categories of members who are committed to the values of the Association. Apart from the founder member and honorary members, the GA members are admitted to membership by the Board of Directors upon presentation of their application. They contribute, vote and are eligible for any position. Similarly, the Board of Directors decides on the possible expulsion of members of Secours Islamique France, usually for non-payment of dues. In case of more serious reasons such as failure to comply with the statutes, the concerned member would previously have been called upon by the Board of Directors to provide explanation.

The founder member – Rachid Lahlou, currently also President – is the person who kept the Association going since its inception. He has one vote and a casting vote in the General Assembly and is an ex officio member of the Board of Directors (BD). Honorary members are appointed for exceptional services rendered to Secours Islamique France. They are exempt from dues. They do not vote and are not eligible to hold positions. Co-opted members of the BD are also ex officio members of the GA from the time of their cooptation.

Furthermore, since April 12, 2014, an employee of the Association can no longer be a participating member, which has led to the withdrawal of 8 employees from the 47 members on the list. Since then, the board, in its desire to consolidate the power of the GA, has made sure that new memberships came quickly, and thus the GA has quickly expanded to reach 84 members by the end of the year.

THE BOARD OF DIRECTORS (BD)

The Board of Directors arises from the General Assembly. Its role is to manage the association according to the mandate adopted by the GA. This is the governing body of the association. The SIF Board of Directors consists of 12 directors, renewed by thirds every 3 years. The determination of the outgoing members is done by seniority. Since the passing of the new statutes, the Board is thus completely renewed every 9 years instead of 12 as previously (by thirds every 4 years). According to the statute, the board must have at least 9 members: one part of it is elected by the GA, the other part, limited to one third of the BD, is co-opted by the Board of Directors.

The General Assembly of SIF renewed a third of its BD on October the 18th, mainly by electing former co-opted members, signalling its confidence in them. The cooptation process was meanwhile under way on 31/12/14. This is an opportunity here to acknowledge the efforts of the retiring board members, Marwan EL BARKHOUR and Hamza GHARBI, who since their election to the Board in 2006 have made a great contribution.

After each renewal of one third of the Board, its office-bearers are reelected. The office-bearers are the people who have a responsibility within the board (the President, Treasurer, Secretary-General and their deputies). Thus, six office-bearers were elected at the first meeting of the board, on December the 19th. Compared to last year, we note that the office-bearers have doubled in number: the President, the Secretary-General and the Treasurer are now assisted by deputies.

In addition to the statutorily defined functions, the President oversees the External Relations and Advocacy of Secours Islamique France and is the legal representative and spokesman of the Association in all acts of civil life. He has all necessary powers. He ensures the proper functioning of the association and the accomplishment of its mission. Similarly, the Treasurer, in addition to the powers defined in the statutes, is involved in the Control / Evaluation Committee and the Finance Committee of the board, two committees which he directs and co-directs, respectively. Because of the time involved in these specific mandates, and in the interest of the Association, the President and the Treasurer of Secours Islamique France receive compensation. Recall in this regard that the legislation permits paying salary to up to 3 administrators.

The board of SIF usually meets 5 or 6 times a year (7 meetings in 2014), to discuss strategic issues and approve the major documents (provisional budgets and action plans, financial statements, statement of accounts, etc.).

BOARD OF DIRECTORS AS AT 31 DECEMBER 2014



Rachid Lahlou

President of the Governing Council

Occupation: President of SIF
Chevalier de la Légion d'Honneur



Mohamed Ouazza

Deputy President

Occupation: Teacher



Moustapha Mbodji

Secretary-General

Occupation: IT specialist



Khadija Oubrou

Deputy Secretary-General

Occupation: Supervisor in an educative and social setting



Rabeh Fartassi

Treasurer

Occupation: Administrative and financial director



Mounib Jaballah

Deputy Treasurer

Occupation: Commercial management controller



Salah Aouissi

Administrator

Occupation: Storekeeper



Mustapha Dali

Administrator

Occupation: Rector of the Al Madina Mosque

COMMITTEES OF THE BD



According to statute, the delegation of powers may be conferred by the board to an ad hoc committee created for this purpose. The Board of Directors, to increase efficiency and expertise, thus relies on four ad hoc committees. It determines the terms of reference and appoints the members of each committee. Note that these delegations are revoked automatically on the day fixed for the GA meeting that is called to renew a third of the board of directors.

THE ETHICS COMMITTEE

This Committee is responsible for issuing opinions on the ethical issues that arise in the work of Secours Islamique France. In 2014, as in 2013, it was able to communicate to the staff its reflections on the social doctrine of SIF and the basis for understanding its orientations and ethical choices. These elements are a tool for the appropriation by teams from SIF of the values and action principles of the organization, and are available at the operational level in all phases of the realization of our social and humanitarian missions.

THE FINANCE COMMITTEE (COFI)

This Commission investigates and advises on financial documents. It has thus met ten times in 2014 to facilitate decision-making about the financial statements, budget estimates and annual accounts.

THE COMMITTEE FOR EVALUATION & CONTROL (COMEC)

Its role is to ensure that the actions taken are in line with donor wishes and to prevent errors, conflicts of interest and fraud. The aim is to protect the integrity of the assets and resources of Secours Islamique France, via audits and evaluations of implemented programs.

THE HUMAN RESOURCES COMMITTEE

It controls personnel administration and works to enrich the human resources policy in force.

THE EXECUTIVE

The Executive Director, an employee, is appointed by the board of directors, on the recommendation of the President, who then delegates to him the daily management of the Association, under his supervision. And it is the Executive Director who proposes the directors, appointed the board its directors. The Executive Director heads up the Executive Committee, in charge of the operational coordination of SIF, and mandated to implement the strategy and the action plans of the organization.



Mahieddine Khelladi
Executive Director of SIF

This committee, statutorily composed of at least 3 employee directors, currently consists of the directors (or their nominees) of the 6 departments: Programmes and International Operations, Social Mission France, Financial Resource Development (Awareness / Collection), Communication, Administration and Finance, and Human Resources.

FOR THE SAKE OF GOOD GOVERNANCE

Beyond the values recalled at the beginning of this report and the existing provisions in the texts of the Charter Committee, with which it complies, Secours Islamique France has drafted a code of conduct on ethics and conflicts of interest, with particular attention to the principle of disinterested management. This is the principle on which we based the decision not to have employees as members of the GA, so as to separate the mandates and roles. Our association also enforces transparency criteria established by Coordination SUD, a coordinating body of more than 130 French international solidarity NGOs.

The Board, on the president's proposal, approved the creation of the post of Coordinator of associative governance to boost these internal bodies and ensure good coordination between them. In the course of 2014 the Coordinator of governance has played an important role in the revision of the statutes and the draft rules of procedure, to be published in mid-2015. His/Her role is also to ensure the mutual interests of the three related entities: the association Secours Islamique France, the endowment Fund DOTASIF and the SCI [Société Civile Immobilière, Private Property Company] SIFMASSY.

These three entities, which are also presented together in the certified financial statements that are discussed later in the Financial Report section, specify each year their economic exchanges under agreements controlled and regulated by the Auditor. Finally, SIF has formalized a risk management policy and works on updating annually its unique document on risk assessment, which is mandatory. A security policy is also in effect for international missions. These policies are approved by the board.

Our risk analysis, aligned to the opportunities and gains of SIF, was also one of the starting points for the development of the 2011-2015 strategy approved by the General Assembly. The importance of keeping the major financial balances that guarantee the independence of SIF in the choice of its programmes, whether by the diversity of its resources or by the gradual withdrawal from association with our historic operating partner IRW (Islamic Relief Worldwide) – still very present in our sponsorship programme for orphans – is, for example, strongly emphasized in that strategy document.

We can add, further to this goal of improving our governance, the efforts of our directors both in the relevant professional bodies and in expert knowledge of SIF social missions. This first part includes regular participation in the meetings of the IFA (French Institute of Directors) and in the club of administrators of the Charter Committee, in order to exchange views and enhance the responses to the challenges facing NGOs. Add to this the role of our associative governance coordinator in the Decision Committee of FRIO¹⁴ for a term of two years, in a participatory goal too. Regarding the second part, some of our administrators are very involved in social actions in France, starting with Couscous Friendship in Bordeaux, run for SIF by our current Deputy Secretary-General Khadija Oubrou. Internationally, certain directors have in the past participated in emergency humanitarian missions and were trained in the management of the quality of humanitarian projects (Quality COMPAS - URD¹⁵ group module), whereas now they focus more on monitoring and evaluation within the COMEC [Committee for evaluation and control].

EXTERNAL RELATIONS

Throughout 2014, Secours Islamique France continued to make its voice heard in consultation and humanitarian coordination bodies such as the Consultative Group on Humanitarian Aid, or the GRUPS.

In particular, SIF was present at the National Humanitarian Conference and actively contributed to the preparatory work on humanitarian principles and the link between relief, reconstruction and development.

SIF also participated in the consultative meeting of water stakeholders in Gyeongju in South Korea

in February 2014. The challenge was to join the right networks to optimize our participation in the next World Water Forum in 2015.

In March 2014, SIF had the honor of receiving on its premises the Archbishop of Bangui, Monsignor Dieudonné Nzapalainga and the President of the Islamic Conference of the Central African Republic, Imam Omar Kobine Layama. This meeting was an opportunity for these two religious figures of the Central African Republic to bring a message of peace and seek the support of the international community to deal with the scale of humanitarian needs in the region. SIF decided to respond to this call by deploying emergency humanitarian aid to CAR refugees in Chad.

SIF was also present at the General Estates of Humanitarian Aid in Annemasse in November 2014 to work on a round table on the role of NGOs in conflict zones. This panel discussion was an opportunity for the organization to recall the difficulties of reaching to the most vulnerable in Syria, the Palestinian Territory, Somalia, the Central African Republic or in Pakistan and to highlight our coping strategies on the field.

Meanwhile, SIF has maintained its involvement in various inter-association and multi-actor collectives: CRID, Coalition Eau, French Water Partnership, Butterfly Effect, VOICE, France Générosités, Association of International Development Agencies (AIDA), and the Syrian INGO Regional Forum (SIRF). Our President, Rachid Lahlou, joined the Executive Boards of Coordination SUD and of the Humanitarian and Development Coordination (CHD). SIF also joined a new platform of coordination and advocacy on the Syrian crisis in Lebanon, entitled the Lebanon Humanitarian INGO Forum.

14- Fonds de Renforcement Institutionnel et Organisationnel de Coordination SUD, projet soutenu par l'Agence Française de Développement (Institutional and Organizational Strengthening Fund of Coordination SUD, a project supported by the French Development Agency AFD)

15- Urgence Réhabilitation Développement (Emergency Rehabilitation Development)

FINANCIAL REPORT

INTRODUCTION



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As in recent years, 2014 has seen major crises, especially with the Syrian crisis, the conflict in the Palestinian Territory and the typhoon in the Philippines. Private donations have therefore increased (23,3 million Euros against 20,9 million in 2013). This puts 2014 among the best years of collecting by Secours Islamique France and highlights the exceptional generosity of donors. Institutional grants have followed the same trend. SIF has thus reached 29 million Euros in total new resources. SIF has also developed its social missions (20 million Euros now, against 17,7 million in 2013), using a portion of the cumulative dedicated funds, despite some humanitarian contexts being particularly difficult in terms of security. By reinjecting the amounts earned in traditional treasury investments, SIF prevents the devaluation of the funds waiting to be used.

In France, SIF has 3 bases (Saint-Denis, Massy, Lyon). Internationally, SIF has 13 Missions (in accountancy terms, managed as branch accounts and merged into the headquarters account after approval), and SIF works in 16 other countries through partners. In addition, SIF created in 2012 a structure in Morocco (Morocco SIF or IFMS) which meets the requirements of that country (local association under Moroccan law). Under its superordinate control, this allows SIF to carry out its social missions in accordance with the legislation of the country. In addition, the same as last year, SIF presents the accounts of the two entities that are connected to us in legal terms:

THE SIF ENDOWMENT FUND «DOTASIF», dedicated to managing Awqaf bequests and gifts from SIF. The Awqaf yields are then donated back to SIF for carrying out social missions.

THE SCI SIFMASSY, owner of the administrative building of SIF in Massy. The latter belonged to a Private Property Company (SCI, Société Civile Immobilière), of which SIF acquired all the shares rather than acquiring the building directly, thus limiting its expenses.

To recap, SIF has opted for a juxtaposed presentation of the accounts of the three structures (presentation by 'stapling together'), so as to highlight the specific nature and purpose of each. We reasoned in parallel with Article L. 2135-3 of the Labour Code relating to the conjoining of trade unions by 'stapling', with the advantage, compared to a classical way of combining them, of distinguishing the lineage of each structure, such as the one belonging irrevocably to the endowment fund «DOTASIF» in particular.

16- Assets that are donated, bequeathed, or purchased for the purpose of being held in perpetual trust for general or specific charitable causes that are socially beneficial

FINANCIAL REPORT

CHANGES IN EVALUATION AND PRESENTATION METHODS

The annual SIF accounts, certified since 2005, are prepared in accordance with accounting principles and practices consistent with general accounting conventions. They are presented according to a similar setting out of costs and products from year to year to allow comparison¹⁷. For the 2014 accounts, SIF has not made any changes.

EXTERNAL CONTROLS

The choice of one Auditor for the 3 certified¹⁸ entities¹⁸ is a move towards greater transparency. **The accounts and reports of the three entities are available on www.secours-islamique.org.** Thus the External Auditor Mr. Najm (of AFEC Fiduciary) presented his report at the GA/AGM on 27 June 2014, in which he certified and approved our 2013 financial statements without reservation. In turn, this report and the financial statements as at December 31, 2014 are subject to the approval of the GA/AGM on June 27, 2015, after certification by our Auditor. Moreover, to ensure the seriousness of its work and provide more transparency in its management, SIF continues to strengthen its internal and external audits of projects, a process also referred to, among other issues, by the Committee of the Charter, whose scope of control also covers the other two entities mentioned again below.

SUBSIDIARIES AND AFFILIATES SCI SIFMASSY

SIF holds 14,999 shares of the 15,000 shares in SCI SIFMassy, the last share belonging to DOTASIF. SIF continues as in 2013 its classic rental contract with the SCI for 10 rue Galvani in Massy (in département 91).

SCI MASSY - Balance sheet at December 31 st 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

The endowment fund of Secours Islamique France, «DOTASIF», created in 2010, presents for the third consecutive year a profit on its 2014 financial statements, thanks to rental income. SIF is one

of the tenants, which provides a guarantee of a substantial payment. The statutory purpose of the endowment fund is to achieve a return on its investments and to pass this to SIF (as net profit) for the realization of social missions, so DOTASIF will therefore transfer the corresponding sums to Secours Islamique France for the implementation of social missions in the course of 2015, as it has already done in 2014 with the profits from 2013 (see page 30: Awqaf policy).

DOTASIF - Balance sheet at December 31 st 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		

In 2014, Secours Islamique France made an additional allocation to DOTASIF: all the Awqaf donations received during 2013 (net of expenses), after approval by the GA on June 27th 2014. Because of the Awqaf donations entrusted to it, Secours Islamique France closely follows DOTASIF: the SIF Board of Directors is also the supervisory body of the endowment fund. In particular, it appoints the administrators of DOTASIF from among the members of its own Governing Council/Board of Directors.

Furthermore, DOTASIF has the obligation to have an expert committee that supports it in its choice of investments (real estate investments, so far) which are non-risky and in conformity with the underlying ethical principles of Awqaf donations.

17- This comparison is also facilitated in this annual report because it includes the topics inherent in a management report in the same order since 2009

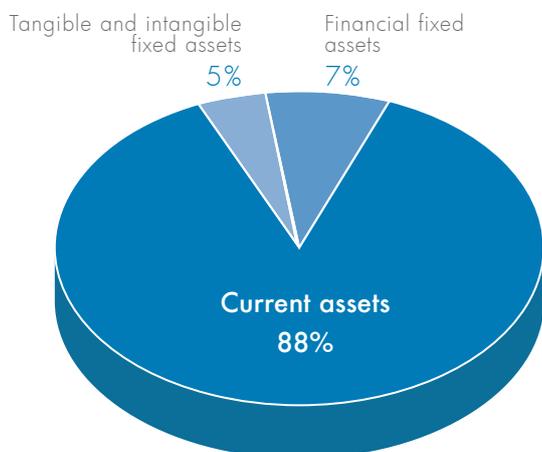
18- The AGM of 06/18/11 named the company FIDUCIARY FINANCIAL AUDIT AND ACCOUNTING - «AFEC FIDUCIARY» located 6 allée des Trois Pins, 93 390 CLICHY SOUS BOIS, as Statutory Auditor for the six financial years for the accounts of the SIF and the combined financial statements of SIF with DOTASIF and SCI

FINANCIAL REPORT

MAIN BALANCE SHEET ITEMS, SIMPLIFIED

ASSETS

2014 Net assets



As at December 31st 2014, Secours Islamique France'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.

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. 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.

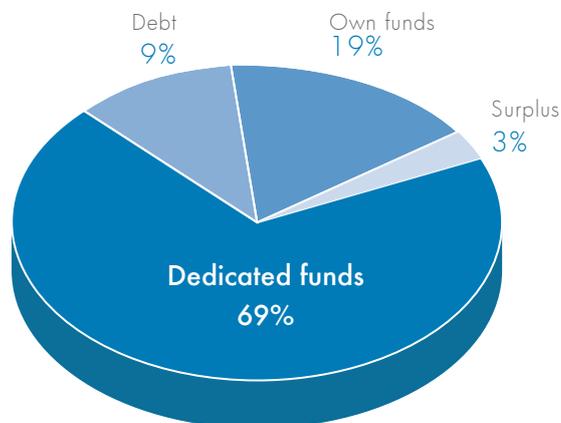
CURRENT ASSETS

This consists of elements – essentially cash from our dedicated funds awaiting use – whose inclusion in our treasury is probably a more ephemeral presence.



LIABILITIES

2014 Net liabilities



Their extent as a proportion of total liabilities remains relatively stable, since the dedicated funds themselves are stabilizing. The capital surplus exceeds €7,720,136 (mainly in reserves).

LIABILITIES ON DEDICATED FUNDS

Apart from Palestine funds, which have increased since the last crisis, these have almost stabilized: €27,422,392 on 12/31/14, against a cumulative €24,336,433 on 12/31/13. 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, knowing that our orientation as a direct actor in the field in recent years leads us to develop our operational capability at a reasonable pace, consistent with ensuring the relevance and quality of projects. 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 operation of the association (e.g., invoices or social charges in December 2014 that will be paid in January 2015). They have decreased this year (€2,162,502 against €3,545,669 at 12/31/13). Their main component is the item «tax and social security», which decreased with the reduction of our payroll for 2014. They are also composed of deferred income amounting to €284,948.

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 programmes 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 2014 YEAR-END

The GA of June 27th 2014 approved the Board's proposal to increase its free reserves by €719,353 from the 2013 activities, part of which is bank interest earned, to avoid the devaluation of the reserve, up to €19,353. 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.

POLICY ON AWQAFS & LEGACIES

At SIF, the Awqaf (literally «fixed-donation») is used for humanitarian purposes, like other types of alms. The Awqaf donations are invested via DOTASIF and profits are allocated each year to our programmes.

SIF has also entrusted DOTASIF with the management of legacies and other gifts for which it bases its policy of acceptance and management on the reference text issued by the Committee of the Charter on good practices and ethics.

The association wishes that bequests and gifts – which can take the form of donations during lifetime (one of the forms of Awqaf) – should

go directly to DOTASIF, the endowment fund of Secours Islamique France, in order to maximize profitability and to simplify management. However, SIF still wishes to receive Awqaf financial donations, although it will then entrust them to its management fund, in order to maintain a standardized monitoring of its donors.

Whatever the initial resource arising from the generosity of donors, DOTASIF passes on the profits from it to SIF to be used in the financing of one or more social or humanitarian actions.

In 2014, DOTASIF in this way gave to Secours Islamique France its net profit in 2013, mainly drawn from Awqafs, for the sum of €22,000 that SIF allocated to the financing of one of its programmes in Somalia: the yield from the Awqafs was thus used to improve the living conditions of local populations by the provision of fishing boats, within the framework of income-generating activities (see page 13).



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FINANCIAL REPORT

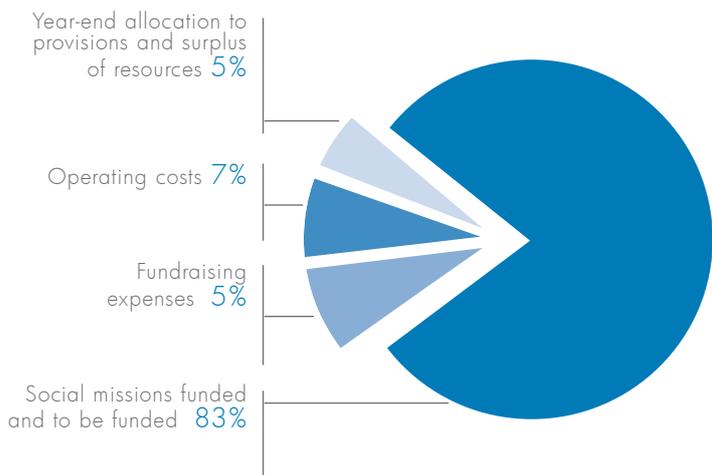
EXPENDITURE 2014

The following table features the expenditure section of the CER (Statement of utilization of funds) from the 2014 annual accounts.

EXPENDITURES	2014 Expenditures = Income statement	Appropriations, by expenditure of resources collected from the public, used in 2014
1 - SOCIAL MISSIONS	€ 19,987,308	€ 14,618,815
1.1 Effected in France - Actions carried out directly - Payments to other agencies acting in France	€ 1,335,512 € 1,335,512	€ 941,884 € 941,884
1.2 Effected abroad - Actions carried out directly - Payments to a central body or other bodies	€ 18,539,051 € 15,399,702	€ 13,564,185 € 10,424,836
1.3 Advocacy	€ 3,139,349 € 112,745	€ 3,139,349 € 112,745
2 - COSTS OF FUNDRAISING	€ 1,909,462	€ 1,909,462
2.1 Costs of appeals to public generosity	€ 1,877,766	€ 1,877,766
2.2 Costs of raising other private funds		
2.3 Expenses related to seeking grants and other public support	€ 31,696	€ 31,696
3 - OPERATING COSTS	€ 2,434,911	€ 2,328,223
		€ 18,856,499
I - TOTAL EXPENDITURES FOR THE YEAR RECORDED IN THE INCOME STATEMENT	€ 24,331,681	
II - DEPRECIATION AND PROVISIONS	€ 1,059,303	
III - COMMITMENTS TO BE CARRIED OUT ON RESOURCES ALLOCATED	€ 11,141,058	
IV - SURPLUS RESOURCES FOR THE YEAR	€ 1,020,607	
V - OVERALL TOTAL	€ 37,552,649	
VI - Share of gross assets acquisitions this year, funded by resources collected from the public		€ 602,462
VII - Neutralization of depreciation of fixed assets, financed from the first application of the Regulation, by the funds collected from the public		€ 298,041
VIII - Total expenditures financed by funds collected from the public		€ 19,160,920

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

ALLOCATION OF EXPENDITURES 2014



83% was directed to the achievement of social tasks:

53% 2014 mission:

- ▶ France 4% €1,335,512
- ▶ International 49% €18,539,051
- ▶ Advocacy 0.3% €112,745

30%: social missions to be fulfilled:

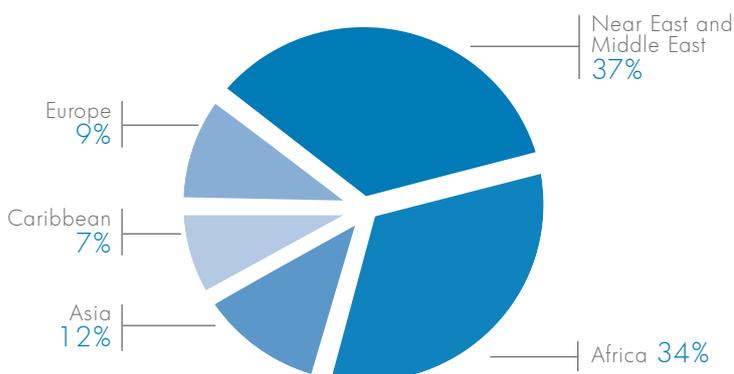
Funds committed from which SIF no longer takes any operating costs or fundraising costs. Most concerns funds received late in the year that have been incurred in the year.

- ▶ 5% were used in fundraising
- ▶ 7% were used to finance operating costs
- ▶ 5% relate to allocations to provisions and the year-end result

The costs of the missions in 2014 (53%), costs of fundraising expenses (5%) and costs of operations (7%) are the total spent in 2014, i.e. € 24 million.

SOCIAL MISSIONS

Social missions continue to develop and grow (+14%), increasing from €17,684,863 in 2013 to €19,987,308 in 2014, primarily in terms of international actions.



The **International** division continued its growth (+15% in 2014) with a total of 13 missions abroad for the year 2014. Apart from these 13 missions, we are working through other local partnerships, complementary to the presence or expertise of IRW. In parallel, work in partnership with IRW continues, according to the most relevant needs and priorities.

In **France**, our social welfare programmes continue, including the Day Relief Center in Massy, which has become our flagship programme of the moment.

In **advocacy**, for the fourth consecutive year, the SIF's «External Relations and Advocacy» unit, has engaged in awareness-raising and advocacy actions, fully integrated into our social missions. For these three axes of social missions (International, France and Advocacy), the expenditures presented include the costs of projects support, allocated in proportion to the budgets of programmes carried out in 2014. They include the employees at headquarters who were connected with carrying out the missions, logistics, implementation, monitoring and evaluation of the missions, translation of reports, bank charges for transfers for the execution of humanitarian programmes, etc.

FUNDRAISING EXPENSES

These are the «costs of appealing to public generosity» and «costs of seeking institutional funds.» They decreased by 22% in 2014. The objectives are to search for and to retain donors. This is what led us to build close ties with the public by organizing several events in different cities in France.

Information campaigns have also been set up to educate the general public about the activities of the association and inform the donor community about the actions made possible through their donations. These costs thus include calls for donations and the processing of them, radio ads, exhibitions, fairs, and costs of developing the related materials.

OPERATING COSTS

These include all expenses related to the operation of the structure and general services of SIF, such as administration, accounting, information technology, and the costs of the structure (rent, insurance, etc.). This year the operating expenses decreased by 13% despite the growth of our business.

19- Partnership with Islamic Relief Worldwide mainly for the orphans programme and seasonal food security programmes.

YEAR-END UNUSED ALLOCATED RESOURCES

When the funds allocated to a programme are too large to be used fully in the year they were received, they are kept in identifiable accounts to be used in accordance with the original will of donors and sponsors.

In 2014; these funds represented €11,141,058 or 39% of total collected donations, grants and private funds. The resources not deployed in the same year are put into dedicated funds, to be used later.

FOCUS ON PUBLIC GENEROSITY

SIF did not want to use breakdown criteria to identify the expenditures funded from private donations. Indeed, since SIF is essentially financed by public donations, expenditures from donations can easily be distinguished from others. Further forms of financing can include subsidies (depending on the agreements signed by the donors) or other sources (solidarity sales, financial products, etc.).

SHARE OF FUNDING DERIVED FROM PUBLIC GENEROSITY (PRIMARILY FROM DONATIONS)

Share for Social Missions	73,14%
Share for fundraising costs	100%
Share for operating costs	95,62%

For the sake of transparency, SIF did not seek any breakdown criteria but applied real distinctions.

FIXED ASSETS FINANCED THROUGH PUBLIC GENEROSITY

This section lets you know what, from the public's generosity, was spent in the year in addition to the expenditure listed above. These are investments or assets (gross amount : € 602,462) representing funds raised from the public in the course of 2014: redevelopment of premises, office equipment and computer equipment.

VALUATIONS IN KIND

For the 2014 financial year, SIF continued to benefit from substantial donations in kind which have enabled it to organize humanitarian distributions. The work of volunteers was also given a value for accounting purposes:

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

Social missions' expenditure corresponds mainly to the commitment of volunteers on programmes in France (social street-patrols, solidarity restaurant, etc.), and secondarily, humanitarian distributions of donations in kind, as follows:

COUNTRY	2014	2013	NATURE OF DONATIONS 2014
France	€44,491	€33,849	Non food products
Gaza	€8,446		Non food products
Philippines	€266		Non food products
Chad	€1,206		Non food products
OVERALL TOTAL	€54,408	€33,849	-

Volunteers also helped during major collection events to the tune of €42,108.

FINANCIAL REPORT

RESOURCES 2014

The resources here are detailed under the rules of the Account for Use of Resources (CER), which is more understandable than the income statement:

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
1 - RESOURCES COLLECTED FROM THE PUBLIC	€ 23,416,015	€ 23,416,015
1.1 Donations and legacies collected	€ 23,276,794	€ 23,276,794
- Non designated lifetime gifts	€ 6,697,005	€ 6,697,005
- Designated lifetime gifts	€ 16,579,789	€ 16,579,789
- Unrestricted bequests and other donations	€ 0	€ 0
- Bequests and other donations allocated		
1.2 Other items related to calls to public generosity	€ 139,221	€ 139,221
2 - OTHER PRIVATE FUNDS	€ 335,748	
3 - GRANTS & OTHER PUBLIC SUBSIDIES	€ 5,221,199	
4 - OTHER INCOMES	€ 465,588	
I - YEAR-END TOTAL RESOURCES AS PER INCOME STATEMENT	€ 29,438,550	
II - RECOVERY OF PROVISIONS	€ 59,000	
III - CARRYOVER OF UNUSED ALLOCATED RESOURCES FROM PREVIOUS FINANCIAL YEARS	€ 8,055,099	
IV - VARIATION OF DEDICATED FUNDS COLLECTED FROM THE PUBLIC (see table of dedicated funds)		€ -3,440,881
V - LACK OF RESOURCES AT YEAR-END	€ 0	
VI – OVERALL TOTAL	€ 37,552,649	€ 19,975,134
VI - Total expenses financed by funds collected from the public		€ 19,160,920
YEAR-END BALANCE OF NON-ALLOCATED AND UNUSED RESOURCES RAISED FROM THE PUBLIC		€ 3,583,444

SIF resources amounted to 37 million Euros for 2014.

RESOURCES DERIVED FROM PUBLIC GENEROSITY

These resources correspond almost entirely with private donations collected in France from individuals and associations: they increased from €20,966,311 in 2013 to €23,276,794 in 2014, an increase of 12%:

- Donations assigned to a project or a particular country increased from €14,219,191 in 2013 to €16,579,789 in 2014.
- The general fund increased from €6,639,561 in 2013 to €6,697,005 in 2014.

RESOURCES DERIVED FROM PUBLIC GENEROSITY AND USED IN 2014

In 2014, the proportion of resources collected from the public and spent that year represents only 46%, due to the record donations received, against 59% in 2013.

GRANTS AND OTHER PUBLIC SUBSIDIES

SIF, with increased operational capacity, continues to maintain close ties with donors. In particular, we received for our operations the support of 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).

So in order to deal with the Syrian crisis (in the Syria and Lebanon area) we were able to count on significant financial support from the United Nations High Commissioner for Refugees (UNHCR) and the European Commission (ECHO). Moreover, apart from emergencies, our donors also contribute funds to finance our development projects such as our projects related to the protection of children in the Palestinian Territory (West Bank) with funds from the European Commission (EuropeAid) and our schools rehabilitation projects in the Palestinian Territory (Gaza) with the funds of the Crisis Centre of the Ministry of Foreign and European Affairs (MAE).

Furthermore, the French Development Agency (AFD) continued its funding related to our water and sanitation projects in Chad. Thus, the total amount of subsidies continued to grow from €2,928,426 in 2013 to €5,221,199 in 2014. It represents 18% of total resources. SIF therefore continues to rely mainly on the generosity of our donors.

OTHER INCOMES

The other private funding of €335,748 relates to private donors such as Islamic Relief Belgium. As for the €465,588, they correspond particularly to foreign exchange gains from international missions and income from the real estate property of the association.

REALIZATION OF ALLOCATED RESOURCES UNUSED IN PREVIOUS YEAR-ENDS

Among the actions taken, €8,055,099 was funded by donations collected in previous years.

SURPLUS

The expenditure account [CER, Account for Use of Resources] shows a surplus of managed resources €1,020,607 in 2014 against €970,339 in 2013. In recent years, with encouraging financial-life indicators, the board proposes, apart from the donations of Awqafs to DOTASIF, to allocate the surplus mainly to free reserves.

FOCUS ON THE RESOURCES COLLECTED FROM THE PUBLIC

Since SIF has almost no resources except those that come from public generosity, we can take again the data from the «resources» column. The CER requires us mainly to calculate the balance of resources collected from the public which by year end had not been allocated or deployed. This balance is the amount arising from the generosity of the public free of any commitment (apart from the above restrictions related to Awqaf). This balance will be carried forward to the beginning of year N+1. For 2014, it is €3,583,444.



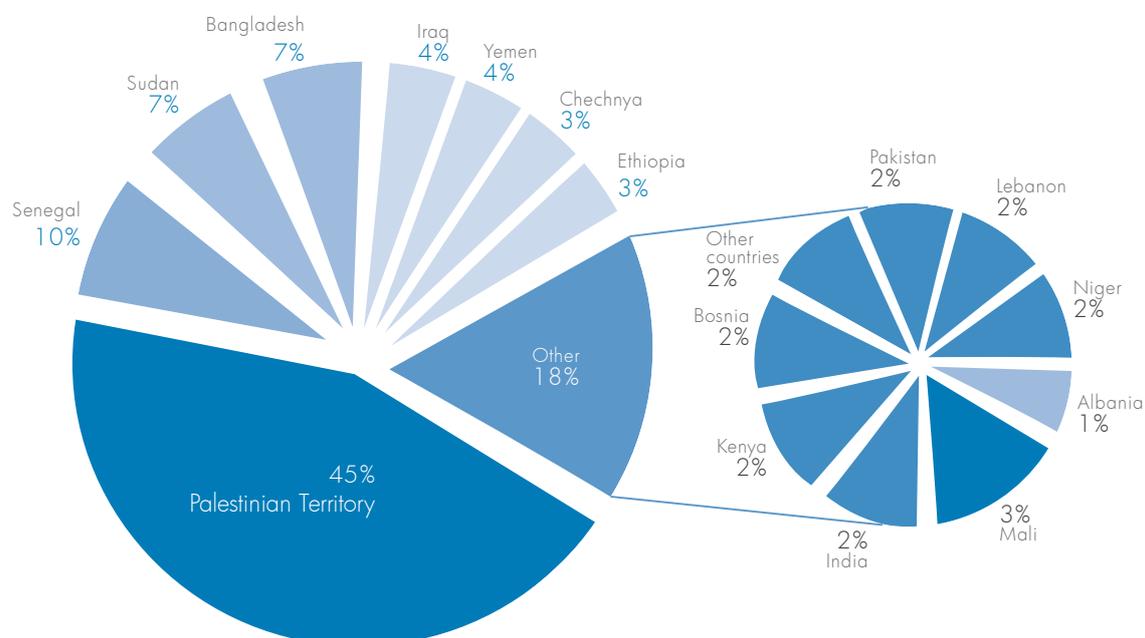
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SOCIAL MISSIONS OF SIF 2014 BY COUNTRY AND BY THEME

COUNTRY	AID AND FOOD SECURITY	WATER AND SANITATION	CHILDHOOD	EMERGENCY AND POST EMERGENCY	TOTAL
Palestinian Territory	€ 519,053	€ 17,075	€ 2,922,342	€ 576,296	€ 4,034,766
Syria	€ 136,012	€ 84,521	-	€ 3,110,789	€ 3,331,322
Pakistan	€ 719,644	€ 647,843	€ 253,258	€ 267,838	€ 1,888,584
Lebanon	€ 155,996	-	€ 68,021	€ 1,595,077	€ 1,819,094
Chad	€ 277,654	€ 1,104,514	-	€ 306,421	€ 1,688,589
Horn of Africa	€ 870,693	-	€ 93,461	-	€ 964,154
Senegal	€ 314,115	-	€ 457,914	€ 4,744	€ 776,772
Philippines	-	-	- € 9,885	€ 569,068	€ 559,183
Mali	€ 195,109	€ 33,587	€ 120,292	€ 108,932	€ 457,920
Sudan	€ 56,511	-	€ 331,507	-	€ 388,018
Morocco	€ 126,585	€ 173,688	€ 33	€ 75,947	€ 376,253
Bangladesh	€ 36,783	-	€ 320,276	-	€ 357,059
India	€ 150,745	-	€ 103,052	-	€ 253,797
Madagascar	€ 232,540	-	€ 1,140	-	€ 233,680
Niger	€ 141,022	-	€ 80,471	-	€ 221,493
Iraq	€ 22,600	-	€ 164,447	€ 17,108	€ 204,155
Ethiopia	€ 55,428	-	€ 143,292	-	€ 198,720
Yemen	-	-	€ 172,918	-	€ 172,918
Chechnya	-	-	€ 137,988	-	€ 137,988
Haiti	-	€ 53,363	-€ 501	€ 66,832	€ 119,693
Jordan	€ 64,617	-	€ 34,867	-	€ 99,484
Bosnia	-	-	€ 97,203	-	€ 97,203
Albania	-	-	€ 46,961	-	€ 46,961
Burma	€ 38,304	-	-	-	€ 38,304
Algeria	€ 1,686	-	€ 16,243	-	€ 17,929
Kosovo	-	-	€ 15,336	-	€ 15,336
Indonesia	-	-	€ 14,709	-	€ 14,709
Sri Lanka	-	-	€ 12,811	-	€ 12,811
Other countries	€ 6,960	-	€ 4,449	€ 746	€ 12,155
TOTAL	€ 4,122,057	€ 2,114,592	€ 5,602,605	€ 6,699,797	€ 18,539,051

France					€ 1,335,512
Advocacy					€ 112,745
OVERALL TOTAL					€ 19,987,308

ORPHANS SPONSORSHIP PROGRAMME WORLDWIDE



OUTLOOK AND FORECAST



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SIF AT THE HEART OF INTERNATIONAL ISSUES

The year 2015, European Development Year, will be a decisive stage in the field of international solidarity. We will mobilize our advocacy strengths to represent the voices of the most vulnerable at the World Water Forum in South Korea and apply all our weight to make sure that water is at the heart of discussions on the objectives of sustainable development and the negotiations on climate in the Conference of the Parties in Paris in December 2015 (COP 21).

In the Palestinian Territory also, we will continue to build partnerships with other humanitarian organizations to increase pressure on decision-makers to undertake to ensure the protection of civilians in Gaza and to respect international humanitarian law in the West Bank.

EXPANSION OF SOCIAL ACTIONS IN FRANCE

A solidarity food shop will be opened in Lyon. Located in the city centre, this place will help families in difficulty to acquire food and hygiene products for a price between 10% and 50% of their market value. The savings thus made are expected to fund a personal project a project or

repay debt. The project – fix your car, settle an unpaid bill, pay the school canteen, etc. – will be defined in advance with the social worker.

Also planned for 2015, the Couscous of Friendship will be established in Paris, echoing the oldest still active social programme of SIF in France: the Couscous of Friendship in Bordeaux, kept going since the creation of our association in 1991 by our volunteer and currently Deputy Secretary General of SIF, Khadija Oubrou: over 23 years serving the poor!

Our social actions in France are part of a citizen approach and promote living together. Helping others to get by without any discrimination; that's the message to convey to all our citizens, especially young people. It is also in this spirit that we value voluntary work, largely run by young people. They are first in line for most of our projects in France. It's our duty to trust them and give them the tools to be productive and to grow in France.

MULTI-YEAR PROJECTS WITH INTEGRATED LOGIC

Because a real project is reflected, realized and measured over several years, our programmes increasingly adopt this vision over the long term. Taking the time to build a project with a good knowledge of the needs of beneficiaries is a guarantee of success. This approach, already established in the Palestinian Territory through the child-related projects where students are tracked over several years, is spreading to other countries.

Integrated projects are a good example. One can speak of integrated projects once one combines several themes in a project. Such a project is no longer conceived on a single axis of intervention, but along several. For example, in Chad, the integrated approach helps support market gardening while promoting access to clean water, all accompanied by awareness sessions on hygiene. Senegal and Mali are planning to follow the same example in 2015.

A COMMUNICATION IN THE SPIRIT OF THE TIMES

Fundraising has a new face now, and we speak of e-fundraising and crowdfunding, to name just those two. In a hyper-connected world, it is vital to be in tune with the new means of communication, to be active and enjoy the benefits they offer. A continuous reporting of projects, quality videos, attractive images, bold testimony: these are all tools that enable us to ensure an increased presence on social networks.

We attach great importance to the respect and dignity of beneficiaries in the use made of images. The same applies to our ethical and moral responsibility. That's one of the challenges on which our teams are working, in a spirit of continuous improvement.

ACKNOWLEDGEMENTS

TO OUR DONORS AND VOLUNTEERS

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TO OUR PARTNERS

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ASSOCIATIVE PLATFORMS AND COORDINATION SPHERES OF WHICH SIF IS A MEMBER

Association of International Development Agencies (AIDA),
Coordination SUD,
Centre for Development Research and Information (Centre de Recherche et d'Information pour le Développement - CRID),
Coalition Eau,
Coordination Humanitaire et Développement (Humanitarian and Development Coordination - CHD),
Effet Papillon (Butterfly Effect),
Fédération des Associations de Réinsertion Sociale (FNARS),
France Générosités,
Lebanon Humanitarian INGO Forum (LHIF),
French Water Partnership (PFE),
International Solidarity Week (Semaine de la Solidarité Internationale - SSI),
Syrian INGO Regional Forum (SIRF),
Voluntary Organizations in Cooperation in Emergencies (VOICE).

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