



ANNUAL REPORT

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“My Lord, indeed I am, for whatever good
You would send down to me, in need.”

Surah al-Qasas (28:24)

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A MESSAGE FROM THE TEAM



MIDDLE EAST TEAM

"We extend our heartfelt thanks for your trust and generous support, which strengthens our work in difficult circumstances. Our teams operate in a volatile security environment, so we adapt with flexibility and caution, delivering activities in batches and across scattered locations. We prioritise the safety of our beneficiaries and staff above all else. We believe your donations are a blessed intercession from Lady Zainab (sa), restoring dignity, hope, and smiles. We remain committed to this mission with your partnership."

PAKISTAN TEAM

"In our region, many low-income families face ongoing struggles due to rising food prices, limited healthcare access, and seasonal hardship. Winter is especially difficult for widows, orphans, and daily-wage workers who lack basic resources for warmth and stability. Your support remains a lifeline, allowing us to provide urgent relief, sustain long-term projects, and respond quickly as needs arise. Thanks to your donations, we delivered food packs, clean water support, medical assistance, Ramadan relief, education support, and winter relief this year."

LEBANON TEAM

"Communities in Lebanon continue to face serious challenges, including limited access to vital services, economic instability, and heightened vulnerability among families striving to rebuild their lives following the latest unrest. Your support has been essential in helping us meet needs efficiently and ensure assistance reaches those who need it most. Thanks to your generosity, we have been able to provide targeted support and longer-term programmes, including humanitarian aid, educational support, healthcare support, and emergency assistance. These efforts have already improved the lives of many families."

INDIA TEAM

"Across communities in India, families face thirst, poverty, illness, and barriers to education. Through your generosity, borewells now provide clean water, cancer patients receive vital support, children can access schooling, fasting families were nourished in Ramadan al-Mubarak, and Eid al-Adha qurbani brought dignity to the poor. Your giving revives the mercy of Imam Ali (as) and Imam Husayn (as). May Allah accept your deeds, protect your families, expand your rizq, and grant you the shafa'a of the Ahlulbayt (as)."



KARBALA TEAM

"In Karbala, one of our most urgent challenges is supporting children with cancer and their families, who endure severe psychological and financial pressure. Thanks to donor support, we have been able to run regular recreational and psychological support programmes for these children and helping families feel they are not alone. We have seen a noticeable improvement in morale through activities such as the recent celebration for children with cancer. Over the past six months, more than 100 children and their families have directly benefited from these programmes."

NAJAF TEAM

"In Najaf, our team works to identify orphans, widows, and families living in remote areas, slums, and neglected alleyways. We collect and analyse data so support can be delivered with care and dignity. Since 2017, the branch has registered 1,393 families and 5,210 orphans, providing sustained support through multiple humanitarian and development programmes. Assistance goes beyond food, clothing, and shelter, including education and health support, funding for micro-projects, and strengthening identity and belonging. None of this is possible without your support."

YEMEN TEAM

"In Yemen, families continue to face devastating hardship after more than a decade of conflict and economic collapse. Many parents are struggling to secure the basics: food, healthcare, warmth, and a safe education for their children. Thanks to your support, families have received food baskets, children have been helped to continue their schooling, and young cancer patients have been given care and comfort. Your generosity has also enabled winter relief through coal and warm clothing, bringing safety to vulnerable households during the coldest months. Through Ramadan al-Mubarak support and Eid al-Adha qurbani, you have helped restore dignity and relief to those who have little left. Your giving reflects the mercy and generosity taught by Imam Ali (as) and Imam Husayn (as). May Allah accept your deeds, protect your loved ones, expand your rizq, and grant you the shafa'a of the Ahlulbayt (as)."



GLOBAL PARTNER VOICE

"By the grace of Allah, and thanks to your continued support, several humanitarian projects have been delivered in recent months, including Back to School initiatives, alongside medical and livelihood support for families in need. We have also prepared our winter response with guidance and approval from the team, so support can reach households as temperatures fall. Please accept our sincere appreciation for the trust you place in this work. We pray these services bring reward, goodness, and blessing in this world, and lasting success in the Hereafter."

OUR MISSION, VISION & VALUES



MISSION

The Zahra Trust is dedicated to alleviating hardships endured by those suffering from humanitarian crises, poverty, and famine across the world. Our mission is to provide essential, life-saving support while empowering individuals and communities to not only survive, but thrive with dignity, resilience, and long-term independence, reducing their reliance on aid over time.



VISION

A global community where every individual enjoys unrestricted access to life's basic necessities, lives with dignity and opportunity, and is empowered to become self-sufficient, while nurturing spiritual growth and a deeper connection to faith, purpose, and collective responsibility. We envision a world where sustainable change uplifts generations and strengthens the global ummah.



VALUES

Guided by the teachings of the Holy Household (as), The Zahra Trust is rooted in compassion, justice, and service. We aim to support people through our religious principles, upholding dignity, transparency, and accountability in all that we do, while serving humanity without discrimination and fostering unity across communities.

Since it was established in 2008, The Zahra Trust has provided millions of people across hundreds of communities throughout the world with vital relief and long-term development aid, responding to both immediate humanitarian needs and the root causes of poverty.

Driven by the virtues of Islam and inspired by the Holy Household (as), we aim to alleviate suffering, poverty, and disadvantage caused by conflict, natural disaster, and systemic discrimination, while upholding dignity and compassion in every intervention.

Our aim is to deliver aid that is impactful and sustainable, empowering individuals and communities to become self-sufficient, resilient, and independent, so they are no longer required to rely on ongoing aid and external assistance.

Through our expert teams on the ground across our areas of operation, we maintain a consistent presence year after year, enabling us to respond swiftly and effectively to those in urgent need while building trusted relationships within the communities we serve.



2025 IN NUMBERS

13,397,657

Total number of meals provided

6,775,340

meals provided through monthly food baskets

1,663,451

Beneficiaries received food aid

53,554,200

People have benefited from water wells (to date)

702,541

Clean water beneficiaries

400,000

Hygiene and sanitation beneficiaries

301,731

People provided with access to clean water

2,366,155

Total beneficiaries of homes built, restored and renovated

244

Water wells built

462,983

People received medical aid

72,750

Mothers, newborns and children supported

26,645

People received emergency aid



NUMBERS

27,800

Received winter aid

130,905

Winter aid items distributed

79,211

Received financial aid



451,096

Ramadan aid beneficiaries

5,829,060

Iftar meals distributed

86,453

Dhul Hijjah beneficiaries

67,768

Qurbani recipients

22,489

Received education and skills training support

2,357,784

People were supported in Muharram & Safar

1,536,560

Food items, drinks and water bottles distributed

400,000

People received medical aid during muharram & safar

411,811

Attended religious events



WHERE WE WORK

 **BANGLADESH**

 **KENYA**

 **BURKINA FASO**

 **LEBANON**

 **TANZANIA**

 **INDIA**

 **MYANMAR**

 **THAILAND**

 **IRAQ**

 **PAKISTAN**

 **YEMEN**



OUR IMPACT IN MOTION



JANUARY

We began the year by attending an Ahlulbait society event at King's University in London, where our team delivered a speech and hosted a stall, engaging with young community members and students to raise awareness about our work.



FEBRUARY

Our first-ever event in Germany took place to commemorate the Milad of Imam Husayn (as). This gathering brought together local supporters and marked an exciting expansion of our outreach in Europe.



AUGUST

We hosted a mowkeb-style stall in Harefield, representing The Zahra Trust by distributing water to visitors in the warm weather, reflecting the spirit of serving the pilgrims of Imam Husayn (as) during Arbaeen.



JULY

The Zahra Trust team took part in the Hyderi Arbaeen Walk, serving visitors in the same spirit as the pilgrims of Arbaeen. This was a moment to reconnect with Imam Husayn's legacy.



SEPTEMBER

In collaboration with Hand on Heart, volunteers packed and distributed school supplies to children in need. Supporters also participated in the Vitality 10K Run and the Big Half Marathon, raising awareness and funds for our ongoing projects.



OCTOBER

Global representatives from the trust attended the UMAA Convention in Canada, delivering an educational workshop to strengthen international partnerships and connect our work with diverse communities.



MARCH

Children and families participated in fun runs in Stanmore (North) and Hyderi (South), raising funds for water well projects. In Birmingham, our children's Hungry Caterpillar Walk supported essential Ramadan aid initiatives for families in need.



APRIL

Our Eid Bazaar brought together local vendors and community members to celebrate Eid while raising funds for our projects. Additionally, 75 dedicated hikers took part in a fundraising challenge for Lebanon, helping to provide vital aid to families affected by ongoing hardship



JUNE

Throughout Muharram, we visited centres worldwide to deliver impactful talks on our work and its global reach. We also had stalls to highlight our charitable initiatives and how communities can support them.



MAY

Over 110 runners from different communities took part in the Hackney Half Marathon, raising funds for a range of causes — from emergency aid to education and health projects.



NOVEMBER

The Zahra Trust maintained stall presence in centres across the UK for Fatimiya programmes, enabling engagement with different communities and increasing awareness of our charitable work.



DECEMBER

The Zahra Trust held a five-hour pickleball tournament in Toronto, Canada, helping raise awareness of our work through community-led sport and engagement.



LIVES PROTECTED

EMERGENCY SUPPORT FOR SURVIVAL & DIGNITY

The Zahra Trust's humanitarian work focuses on delivering essential assistance that supports survival and dignity. In areas affected by humanitarian emergencies, displacement and poverty, our life-saving aid reaches those facing the greatest risk. Each intervention is designed to protect lives, reduce immediate threats to health and safety, and uphold dignity during the most challenging circumstances.



Through a comprehensive range of life-saving programmes including Emergency Aid, support for hard to reach families, Health and Medical Aid, Maternal, Newborn and Child Health (MNCH), Housing and Shelter, Food and Water Aid, and urgent Winter Aid. We deliver integrated support that safeguards survival and enables recovery. Together, these programmes form the foundation of our life-saving response, ensuring that relief is not only immediate but part of a sustained effort to protect communities and restore hope.

EMERGENCY AID

Rapid response when every second counts

When emergencies strike, The Zahra Trust mobilises immediate assistance to protect lives and reduce harm. In 2025, our teams responded to crises across Lebanon, Pakistan and Yemen, delivering essential relief including food, shelter support, medical aid, hygiene items, bedding, and emergency financial assistance. Support also included heating supplies, blankets, mattresses, diapers, baby milk, and clothing - helping families meet urgent needs when access to safety and services was severely limited.

Shelter remained central to our response, supporting displaced families and households whose homes were damaged or destroyed through temporary accommodation and longer-term housing interventions to help them rebuild stability. Our emergency distributions included personal hygiene kits for children, vitamin packages for women and children, bedding sets for cold nights, and food ration packs for disaster-affected households such as Southern Punjab following severe flooding. These examples reflect the kind of support we provide whenever emergencies occur, adapting quickly to what communities need most in the moment.

Key Stats & Reach



26,645
People reached



10,000
People received medical care



51,750
Meals provided



5,000
Hygiene Kits provided



9,520
People received financial aid



Impact Reflection

Emergency aid lies at the heart of The Zahra Trust's humanitarian work. Each response demonstrates how swift action can preserve life and restore dignity, providing critical support when it is needed most.

WHEN THE WATER TOOK EVERYTHING: ZAHRA'S STORY

The flood arrived without warning, turning an ordinary day into a choice between escape and loss.

In Shigar District, Gilgit Baltistan, Zahra is a 45 year old widow raising two children on her own. Floodwater tore through her village and into her home, leaving no time to gather belongings or protect what mattered.

When the current eased, the house was gone, and so was everything inside it. Zahra and her children were left with only the clothes they were wearing.

With no safe shelter, no bedding, and very little food, the danger continued even after the water receded. Nights were the hardest, as Zahra tried to keep her children warm, fed, and well.

Through The Zahra Trust's Monsoon Flood Relief response in Gilgit Baltistan, Zahra received an emergency food parcel containing rice, flour, grains, cooking oil, sugar, salt, and tea. She also received a bedding set of two quilts, two mattresses, and two pillows.

The support brought food and warmth when Zahra needed it most. It gave her family a small return to safety and steadiness after days of uncertainty.

“ For the first time after the floods, we slept comfortably and had enough to eat.

Zahra's family was one of 140 families supported across Skardu, Shigar, Khaplu, and Kharmang. Timely aid could not undo what the flood took, but it helped families face the aftermath with dignity and reminded them they were not alone.



SUPPORT FOR HARD TO REACH FAMILIES

Reaching those often left behind

Across many humanitarian settings, some families remain persistently out of reach due to geography, insecurity, social exclusion, or systemic neglect. These households are often overlooked not because of a lack of need, but because access is complex, costly, or unsafe. The Zahra Trust is committed to ensuring assistance extends beyond easily accessible areas and reaches families in the hardest-to-reach locations, where needs are often greatest.



In 2025, our programmes prioritised support for hard-to-reach families facing compounded vulnerabilities, including those in remote and mountainous regions, informal settlements, and underserved rural areas, as well as communities experiencing exclusion linked to faith, ethnicity, or minority status. This included delivering humanitarian aid to isolated mountainous communities and reaching hard-to-access areas of Pakistan, including following flooding that further cut off already remote households. Alongside direct assistance, we also supported community-level protective measures, including safety improvements in shared spaces such as schools and places of worship, helping to strengthen protection and continuity of daily life in fragile environments.



Impact Reflection

Reaching hard to reach families lies at the heart of The Zahra Trust's commitment to equity and dignity. Our programmes demonstrate that with targeted action and local partnerships, even the most isolated communities can access essential support and protection.





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PAKISTAN | FEBRUARY 2025

HEALTH AND MEDICAL AID

Delivering care when it matters most

Health is the foundation of survival and recovery. In 2025, The Zahra Trust provided essential medical services and supplies across Iraq, Pakistan, Lebanon and other parts of the Middle East. Through hospital partnerships, targeted medical assistance, and frontline emergency response, we addressed urgent gaps in both primary and specialist treatment - helping families protect their wellbeing and restore stability.

Our support spanned a wide range of life-saving and dignity-restoring interventions for vulnerable families, widows, children, and people living with disabilities. Support included, but was not limited to:

- Treatment for life-threatening conditions, including support for cancer patients
- Specialist procedures and surgeries, such as cataract operations and thyroid surgery
- Emergency financial assistance for critical procedures, including life-saving heart surgery
- Post-operative care and essential medical costs to support recovery
- Long-term treatment and rehabilitation, including growth hormone treatment, psychological support, and occupational therapy
- Strengthening community-level healthcare through the provision of hospital oxygen systems
- First-aid and medical provisions for pilgrims during the Arbaeen pilgrimage
- Mobility and personal care support, including wheelchairs and continence supplies for girls living with disabilities, helping ensure comfort, inclusion, and dignity beyond clinical treatment

Key Stats & Reach

-  **436,280**
Medical aid beneficiaries
-  **25,001**
Public health supplies provided
-  **1,019**
Surgeries and procedures supported
-  **60**
People supported through disability & rehabilitation
-  **41**
Cancer treatments supported



Impact Reflection

Access to healthcare saves lives and restores dignity. The Zahra Trust will continue to expand medical partnerships and improve community health infrastructure in regions where access remains limited, ensuring that care reaches those who need it most.

STANDING BY HIM WHEN TREATMENT COULD NOT WAIT: HUSSEIN'S STORY

For nearly two years, Hussein weighed every radiotherapy session against what his family could manage.

Hussein is 34 years old and lives in Nabatieh. He is married with two young children and works as a security guard in a parking area, earning a modest income that barely covers his daily needs. After being diagnosed with gland cancer, he faced the pressure of illness alongside the responsibility to keep providing for his family.

Radiotherapy was essential, but treatment was difficult to maintain. Without reliable support, Hussein delayed care, aware that missed sessions could affect his recovery and leaving his household under constant pressure.

In May 2025, Hussein was at risk of having his radiotherapy interrupted. Through The Zahra Trust's Health and Medical Aid programme, he was supported under the 'Supporting Radiotherapy Costs for Cancer Patients' project in Nabatieh. Working in coordination with Al-Hokoumi Hospital, the project helped Hussein and 22 other patients stay on track with radiotherapy, easing the risk of delay at a moment when consistency mattered.

With this support, Hussein was able to resume and continue radiotherapy without interruption, easing pressure on his household and allowing him to focus on treatment.

“ Your support gave me treatment, strength, and hope. Thank you for standing by me when I needed it the most

Hussein was one of 23 patients supported to continue radiotherapy in Nabatieh in May 2025. When treatment cannot wait, timely support helps protect continuity of care and gives families the chance to keep going.



MATERNAL, NEWBORN AND CHILD HEALTH (MNCH)

Care That Begins Before Birth and Continues Beyond

In 2025, The Zahra Trust's maternal, newborn and child health initiatives focused on safeguarding mothers and children at every stage of care. We supported clinics and frontline health workers in countries such as Iraq, Lebanon and Pakistan through:

- Distribution of safe delivery kits
- C-section drapes
- Essential medical supplies
- Midwifery training programmes

Through targeted training programmes, we equipped local women with the knowledge, skills, and confidence to support safer pregnancies and deliveries. Alongside this, community-based education on maternal and child health strengthened awareness and encouraged earlier care-seeking. Together, these interventions improved the safety and quality of care during pregnancy and childbirth by tackling preventable causes of maternal and newborn illness and complications. By strengthening midwifery capacity and clinical readiness, our programmes supported safer deliveries and better early outcomes for mothers, newborns, and children.

Key Stats & Reach

 **20,000**
Vitamin packs for women & children

 **1,750**
Midwifery training

 **50,000**
Hygiene kits

 **1,000**
C-Section drapes



Impact Reflection

Maternal, newborn and child health lies at the heart of The Zahra Trust's commitment to protecting life and strengthening community wellbeing. Our programmes demonstrate how holistic frontline care can safeguard mothers and children at every stage - from pregnancy through early childhood.

WHEN SAFE BIRTH WAS NOT GUARANTEED: FIZZA'S STORY

When Fizza was told she needed an emergency caesarean, her fear was not only the surgery, it was whether it would be safe for her and her baby.

Fizza is 32 and lives in Islamabad. Displaced from her place of origin in Pakistan and with limited means, she arrived at hospital facing an urgent procedure she had not planned for.

Behind the scenes, the hospital was struggling with a serious pressure. Rising costs and tight budgets meant sterile caesarean section drapes, essential for infection control, were often in short supply. That shortage increased stress for staff, risk for patients, and could delay care when minutes mattered.

When Fizza was brought in for surgery, she could sense the urgency and the strain in the room. In emergency maternal care, a mother needs to trust that the basics of safety are in place, especially when she has no alternatives.

The Zahra Trust intervened through its MNCH and Health and Medical Aid programme by supplying 1,000 sterile caesarean section drapes for use specifically with poor and underprivileged patients. This practical and targeted input strengthened infection control and helped the hospital deliver safer care during emergency births.

For Fizza, the impact was immediate. Her operation was properly prepared with sterile equipment, carried out smoothly, and her recovery was better than she expected. Instead of being consumed by fear about hygiene and safety, she could focus on the safe arrival of her baby, and on healing.

“ Knowing the hospital had proper, clean caesarean section drapes gave me confidence that my surgery would be safe and hygienic

Those 1,000 drapes did not support one mother only, they helped protect many women facing emergency caesarean sections, reducing avoidable infection risk and helping staff provide care with greater confidence. This is what effective medical aid can look like, strengthening a system at the point where safety matters most, and protecting the lives and futures mothers carry.



SHELTER

Restoring safety and stability

Shelter provides more than a roof overhead. It restores a sense of safety, dignity, and belonging. In 2025, The Zahra Trust supported families affected by conflict, displacement, and disaster across Iraq, Pakistan, and other parts of the Middle East through a mix of emergency shelter and longer-term recovery.

Our shelter work included both full housing support and practical assistance that made existing homes safe and liveable. This included the construction of residential houses for homeless families, shelter support for Afghan refugees, housing deposit, and security deposit assistance to help families secure stable accommodation.

We also delivered home renovation and maintenance support for vulnerable households - this included critical repairs and upgrades. We provided home equipment aid through essential appliances and electrical items such as refrigerator-freezer units and air conditioning where urgently needed, and other long-lasting household appliances. Alongside this, we supported infrastructure initiatives for orphans and communities by completing unfinished homes and carrying out essential structural repairs, while responding to urgent needs through emergency sanitation, bathroom restoration, and reconstruction for flood-affected households.

Each shelter intervention helped families move from instability to security - creating safer home environments where they could begin to recover, rebuild, and plan for the future.

Key Stats & Reach



2,141
Beneficiaries supported



91
Homes built



Impact Reflection

Restoring shelter is a first step toward restoring dignity. The Zahra Trust will continue to expand transitional housing and community rebuilding initiatives that allow displaced families to regain safety and stability after loss.

FROM FEAR AT NIGHT TO SAFETY IN HER OWN HOME: SADIYA'S STORY

No one should have to fall asleep afraid of the place meant to protect them.

Sadiya is 45, a widow from Najaf, raising three children alone with no safety net to lean on. One of her sons was born with nerve damage and needs constant care, adding to the daily strain of survival.

The family was living in severe poverty in a home that was barely shelter. The building was so run down that rats infested the space and Sadiya was bitten as she slept. Dust and unsanitary conditions made daily life exhausting, and the heat of Iraq's summers only intensified the hardship. What should have been a place of rest became a source of fear and isolation. With each day, the instability of their living conditions deepened the pressure on Sadiya as she tried to protect her children while managing care needs with little support.

When The Zahra Trust learned of Sadiya's situation - urgent action was taken. Through donor support, Sadiya was able to purchase a secure, stable home. Additional support provided essential appliances to make the house liveable, including a counter, cooker, washing machine, and fan, and the family continues to receive food and clothing support as they rebuild.

For Sadiya, this was life-changing. She now lives in a clean and safe environment where her children can grow without fear, and where she can focus on caregiving without the constant threat of unsafe conditions. Home ownership has brought stability and restored a sense of dignity - helping her feel part of her community again.

“ I am unable to thank you, and no matter how much I speak, I will not be able to thank them enough. May Allah (swt) save them now and in the hereafter. You have done me a great favour. Without your efforts and follow up, I would not have achieved my dream of owning a house, receiving visitors, and serving Imam Hussain (as). ”



FOOD AND WATER AID

Nourishment that sustains life

Reliable meals and safe water are the first step towards stability. In 2025, The Zahra Trust distributed food parcels, supported community kitchens, and implemented clean water projects across 13 countries.

Food assistance helped families meet immediate needs and stabilise daily life - particularly during periods of crisis. Alongside this, water access remained a critical priority. Our programmes supported safe drinking water through a mix of new infrastructure and upgrades, including drilling and installing drinking water wells, expanding borewell access for vulnerable communities, and constructing water storage systems to help households manage supply in remote areas.

We also strengthened existing services through improved filtration and water treatment systems, alongside essential sanitation works that protect health and reduce contamination risks. Across all locations where we operate, ensuring access to safe, reliable water remains central to our work. Through sustainable solar and electric water wells, filtration systems, and desalination projects, we help protect communities from waterborne disease and support healthier, more dignified daily life for years to come, including for refugee families and other at-risk households.

Key Stats & Reach



1,663,451
People reached



10,431,581
Meals provided



702,541
People received
access to clean water



Impact Reflection

Access to food and water remains one of the most urgent humanitarian needs. The Zahra Trust continues to prioritise sustainable solutions, from water well construction to long-term food security programmes, ensuring long-term nourishment and stability for vulnerable families.

FROM RATIONING MEALS TO WEEKS OF FOOD SECURITY: HAMIDA'S STORY

Some evenings, Hamida's hardest task was not cooking. It was deciding how little she could serve, and still make it last.

Hamida is 48 and lives in Sana'a, Yemen. Seven years ago, her husband died of cancer. He had worked as a daily wage labourer, and when he passed away, the family's only income disappeared. Since then, Hamida has cared for her orphaned children alone.

As prices rose beyond reach for many families, even basic needs became uncertain. Food and medication were often difficult to secure, and there were times when Hamida struggled to provide enough meals while worrying about her children's health and wellbeing.

For Hamida, the problem was immediate and relentless. There was not enough food in the home, and no reliable way to restock it. Each day became a calculation - what can be bought, what must be postponed, and what the children will have to go without.

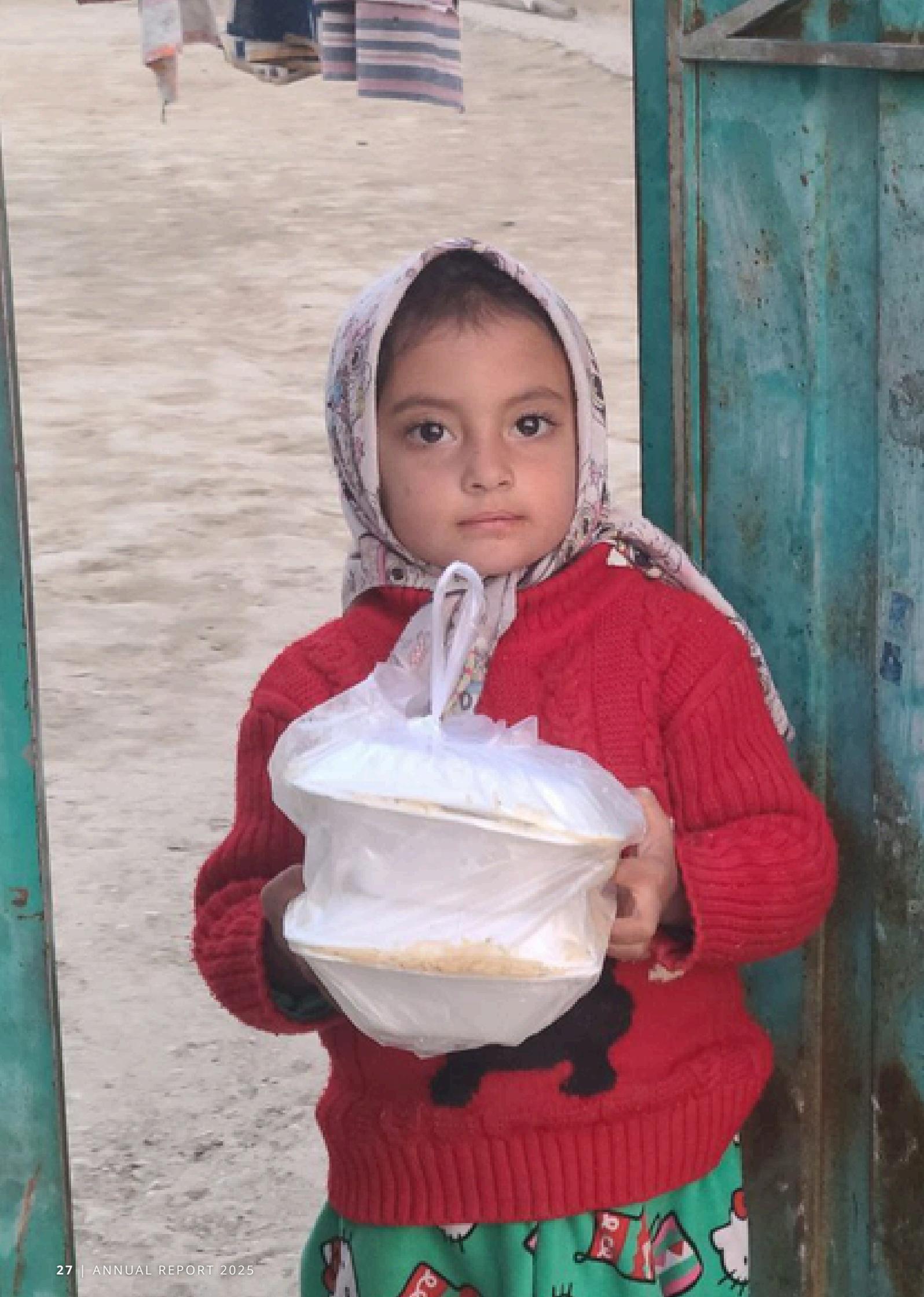
Support arrived through The Zahra Trust with a clear purpose, to restore food security in the home during Shahr Ramadan, when families are often already exhausted. Hamida received a food basket containing essential staples, including rice, flour, sugar, cooking oil, and powdered milk - enough to nourish her family for several weeks.

The impact went beyond the food itself. With meals secured, Hamida could stop rationing every plate and reduce the need to borrow or go without. What little money remained could be directed towards other urgent needs, including medication and basic household costs. Most importantly, her children could eat consistently, protecting their health and giving the household a rare feeling of steadiness.

The Zahra Trust's support is guided by ongoing assessment, so assistance is directed to families based on need as circumstances change. For Hamida, that meant being seen, not as a number, but as a mother carrying the full weight of survival, and receiving timely help that met the reality in her home.

In Yemen, Hamida's basket was part of a wider Ramadan response that distributed 20,000 food parcels. Her story is one household within that effort, showing how targeted support can relieve immediate pressure, protect dignity, and help families hold on through the hardest weeks of the year.







WINTER AID

Warmth and protection through the coldest months

Winter can be life-threatening for families already struggling to survive. In 2025, The Zahra Trust provided winter relief across Iraq, Lebanon, Pakistan, Yemen, and other parts of the Middle East through the distribution of blankets, heating fuel, fuel stoves, warm clothing, and essential food assistance.

Support prioritised families in neglected, hard-to-reach communities, including high-altitude areas where freezing temperatures arrive early and remain severe. This included support delivered in Parachinar in Kurram District, as well as winter distributions in areas such as Sar-e Pol, alongside other vulnerable locations where families face harsh conditions with limited resources. Our response focused on protecting children, women, older people, and other at-risk households from cold-related illness by helping them stay warm at home and meet basic daily needs throughout the winter months.

Key Stats & Reach



27,800

Beneficiaries supported



123,000

Meals distributed



7,905

Individuals received winter essentials



This seasonal relief helped safeguard health, preserve dignity, and reduce winter-related risks for families facing prolonged hardship, ensuring they were not left to endure the cold alone.

Impact Reflection

Seasonal aid continues to save lives year after year. The Zahra Trust will build on its regional partnerships to expand outreach and deliver winter relief earlier in the season, ensuring that vulnerable families are prepared before the coldest months arrive.

SLEEPING WARM THROUGH WINTER: DUAA'S STORY

In Sana'a, winter nights can feel endless when a child does not have what they need to stay warm. Dua'a is six years old and lives in Sana'a, Yemen with her brother and their aunt. Three years ago the girls lost both parents and were taken in by their aunt, who is raising them with very limited income and resources.

Without regular support, daily needs are extremely hard to secure. Clothing and school supplies are often out of reach, and their living situation remains fragile. Any occasional help from relatives or neighbours is not enough to keep up with what two growing children need.

As the winter months approached, Dua'a and her family began to worry. In an under-resourced house, cold nights can quickly become illness, missed school, and weeks of setback, especially for children already carrying grief. Dua'a and her brother had no proper winter essentials, and no six-year-old should have to face a night wondering if she will be warm enough to sleep.

In December, The Zahra Trust reached Dua'a's family through its Winter Distribution programme and provided winter blankets and essentials for the children. This was targeted seasonal support, designed to reduce risk through the coldest weeks with practical warmth they could rely on each night.



For Dua'a, the impact was felt in the most basic place - sleep. The blankets meant she and her brother could lie down without shivering, breathe more easily, and get through the night safely. It reduced the risk of cold-related illness that can quickly spiral into medical costs, missed learning, and deeper hardship for a household already stretched. She also noticed the change in her aunt at bedtime. There was less rushing and less worry, and the siblings were put down to sleep with a little more calm, knowing they would be warmer through the night.

Across Sana'a winter aid supported 2,000 people facing hardship. Dua'a's story was one child within that effort, showing how timely winter support could prevent avoidable sickness, reduce disruption to schooling, and protect families who have already endured too much.







DIGNITY RESTORED

SAFETY, DIGNITY & RESILIENCE FOR VULNERABLE FAMILIES

Restoring dignity is at the heart of The Zahra Trust's mission. Beyond emergency relief, our work focuses on rebuilding the lives of those who have endured loss, instability, and hardship. Across several countries, vulnerable people and families, particularly orphans, widows, and survivors of trauma, face complex challenges that extend far beyond material needs.



In 2025, our programmes supported vulnerable people and families through long-term care and practical assistance that helped restore independence and self-worth. Through Orphan and Vulnerable Child Support, Widow Support, Clothing Support, and Trauma Counselling, we provided consistent, tailored support at every stage of recovery, helping strengthen the safety, wellbeing, and resilience of those most at risk. Together, these efforts form a pathway from survival to stability, ensuring that families not only recover but thrive with dignity and hope.

ORPHAN AND VULNERABLE CHILD SUPPORT

Building brighter futures through care and compassion

Children who lose one or both parents are among the most vulnerable members of society. Through our year-round work, The Zahra Trust reached orphaned and vulnerable children across Yemen, Iraq, Pakistan, Lebanon, and other parts of the Middle East, helping them access education, nutrition, healthcare, and emotional care.

Through community sponsorship and direct assistance, we worked to safeguard their right to safe and healthy development, meeting immediate needs while laying foundations for long-term wellbeing and opportunity. Alongside essential support, we prioritised inclusion, dignity, and a sense of joy and belonging.

This included:

- Safe and secure housing
- Access to education, school fees, uniforms, supplies, and transport
- Psychosocial support, counselling, and trauma-informed activities
- Healthcare access, medication, immunisations, and disability support
- Clean water, sanitation and hygiene support at home and in schools
- Winterisation and clothing, including dignity kits and seasonal essentials
- Skills development, tutoring, and life-skills programmes for older children
- Safe spaces, recreation, and community activities that build confidence and belonging
- Support for children living with disabilities (mobility aids, and inclusive education)
- Spiritual development, including age-appropriate Islamic learning, mentorship, and opportunities to practice faith in a safe, nurturing environment
- Celebration of key Islamic occasions, creating joyful moments through gatherings, gifts, and activities that strengthen identity, belonging, and hope



Investing in children's wellbeing is an investment in the future. Through continued sponsorship and holistic care, The Zahra Trust will expand child-focused initiatives that strengthen families, promote education, and ensure every child grows up with dignity and hope.

Impact Reflection

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WIDOW SUPPORT

Supporting women to rebuild their lives

Widows often face economic and social marginalisation that leaves them unable to provide for their families. During the year, The Zahra Trust supported widows in multiple communities through a range of practical and dignity-focused assistance, alongside opportunities to rebuild longer term stability. By combining humanitarian support with empowerment focused interventions, we helped women strengthen their resilience and move towards greater independence.

This support included:

- Financial aid for essential household needs such as rent, food, bills and other urgent family expenses
- Essential monthly food parcels
- Seasonal in-kind assistance including essential household appliances such as heaters in winter and fans in summer.
- Clothing distribution including winter clothing and Eid clothing
- Critical medical support such as cataract and other eye surgeries.

We also created pathways to self-reliance through skills and livelihoods support, including:



Home maintenance, construction, and rebuilding for widows living in unsafe conditions



Sewing training and sewing machine support grants



Small businesses such as salons, grocery stores and kiosks, enabling independent income.

Alongside this practical assistance, we prioritised inclusion and wellbeing through Widowed Mothers Honouring events and Eid celebrations, helping widows feel seen and valued, including mothers raising children with special needs.



Impact Reflection

Widow empowerment programmes remain central to our mission of restoring dignity. Through economic inclusion and targeted support, The Zahra Trust continues to help women lead secure and independent lives, contributing to stronger and more resilient communities.

FROM FADING EYESIGHT TO SEEING CLEARLY AGAIN: KAFI'S STORY

At the eye clinic in Najaf, Kafi finally learned why the world in front of her had been fading. Kafi is 51, a widow from Najaf, supporting a large household that includes her children and grandchildren. Since her husband died of liver cancer in 2014, she has carried the responsibility alone.

Over the years, Kafi's vision began to blur. Diabetes triggered severe cataracts in both eyes, making everyday tasks dangerous and exhausting such as cooking, sewing, and even moving safely around her home. As her sight worsened, the fear of permanent blindness grew.

The Zahra Trust's medical aid work is designed to remove barriers that stop vulnerable people accessing essential care. Kafi attended a free eye clinic in Najaf supported by The Zahra Trust and delivered with dedicated volunteers. Kafi was assessed and diagnosed with cataracts in both eyes. Her case was escalated to The Zahra Trust team, who recognised the urgency and moved her quickly from diagnosis to treatment.

Within weeks, Kafi underwent two cataract surgeries at Imam Ali Eye Hospital and received the vision-restoring lenses she needed to regain her sight. The intervention was swift and practical, and it prevented a treatable condition from becoming lifelong disability.

“ By the grace of Allah (swt), you saved me from my eye disease developing into permanent blindness. Now I can read the Holy Qur'an, and I can thread a sewing needle

Today, Kafi's sight is restored. She cooks confidently for her family, reads Qur'an each morning, and sews clothes for her grandchildren. For a mother holding a household together, being able to see clearly again means safety at home, dignity in daily life, and independence that was slipping away.

With a clear focus on widows living in vulnerability, The Zahra Trust ensured women who are often last in line for care could access safe, timely treatment. In total, 180 people were supported through the camp, including 57 orphan children and 123 adults, and one additional eye surgery (PPD(OD) + Tyalia(OS)) was completed.

This reflects a wider commitment to delivering vital medical care on the ground, helping vulnerable families access treatment that would otherwise be out of reach.



CLOTHING SUPPORT

Restoring self-worth through simple acts of care

Access to clean clothing and hygiene essentials is fundamental to human dignity. In response to ongoing needs, The Zahra Trust distributed clothing, hygiene packs, and essential household items to vulnerable families including orphans and widows, who were facing hardship across Iraq, Pakistan, Lebanon, Yemen and other parts of the Middle East. These efforts also reached orphans, widows, and displaced individuals who had lost their possessions due to crisis or natural disasters, ensuring families could maintain dignity in everyday life.

- Eid clothing distributions, helping children and families celebrate with confidence and dignity
- Winter clothing distributions, providing warm essentials to protect families during colder months
- Hygiene kit distributions for children from vulnerable or displaced families, supporting cleanliness, wellbeing, and a sense of being seen and cared for
- Essential household items, including bedding, blankets, mattresses, and basic kitchenware to restore comfort at home
- Seasonal in-kind assistance, including heaters in winter and fans during extreme heat
- Dignity items for women and girls, such as sanitary products and personal care essentials
- School-ready essentials, such as bags, stationery, uniform and shoes to help children attend confidently
- Support for people living with disabilities, including mobility aids and personal care items where needed
- Emergency replacement items for displaced families, such as clothing sets and basic home supplies after loss or displacement



Impact Reflection

Even the simplest form of support can restore confidence and a sense of stability. The Zahra Trust will continue expanding clothing and hygiene distribution to ensure every individual has access to essentials that support their wellbeing.

FINDING JOY IN EID: ABDULKHALIQ'S STORY

AbdulKhaliq learned early how to go without, so his family could get through another day. AbdulKhaliq is 13 and lives in Kabul. His father passed away five years ago, and since then his mother has cared for three children alone, earning a modest income through embroidery and spinning.

Food insecurity, poverty, and emotional strain shape daily life, and during Eid al-Adha the gap feels sharper. While other children prepare for the day in new clothes, AbdulKhaliq and his siblings have none, and their mother cannot afford to buy them.

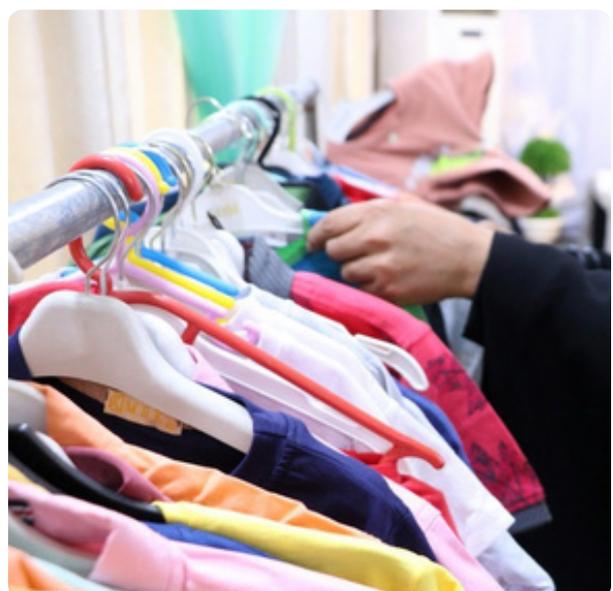
That means Eid arrives with a quiet pain, wanting to join in, but feeling different before the day has even begun.

Through The Zahra Trust's Eid al-Adha 2025 campaign in Kabul, AbdulKhaliq received new clothing as part of an Eid distribution for orphaned and vulnerable children. The aim was simple and specific, to help children celebrate with dignity, without being marked out by hardship.

With new clothes, AbdulKhaliq could attend Eid prayers and take part in celebrations with greater confidence and a sense of belonging. For a child who is used to stepping back, it is a rare moment of being able to stand alongside others, not apart.

“ My siblings and I didn't have new clothes for this Eid. My mother couldn't afford to buy any and we felt sad, but we didn't want to tell her

In 2025, The Zahra Trust supported 12489 orphans, vulnerable children and families with Eid gifts, clothing, and celebrations. AbdulKhaliq's story shows how a simple, timely gift could restore dignity, ease pressure on a struggling parent, and let a child feel included in the moments that matter most.



TRAUMA COUNSELLING

Healing minds and rebuilding hope

The effects of trauma can persist long after physical safety is restored. As part of our commitment to holistic recovery, The Zahra Trust provided trauma counselling and psychosocial support to individuals and families affected by conflict, loss, and displacement in Iraq, Lebanon and Yemen. Delivered through trained counsellors and community sessions, this support helped participants process grief, manage anxiety, and regain emotional balance. By addressing psychological wellbeing, we helped communities recover not only their stability but also their sense of hope.

CASE STUDY: HEALING THE HEART OF A YOUNG ORPHAN

One day, Ali stopped being the loud child full of confidence.

Ali is seven years old and lives in Nabatieh, Lebanon. After losing his father at a young age, he struggled with grief that was deepened by the trauma of war and displacement, leaving him anxious and withdrawn.

At school, trembling hands, sudden outbursts, and long moments of silence began to replace the confidence he once had in class. Lessons he used to enjoy became a struggle, and at home his mother watched as her cheerful little boy grew quiet and distant.

For years, Ali's pain went untreated. His family could offer love and protection, but not the professional support he needed to process what he had been through.

That changed when Ali joined The Zahra Trust's Psychological and Emotional Support Programme. Through therapy sessions focused on emotional healing, communication, and rebuilding self confidence, he was given a safe space to express his feelings and begin to recover.

Over time, Ali started smiling again, joining group activities, and sharing stories about his father, something he had not been able to do before. His teachers described him as more focused and eager to learn, and his mother saw his laughter return.



“My child is smiling and communicating freely for the first time in years. He regained his childhood through these sessions. Thank you for giving us hope again, his mother shared.”

Ali's story is one child within a wider effort to support children affected by conflict and displacement through psychosocial care. Following the assessment, Ali received regular psychological and occupational therapy of two sessions per week for over three months, helping ensure continuity of care and steady progress. It does not erase what a child has endured, but it can help them feel safe enough to reconnect, to learn, and to find their voice again.

Impact Reflection

True recovery requires healing both body and mind. The Zahra Trust will continue strengthening mental health services and community support networks to ensure that survivors of trauma receive the care and compassion they need to rebuild their lives.



JEWELLERY MAKING WORKSHOP
IRAQ | APRIL 2025

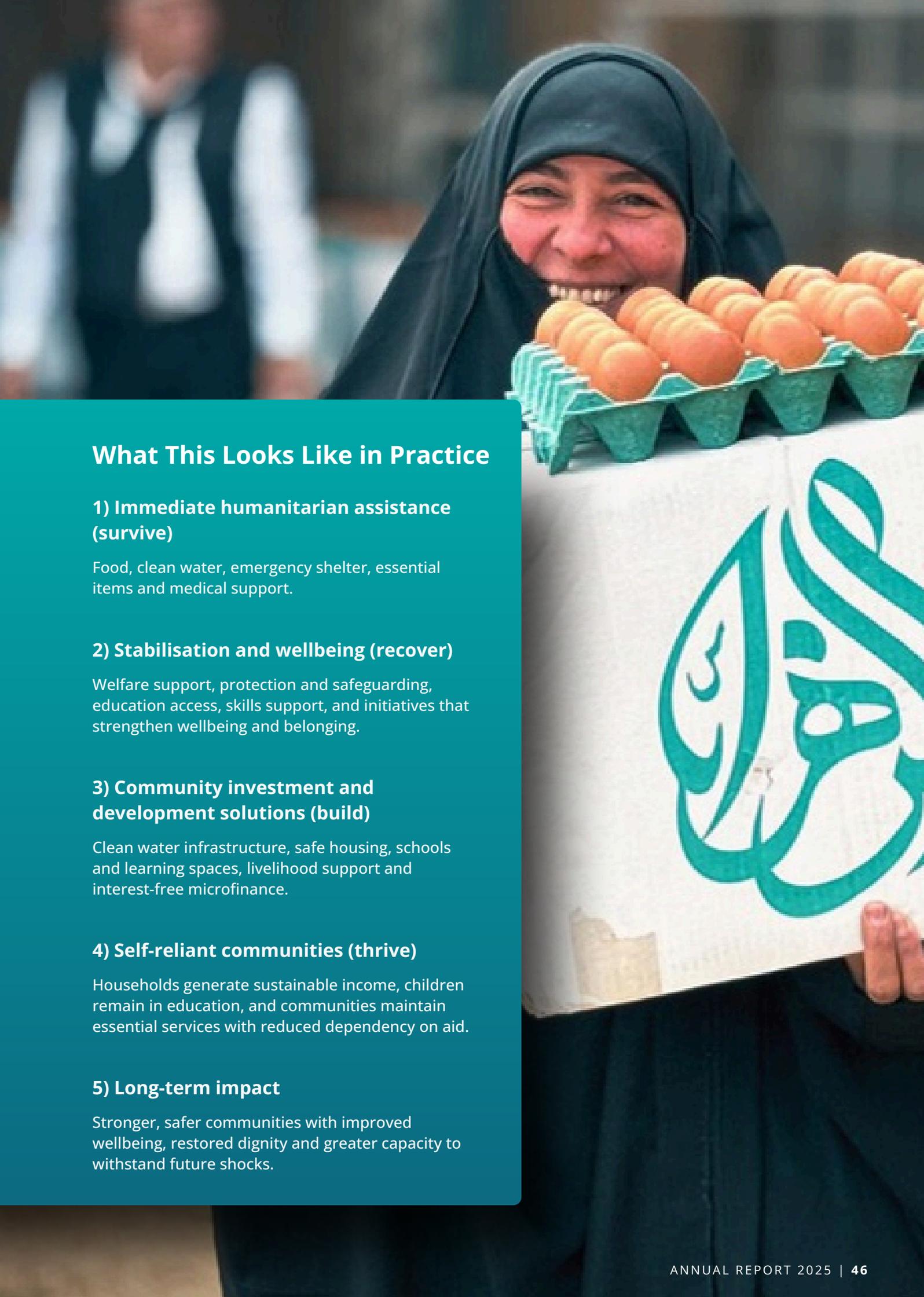
THEORY OF CHANGE

The Zahra Trust follows a clear pathway from crisis response to long-term stability. We begin by meeting urgent humanitarian needs so families can survive hardship with dignity through essentials such as food, clean water, shelter, and medical care. We then support households to regain stability by reducing the pressures that keep people trapped in vulnerability through welfare support, access to education and skills, and programmes that strengthen wellbeing and belonging, particularly for women and children. From there, we invest in long-term community solutions such as clean water systems, safe housing, livelihood pathways and microfinance, and community spaces that enable people to learn, heal, and rebuild.

Over time, as families gain the ability to earn, sustain, and plan for the future, reliance on aid reduces. Our long-term goal is communities that are safer, healthier and more self-sufficient, where families can thrive without the need of ongoing support.

OUR PATHWAY TO IMPACT





What This Looks Like in Practice

1) Immediate humanitarian assistance (survive)

Food, clean water, emergency shelter, essential items and medical support.

2) Stabilisation and wellbeing (recover)

Welfare support, protection and safeguarding, education access, skills support, and initiatives that strengthen wellbeing and belonging.

3) Community investment and development solutions (build)

Clean water infrastructure, safe housing, schools and learning spaces, livelihood support and interest-free microfinance.

4) Self-reliant communities (thrive)

Households generate sustainable income, children remain in education, and communities maintain essential services with reduced dependency on aid.

5) Long-term impact

Stronger, safer communities with improved wellbeing, restored dignity and greater capacity to withstand future shocks.



FUTURES BUILT

EDUCATION AND LIVELIHOODS FOR GENERATIONAL CHANGE

Education and livelihoods form the bridge from aid to independence. The Zahra Trust's programmes are designed to give individuals the tools and opportunities to break the cycle of poverty and create lasting change within their families and communities.



Over the reporting period, our focus on education, skills development, and economic empowerment continued to transform vulnerability into resilience. From supporting schools and vocational centres to expanding microfinance and community enterprise initiatives, we invest in people's ability to build secure, self-sustaining futures. Each project contributes to a wider vision of generational progress, where access to learning and livelihoods helps individuals move beyond survival and towards independence, stability, and hope.

EDUCATION AND SKILLS TRAINING

Learning as the foundation for independence

The Zahra Trust believes that education is one of the strongest pathways out of poverty. Across Pakistan, Iraq, Lebanon and other parts of the Middle East, we supported vulnerable children, orphans and disadvantaged learners with access to schooling, skills development and higher education support. By removing financial and practical barriers, we help individuals build knowledge, confidence and sustainable livelihoods.

Key Stats & Reach



22,489

Beneficiaries reached



20,441

People received educational support



2,096

People received skills training support

Education support included:

- **Early years care in Najaf:** A nursery for orphaned children, providing transport, meals, learning materials and a structured curriculum, alongside child-centred milestones such as visits and graduation celebrations - easing childcare pressures on widowed mothers.
- **Schools and learning centres:** Safe, supportive educational environments in Karbala, Kabul and Helmand, combining academic learning with values-based development.
- **Access to education:** Support with school fees, university registration and essential study costs, plus safe transport to reduce dropout risk and keep children learning.
- **Language learning:** Structured English and French classes and clubs for children aged 6 to 17, including orphans and children from marginalised families - strengthening integration and future opportunities.

Skills training included:

- **Medical and care training:** A six-month maternal and infant care midwifery programme in Kabul for girls forced to leave school. Nursing and midwifery training in Chiniot, Pakistan aligned with WHO standards.
- **First aid training:** Certified courses for women and university students, building emergency response skills and strengthening community support, including during Arbaeen.
- **Seasonal skills programs:** School-holiday learning that combines vocational skills such as sewing, knitting, confectionery-making, and basic computing with academic and Qur'an support, building confidence for widows, orphans, and underprivileged families.
- **Technical and vocational training:** Practical trades such as mobile repair, home appliance repair, mechanical skills and sewing to create income pathways.
- **Digital literacy:** ICDL computer training, with laptop provision for orphaned students to support online learning and improve employability.

Impact Reflection

Education opens the door to opportunity. The Zahra Trust will continue to expand its training and education initiatives so that more people can access the knowledge and skills needed to create sustainable livelihoods.

EMPOWERING VOLUNTEERS THROUGH FIRST AID TRAINING

In the middle of Arbaeen, Ali found himself supporting a visitor who had collapsed.

In July 2025, The Zahra Trust, through its Diwaniyah branch, organised a specialised first aid workshop in collaboration with Al-Qadisiyah University's College of Pharmacy. The training aimed to equip young healthcare students with practical skills to provide immediate assistance to pilgrims during the Arbaeen pilgrimage of Imam Husayn (as).

Ali, a nursing graduate, joined the workshop because he lacked the practical knowledge and confidence to intervene in emergencies. He wanted to be able to respond correctly when someone needed urgent help.

The training covered essential skills including administering injections, inserting cannulas, drawing blood, suturing wounds, managing vital signs, and giving medications intravenously.

During Arbaeen, Ali applied what he learned when a visitor collapsed due to low blood pressure after skipping breakfast. He elevated the visitor's legs, administered a saline solution, provided a compensatory meal, and ensured proper hydration. The visitor recovered fully and continued the pilgrimage safely.

“ On behalf of myself and my fellow trainees, I extend sincere thanks and appreciation to The Zahra Trust for their dedication, patience, and for equipping us with valuable knowledge. We are now ready to serve our community during humanitarian events

This workshop shows how skills training can strengthen community readiness during large humanitarian gatherings, helping volunteers provide timely support to pilgrims when it is needed most.





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BACK TO SCHOOL PROGRAMMES

Removing financial barriers to education

The Zahra Trust's Back to School programmes help children return to class without the financial strain that often forces families to delay enrolment, miss attendance, or rely on child labour. By providing essential items and targeted practical support, we help pupils start the term equipped, confident and ready to learn.



Key Stats & Reach



2,913

People reached



2,463

Uniforms provided



2,813

Backpacks and stationery provided

Our support included:

- **School essentials:** Backpacks, stationery, uniforms and transport support where needed.
- **University support for older students:** Registration fees and essential study costs for orphaned students.
- **Wellbeing and encouragement:** Providing children with birthday gifts and graduation celebrations to reinforce motivation and help sustain their participation in school..
- **Assistance for displaced and deprived communities:** Supporting migrant students and learners in underserved areas, including targeted education access support.
- **Comprehensive nursery support in Najaf:** Covering fees and daily essentials such as stationery, school trips, transport, meals and snacks.



Impact Reflection

When families are not forced to choose between schooling and survival costs, children are more likely to attend consistently and stay on track. Our Back to School programme gives students a fair start and protects their right to learn.

ECONOMIC DEVELOPMENT INITIATIVES

Empowering people through opportunity

The Zahra Trust supports vulnerable individuals and families to achieve financial independence through livelihood support and microfinance. By investing in small businesses and income-generating assets, we help households move from short-term assistance towards stable livelihoods with regular incomes. Where microfinance is used, support is provided through interest-free, manageable repayments that enable families to grow ownership over time. As repayments are made, funds are reinvested to support other households, creating a revolving cycle of opportunity that extends impact to more people.

This approach enabled a range of livelihood pathways, tailored to each household's circumstances:

- **Women's salon:** Supported a widowed mother to open a small women's hair salon by providing salon equipment, helping her rebuild an independent income stream for her family.
- **Mini supermarket:** Helped a struggling family establish a mini supermarket through basic shop set-up support and initial stock, creating a more reliable livelihood for the household.
- **Home-based kiosk:** Supported a single father caring for his five children after their mother's death to start a small kiosk from home, providing essential start-up materials and initial stock, including staple foods and sweets, so he could begin trading immediately.
- **Interest-free rickshaw microfinance (Satuta):** Supported 44 families with a three-wheeler rickshaw through an interest-free microfinance model, enabling households to earn income through local transport or delivery work while repaying in affordable instalments. As repayments are returned, funds are reinvested to support additional families through the same revolving programme.
- **Employment Support Grant (sewing machine and iron):** Provided a sewing machine and iron to a family affected by serious illness, enabling home-based tailoring and ironing work and helping them move from low-paid commission tasks to higher-value custom orders, increasing income and strengthening household resilience.

Key Stats & Reach



310

Beneficiaries reached



44

Rickshaws provided



16

Beneficiaries of business development

Impact Reflection

Economic empowerment is more than income. It is dignity, stability, and the ability to provide for family needs with confidence. By investing in skills, enterprise, and microfinance based livelihood pathways, The Zahra Trust helps households move from short term hardship toward long term self reliance.



SEWING HOPE INTO A NEW BEGINNING

When Mohammad's colon cancer treatment and surgeries kept him from working, his family relied on whatever sewing work they could manage to survive.

Mohammad is 48, is internally displaced, while also battling colon cancer. Ongoing medical treatment and multiple surgeries have left him unable to work outside the home, leaving the household dependent on irregular, commission-based sewing jobs.

The problem was not willingness, it was capacity. Without proper equipment, Mohammad's wife and daughter could only take on limited orders, work took longer than it should, and quality was harder to guarantee. That kept income low and unpredictable, at the very moment the family needed stability for essentials and medical costs.

Support arrived through The Zahra Trust's Microfinance and Livelihood Support Programme. Mohammad's family received a new sewing machine and a steam iron, practical tools chosen to remove the specific barriers preventing the family from earning reliably.

With the new equipment, Mohammad's wife and daughter were able to complete sewing orders more efficiently and to a higher standard. Income increased by around 60 percent, helping the family cover basic household expenses and contribute towards treatment costs. Although Mohammad remained unable to work due to illness, his wife and daughter could manage sewing orders independently from home, with greater control, consistency, and dignity.

“ This sewing machine changed our lives. My wife and daughter can now work confidently from home, and our living conditions have improved.

Mohammad's story shows what livelihood support can do when it is targeted and practical. It does not remove illness or displacement, but it can restore a family's ability to earn, meet essential needs, and face the future with more stability.





BEFORE

THE ORIGINAL CONDITION OF THE BUILDING BEFORE BEING RENOVATED AND TRANSFORMED INTO A BEAUTY SALON BY THE ZAHRA TRUST TEAM. IRAQ | JANUARY 2025

AFTER
BEAUTY SALON BUILT AND DECORATED
BY THE ZAHRA TRUST TEAM
IRAQ | JANUARY 2025



HOW OUR RICKSHAW MICROFINANCE PROGRAMME WORKS

1. Beneficiary identification and assessment

We identify a vulnerable, income-ready household through local referrals and screening, assessing need, earning potential, and basic ability to maintain the asset.

2. Funding and procurement

Donor funds are allocated to purchase a rickshaw through vetted suppliers, ensuring appropriate pricing, quality, and documentation.

3. Asset handover and onboarding

The rickshaw is transferred to the beneficiary alongside clear guidance on safe operation, routine maintenance, and the agreed repayment schedule and terms.

4. Income generation and structured repayments

As the beneficiary begins earning, they make affordable monthly repayments into the programme, supporting accountability while protecting household stability.

5. Ongoing monitoring and support

Our team monitors repayment performance and vehicle condition, providing follow up support and practical troubleshooting to help keep the rickshaw operational and incomes steady.

6. Revolving fund reinvestment

Once repayments are complete, the capital is returned to a revolving fund and reinvested to finance another rickshaw for a new beneficiary, allowing the programme to support more families over time.



This revolving model turns a single donation into repeated livelihoods support, helping families move from short term assistance towards greater financial independence.

DRIVING DIGNITY: RASOOL'S STORY

Overnight, Rasool became the one his family depended on.

Rasool is 18 from Karbala. Five years ago, his father passed away and the household lost its main breadwinner. His mother was left responsible for eight family members, without the capacity to work, and Rasool, as the eldest son, stepped into a role he was never meant to carry so young.

He had the determination to provide, but no capital, no tools, and no way to turn effort into income. The family survived on irregular charity support, but it was never enough for a household that large. Shortage became routine, and the pressure did not lift, because every day began with the same question, how do we get through today?

Support arrived through The Zahra Trust's microfinance and livelihoods work. Rasool received a three-wheeled rickshaw (a Satuta), giving him a practical asset he could use immediately to earn independently through local transport or delivery work.

Once the rickshaw was operational, Rasool began earning a regular daily income. That change brought something the family had not had in years - predictability. It reduced reliance on emergency help, eased the constant strain on his mother, and meant Rasool could provide through his own work.

For Rasool, the shift was more than financial. It was the feeling of moving from helplessness to capability, from watching his family struggle to being able to meet needs with his own hands. It gave him back confidence and hope, and it gave his family the chance to breathe again.



Rasool is one of 44 individuals supported through our rickshaw microfinance initiative. His story shows what happens when a young person is given the right tool at the right time, responsibility becomes survivable, and a family can begin to rebuild stability from the ground up.



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TAILORING AND
DRESS MAKING SHOP

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DEVELOPMENT PROJECTS

Investing in education and livelihoods for future generations

Infrastructure is essential for lasting development. The Zahra Trust invests in development initiatives that strengthen communities and create lasting impact. By building and improving essential facilities, we help people access vital services more safely. We create stable spaces where children can learn and families can recover. We support dignity, resilience, and growth long after emergency support has ended. Over the last few years our efforts have included:

Schools and nurseries:

Investing in safe, supportive learning environments that expand access to education for children, especially orphans and those from disadvantaged families, including our schools in Kabul, Helmand, and Karbala, and our nursery in Najaf.

Lebanon community hub:

Developing a multi-purpose centre to strengthen community services, including a headquarters space, community-run commercial units that generate local livelihood opportunities and community benefit, and a dedicated care centre for children with special needs, with scope for additional community-benefit facilities in future.

Safe spaces and wellness centres:

Supporting community safe spaces for children, women, and families, offering protection, learning, and connection through activities and services, including skills training and community events for vulnerable groups such as widows and orphans.

Mosques:

Supporting the construction and improvement of mosques to create safe, accessible spaces for worship, learning, and community connection, including projects across India, Pakistan and Burkina Faso.

Project 470 (Mowkeb):

Strengthening year-round support for orphans, widows, and vulnerable families. By hosting classes and activities for children and at-risk groups, and serving as the hub for our orphan and widow village. The site also functions as a key distribution point during seasonal campaigns, including large-scale Ramadan distributions, alongside providing accommodation, food, water, and essential services to pilgrims during Muharram and Safar.



Impact Reflection

Every space built or strengthened, from schools and nurseries to safe spaces, mosques, and service facilities, is an investment in long-term dignity and resilience. The Zahra Trust will continue developing community infrastructure that helps families recover, thrive, and build a stronger future.

A PLACE TO BELONG: AYAT'S FIRST STEPS INTO LEARNING

Ayat's home has changed again and again, but the nursery door opens to the same place each day.

Ayat is five years old and lives in Najaf with her family of seven. They live in a single rented room and have moved repeatedly from one unsafe house to another. There is no steady income. Her father, once a metal scavenger, is now bedridden with kidney failure and asthma and cannot work. Her mother carries responsibility for the household and tries to protect her children from constant financial strain.

When the family cannot afford the neighbourhood generator fee, evenings are spent in darkness. Water is bought daily in small containers and food is scarce. As a result Ayat's older siblings have struggled to keep up in school due to illness, ongoing displacement, and financial pressure.



Support arrived when Ayat enrolled in the Flowers of Zahra (s) Nursery, a capital development created to give vulnerable children a safe and structured start. The nursery follows an Early Years framework and uses play based learning to support communication, social and emotional development, early thinking skills, and readiness for school.

Through the nursery, Ayat received a school uniform, stationery, school bag, transport support, a winter coat, and daily nutritious meals.

With routine, care, and daily nourishment, the nursery became a steady point in Ayat's life and a supportive place to learn through play, even as home remained difficult.

“

How I wish I could wake up one day to find a home to shelter us, food in our pots, and children in school - healthy and well. I want to work an honest job to provide for the family.

- her mother shared

Ayat's story shows what capital development can make possible. A nursery is not only a building, but a foundation, giving children a safer start by supporting their first steps into learning with dignity and stability.

BUILDING LONG-TERM RESILIENCE

Sustainability is central to The Zahra Trust's approach to humanitarian development. Our aim is not only to meet urgent needs but to build long-term systems that help communities thrive independently.



Over the past few years, we have prioritised environmentally conscious, community-led programmes designed to create lasting benefit. From renewable water systems and sustainable agriculture to environmental restoration and durable housing, we have supported families to build stability, resilience, and a stronger sense of security. Every initiative is shaped to deliver long-term value, protecting both people and the planet. These are investments that continue to bring hope and opportunity for generations to come.

CLEAN WATER SOLUTIONS

Powering safe water through renewable energy

Clean water changes everything. The Zahra Trust has continued to expand safe water access through new wells and borewells, solar pumping and storage infrastructure, clean drinking water support for displaced families, and upgrades to filtration and sanitation systems. Alongside this, we helped households connect to existing water networks and promoted hygiene and water conservation, reducing illness and easing the daily burden of collecting water. Here are some of the key water and sanitation interventions delivered in 2025:

Key Stats & Reach



702,541

Clean water beneficiaries reached



229,970

Water distribution beneficiaries reached



400,000

Hygiene and sanitation beneficiaries reached



73,521

Water well beneficiaries reached



301,731

People provided with access to clean water



244

Water wells constructed or rehabilitated

- **Community water connection support in India:** Covering household connection fees to existing reserved water networks and delivering hygiene and water conservation awareness to help families access safe drinking water at home.
- **Clean drinking water provision for displaced families in Lebanon:** Supplying safe, life-sustaining drinking water to families living in informal shelters to reduce waterborne illness and protect dignity during displacement.
- **Borewell water access projects in India:** Installing borewells in water-scarce areas to provide long-term clean water for vulnerable communities and shared spaces such as schools and mosques.
- **Water filtration system upgrades at Mowkeb 470:** Restoring safe purification through key membrane replacements to provide clean drinking and sanitation water for pilgrims during Arbaeen and for local families year-round.
- **Sanitation upgrades at Mowkeb 470:** Constructing a durable septic system to prevent overflow, improve hygiene conditions, and support safe service delivery during peak pilgrimage periods.

Impact Reflection

A single well can serve generations. By investing in renewable water systems, The Zahra Trust ensures that safe water continues to sustain families long into the future.



ACCESS TO WATER: ANWARI'S STORY

Before the water connection, every litre of water had to be carried home.

Anwari is a 45-year-old widow living in Jaunpur, India. Like many low-income households in the area, her home had no running water, and the responsibility for water collection fell heavily on women.

Without a home connection, daily life revolved around the next container. Water had to be fetched and carried over distance, often in heavy loads. Cooking, cleaning, washing, and caring for children took longer and felt harder, and hygiene became difficult to maintain when every use of water had to be measured.

The risk was not only exhaustion. Leaving the home repeatedly to collect water created daily worry about safety, and the time lost to water collection reduced the time available for rest, family care, and earning.

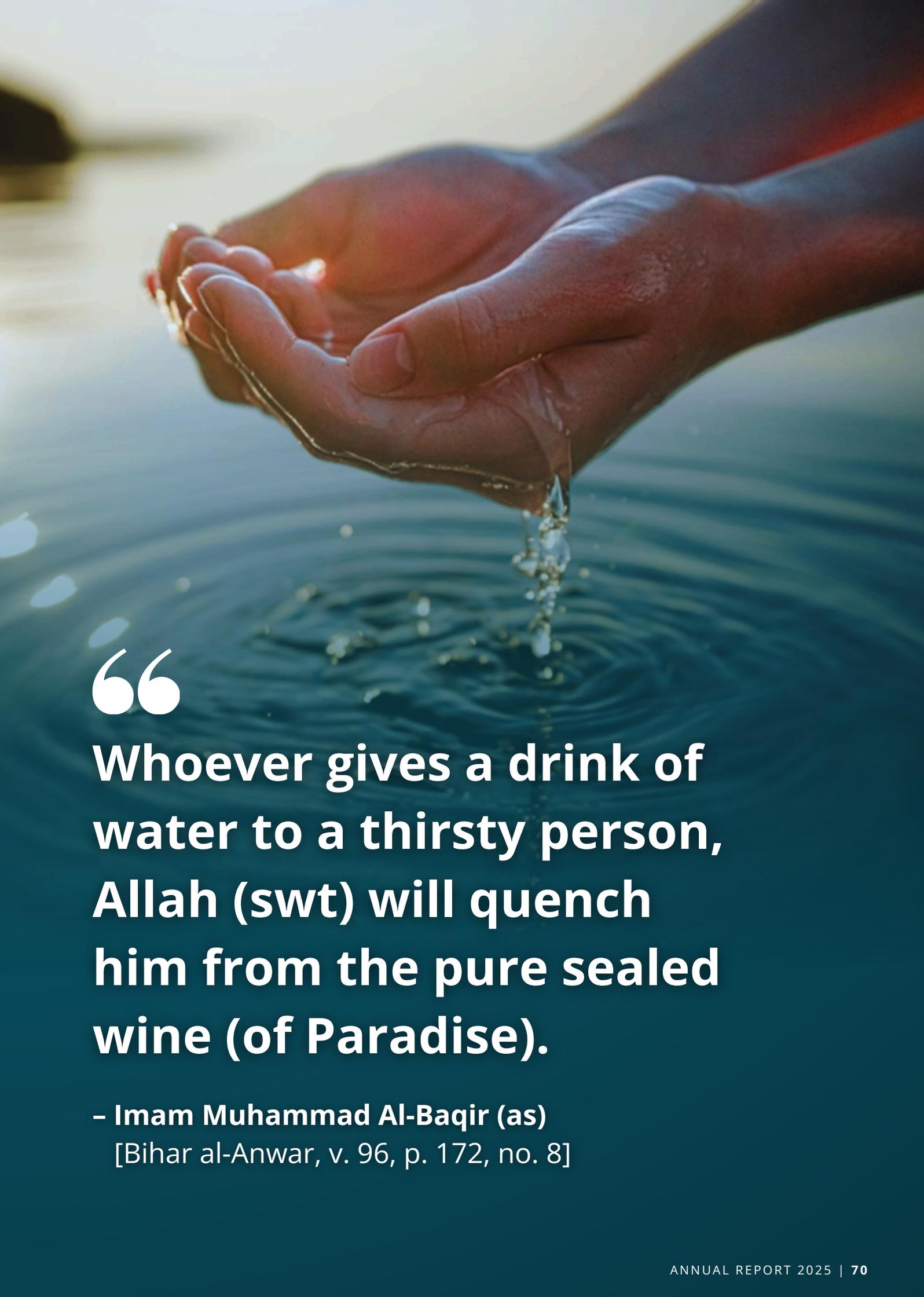
In 2025, The Zahra Trust launched the Water Connection Project to bring clean water directly into homes in Jaunpur. Anwari's household received a complete home water system, including a 500-litre storage tank, an electric motor, and four water outlets for the kitchen, washroom, bathroom, and an outdoor tap, installed with durable materials for long-term use.

With water available inside her home, Anwari no longer had to plan her day around carrying water. Daily tasks became quicker and safer, hygiene became easier to maintain, and the constant pressure eased.

“ I no longer worry about my children's safety or going out to fetch water. This project has brought peace and dignity back into our lives

In Jaunpur, ten households received home water systems through this project. Anwari's story shows what happens when clean water is within reach, time is freed, health risks reduce, and dignity returns to the everyday life of a home.





“

Whoever gives a drink of water to a thirsty person, Allah (swt) will quench him from the pure sealed wine (of Paradise).

– Imam Muhammad Al-Baqir (as)
[Bihar al-Anwar, v. 96, p. 172, no. 8]

SUSTAINABLE AGRICULTURE (FOOD GARDENS)

Growing food, opportunity, and self-sufficiency

Food gardens and community allotments help families build lasting food security and reduce reliance on aid. In 2025, The Zahra Trust supported families in Kenya to grow their own produce and generate income from surplus, through practical training and essential inputs. The programme focused on environmentally responsible farming and community-led ownership, helping families build long-term resilience.

Community farming livelihoods in Kenya included:

- Training in vegetable growing and basic livestock keeping
- Seeds, tools, and starter inputs to establish gardens
- Crops such as tomatoes, onions, and kale for household use and local sale
- Small-scale chicken keeping for eggs and meat
- Surplus sold locally, with proceeds reinvested to sustain future growing cycles



Impact Reflection

Food gardens nourish both people and potential. The Zahra Trust will continue expanding these initiatives to help families build sustainable livelihoods while caring for the environment.



“

Every single Muslim that plants or cultivates anything of which humans, animals or birds may eat is counted as charity towards them on his behalf.

– Prophet Muhammad (saww)

[Mustadrak al-Wasa'il, v. 13, p. 460, no. 15892]

ENVIRONMENTAL RENEWAL (OLIVE TREE PLANTING)

Restoring land, livelihoods, and legacy

In southern Lebanon, The Zahra Trust's olive tree initiative supports families to recover from conflict by replanting damaged and lost groves. Beyond restoring a vital source of income through olive and oil production, these trees help protect the land by reducing soil erosion and limiting desertification. Each tree is a practical step towards environmental recovery and long-term livelihood stability.

Olive farmer recovery support in South Lebanon included:

- Olive tree seedlings provided to affected farming families
- Community-led replanting campaign to restore damaged groves
- Support to rebuild livelihoods and protect long-term agricultural productivity
- Environmental benefits, including improved soil stability and reduced desertification risk

Key Stats & Reach



1,000

Olive trees planted



Impact Reflection

Planting a tree today provides nourishment and income for years to come. The Zahra Trust continues to support environmental renewal that strengthens communities and protects the natural world.

HOPE IN THE OLIVE FIELDS OF LEBANON: KASSEM'S STORY

After the damage, Kassem stood in his grove and saw empty spaces where olive trees had once stood.

Kassem is 65 and an olive farmer from Zebdine, Nabatieh. For decades, his trees have sustained his family, not only as a livelihood, but as the work that gives structure and purpose to each season.

When the crisis reached his area, Kassem's farmland was heavily damaged. Large sections of his olive trees were destroyed, wiping out years of careful cultivation and threatening the family's main source of income. In one moment, the future harvests he depended on were reduced to stumps and bare ground.

Without trees, there is no crop. Without a crop, there is no income to carry a household through the year. The loss was immediate, but the consequences were long-term, because olive farming is not rebuilt overnight.

Support arrived through The Zahra Trust. Shortly after the war, Kassem received new olive seedlings to replant the sections of land that had been destroyed, a practical step designed to help families restart livelihoods rooted in the land.

Planting again gave Kassem a way forward. The seedlings marked the beginning of recovery, restoring the possibility of future harvests and income, and helping him rebuild his livelihood with dignity through his own work. It also contributed to wider agricultural recovery in an area where many families depend on farming to survive.

“

When I saw the new olive seedlings planted on my land, it felt like hope returned to me after everything we lost. This support reminded me we are not alone. Thank you



This support formed part of wider agricultural assistance that reached 250 people. Kassem's story shows how targeted inputs can help families begin rebuilding after damage, with each seedling representing a step towards future harvests, stability, and the return of what was taken.

HOUSING

Providing safety & stability through secure homes

Shelter is the foundation of dignity and wellbeing. The Zahra Trust supports the construction and restoration of homes for displaced and vulnerable families in Pakistan, Iraq and other parts of the Middle East. By replacing temporary shelter with safe, permanent housing, families can regain stability, protect their health, and rebuild with confidence.

Key Stats & Reach



2,141

Beneficiaries reached



91

Homes built in 2025



678

Appliances provided

This support included:

- **New home construction:** Building residential homes for homeless and flood-affected families in Pakistan.
- **Targeted housing assistance:** Supporting vulnerable households, including widows and orphans, with tailored help to secure safe accommodation.
- **Home restoration and rehabilitation:** Repairing damaged homes and reinstating essential facilities, including safe indoor bathrooms and sanitation.
- **Housing stability and eviction prevention:** Providing urgent support such as security deposit assistance and emergency permanent housing solutions to prevent homelessness.
- **Making homes liveable:** Supplying essential items after crisis or extreme hardship, including refrigeration, cooling, and basic household necessities.



Impact Reflection

A stable home is a place to begin again. The Zahra Trust continues to prioritise durable housing that restores dignity and provides lasting safety for families in need.

SPOTLIGHT: FROM CRISIS TO STABILITY

Overview

This spotlight section presents the journey of Ahmed and his family in Al-Haydariyah, Najaf. Their experience illustrates how The Zahra Trust's integrated model of medical aid, emergency response, nutrition support, safe housing and livelihood assistance can create sustained, long-term change. The following narrative is structured as a timeline to demonstrate the cumulative impact of coordinated interventions delivered over several years.

A family on the brink

In the quiet town of Al-Haydariyah, a young couple faced one of the most difficult years of their lives. Ahmed Sattar and his wife Marwa Saad had long hoped to become parents. When their son, Yousif Ahmed Sattar, was born in February 2024, their joy quickly turned to distress.

Marwa had lived with complex medical needs for several years. Prior to her pregnancy she underwent multiple surgeries, including a colon resection, two fistula removals and a cecum removal. Her health deteriorated further while she was expecting her child and she required an emergency cesarean section at a government hospital. Due to her weakened condition she was unable to breastfeed, and the family was forced to buy infant formula. At a cost of 8,000 Iraqi dinars per pack, the expense was unsustainable.

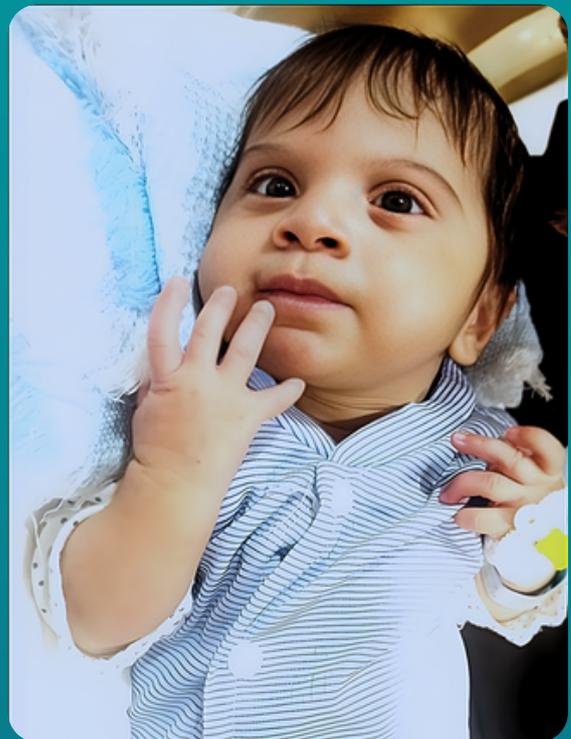
Only weeks later, baby Yousif was diagnosed with a double congenital hernia requiring urgent surgery. The family's situation became critical. Ahmed earned a low and irregular income from day labour, working only two or three days per week. They had no savings and no ration card, and postponed surgeries left them suspended between crisis and uncertainty. With their newborn's health deteriorating and Marwa still recovering, the parents turned to The Zahra Trust for support.

A life transformed

By 2025, the Sattar family's home had become a place of safety, dignity and gratitude. Consistent access to clean water, electricity and nutritious food improved their well-being and restored hope for the future.

Ahmed described the impact of the support in his own words:

"I will never forget the support and standing by The Zahra Trust for me at a time when I had no one left to turn to except God Almighty and the Trust. I wish for my son Yousif to grow up and serve this Trust one day, in gratitude for what they have done for us."



Marwa reflected on her experience in her own words:

"The Zahra Trust shared the most decisive moments in my life, between unbearable pain and the hope of seeing my new son. I promised that if I were blessed with a baby girl, I would name her Zahra in honour of Lady Zahra and the Trust's kindness to us."

The power of integrated support

This case study demonstrates the long-term effectiveness of holistic intervention. Each stage of assistance built upon the previous one, creating a pathway from crisis to stability.

- Medical aid stabilised the health of both mother and child.
- Food assistance preserved the family during periods of crisis.
- Safe housing restored dignity and improved health outcomes.
- Microfinance laid the foundation for sustained economic independence.

What began as an urgent request for life-saving care evolved into a complete transformation of the family's circumstances. Safe, in their home in Al-Haydariyah, the sound of baby Yousif's laughter reflects a new chapter. The family now looks toward the future with confidence and hope, demonstrating the profound impact that coordinated, compassionate support can achieve.

2023: Maternal medical aid

The Zahra Trust first encountered the family when Marwa's deteriorating health required complex surgical interventions. Through coordination with Al-Kafeel Specialist Hospital and the Trust's Medical Aid Programme, the necessary procedures were completed. This intervention stabilised Marwa's condition and allowed her to safely deliver her child the following year.

Early 2024: Emergency care for baby Yousif

When Yousif's condition became life-threatening, The Zahra Trust intervened again. The organisation covered the full cost of a double hernia repair at Al-Kafeel Specialist Hospital, performed by specialist surgeon Dr Sabah Al-Husseini. The surgery was successful and marked the first major turning point for the family.

Mid 2024: Food assistance and emergency relief

Despite the medical successes, the family remained in acute poverty. During this period Ahmed experienced a mild stroke that temporarily prevented him from working. The Zahra Trust's team, supported by neighbours in the community, provided food parcels, moral support and temporary relief until he regained his strength.

Late 2024: Safe shelter and basic services

Recognising the family's long-term vulnerability, The Zahra Trust provided access to a vacant home in the Village for Orphans and Destitute Families near the Al-Haydariyah Branch. The home offered electricity, safe water and sanitation, providing stability they had not experienced for months. With a clean and secure environment, Yousif was able to recover and grow, and Marwa had the space needed to regain her health. The family was also included in nutrition and household support programmes to ensure consistent access to essential supplies.

2025: Path to independence

As part of the Microfinance and Livelihoods Programme, Ahmed was approved to receive a three-wheeled motorcycle (sattuta). This enabled him to re-establish a stable income by selling vegetables and herbs within the community. The intervention represented the final step in restoring the family's journey towards self-reliance.





FAITH IN ACTION

SUPPORTING FAITH-ALIGNED AID, SPIRITUAL UPLIFTMENT & ACCESS TO RELIGIOUS SERVICES

Faith is the foundation of The Zahra Trust's work. Every act of service stems from the belief that compassion, charity and justice are expressions of devotion. Through our faith-aligned aid programmes, we strive to meet material needs while nurturing spiritual wellbeing.



During the year, our activities spanned the Islamic calendar, reflecting the rhythm of worship and service. From Ramadan and Dhul Hijjah to Muharram and Safar, our global community came together to support families, honour sacred occasions, and extend mercy to those in hardship. Whether through food distribution, Eid gifts or support for religious services, The Zahra Trust continues to connect faith with action, ensuring that devotion becomes a means to uplift lives around the world.

RAMADAN AID

Worship through compassion and community

Ramadan is a month of mercy, reflection and giving. The Zahra Trust supported families across Africa, South Asia, South East Asia, and the Middle East with food assistance and targeted financial support. We also helped communities observe key moments of worship during the month, and as Ramadan concluded, our Eid al-Fitr initiatives ensured children and families could celebrate with dignity.



Key Stats & Reach

 **5,829,060**
Meals provided in total

 **451,096**
Beneficiaries reached

 **15,798**
Eid gifts distributed

 **17,750**
People received medical aid

Ramadan food parcels and baskets:

Distributed across multiple locations, providing locally appropriate staples for suhoor and iftar at home, such as flour, rice, cooking oil, tea/beans, and other essentials.

Iftar and suhoor meals:

Provided nutritious, freshly prepared meals, drinks and snacks so families could break their fast with ease.

Laylatul Qadr support:

Delivered targeted food and community assistance during the final nights of Ramadan to help families observe these sacred evenings.

Eid al-Fitr gifts and support:

Provided items such as Eid clothing and cash support to help families experience relief and joy on Eid.

Additional wellbeing support:

Integrated items such as vitamin packs for women and children and hygiene kits to protect health and dignity during the month.

Impact Reflection

In Ramadan, faith and generosity unite. The Zahra Trust will continue expanding its Ramadan and Eid programmes to ensure that every family can fast, worship and celebrate in comfort and dignity.

KEEPING FIVE ORPHANS FED THROUGH RAMADAN: YALID'S STORY

In Ramadan, five children arrived at Yalid's door, ready to stay for the month.

Yalid is 26 and lives in Spaki, Kenya. He runs a small community centre with a masjid and classroom, stays on site, and supports himself through a small retail business selling basic essentials.

Three years ago, Yalid's uncle passed away, leaving five children orphaned. Since then, Yalid has been the one they depend on. Every Ramadan, the five cousins travel from Samburu to stay with him for the full month, Rajab, Hassan, Musa, Mohamed, and Sadiq. Alongside his work at the centre and his small business, Yalid takes responsibility for providing their meals and nutrition.

During Ramadan 2025, The Zahra Trust provided Yalid with a Ramadan monthly food parcel. The parcel helped cover essential household food needs so he was not relying only on the small profit from his room based shop.

Yalid shared the parcel with his cousins, helping ensure they could eat consistently throughout the month and reducing immediate financial pressure.

In Kenya, this support formed part of a wider Ramadan response that provided 400 food parcels. Yalid's story shows how one parcel can steady a household and help keep orphaned children nourished through the month with dignity.





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DHUL HIJJAH AND QURBANI

Honouring sacrifice, celebrating unity

Dhul Hijjah is a season of worship, sacrifice, and community. In 2025, The Zahra Trust marked this sacred time through aid and initiatives inspired by the spirit of Hajj. From the Day of Arafah to Qurbani and Eid occasions, we helped families share in these blessed days with dignity, nourishment, and a sense of inclusion.

Community Qurbani delivery:

Distributed fresh meat through local centres and partners so vulnerable families could share in Eid.

Qurbani adapted to local need:

Sacrifices varied by context, including goats in East Africa, sheep in Yemen and wider parts of the Middle East, goats and cows in Pakistan, sheep in Iraq and Lebanon, goats in India, and whole chicken distributions.

Eid al-Adha support:

Provided Eid clothing and support for orphaned and vulnerable children and families across several programme areas.

Eid al-Ghadeer programmes:

Delivered community celebrations alongside practical support such as hot meals, food baskets, clothing and community learning, including programmes in Bangladesh.

Key Stats & Reach



85,969

Beneficiaries supported



67,768

Qurbanis



18,510

Eid gifts distributed



9

Countries covered



Impact Reflection

Dhul Hijjah reminds us that faith is both devotion and action. Through Qurbani, Eid gifts and communal observance, The Zahra Trust ensures that the blessings of this sacred month reach families everywhere.

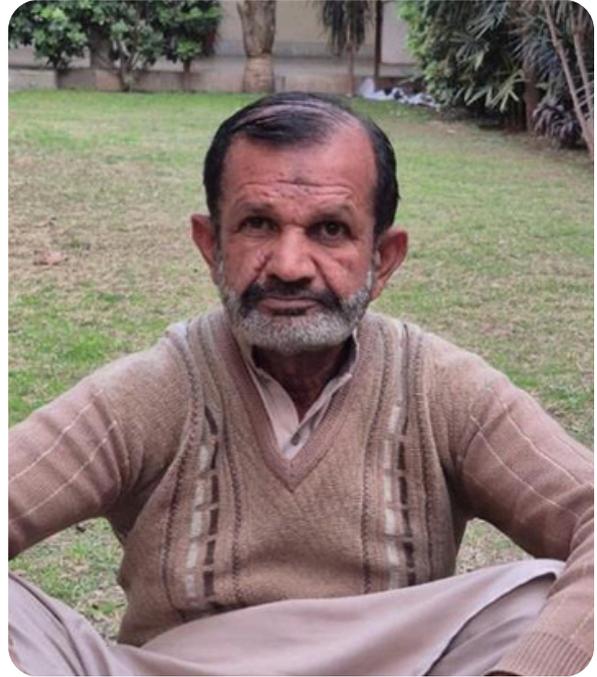
A MOMENT OF JOY AT EID: NAZAR'S QURBANI STORY

For Nazar, life has been shaped by long years of uncertainty, always working, always trying, never sure what the next month will bring.

Nazar is 60 and lives in Islamabad. More than 25 years ago, he left central Punjab in search of work, hoping to build stability for his family.

Instead, he has spent decades moving between temporary jobs, working as a daily labourer and gardener with no fixed income and no long-term security.

The problem has never been effort. It has been unpredictability. When income is irregular, even basic needs become a daily calculation, and there is little room to plan, save, or recover from setbacks. Over time, that uncertainty becomes its own kind of hardship.



Eid al-Adha carries deep meaning for Nazar, but it also brings a quiet difficulty. For much of the year, meat is beyond reach for his household, and Qurbani is often the only time his family can share it together.

During Eid al-Adha 2025, The Zahra Trust reached Nazar through its Qurbani Distribution programme in Pakistan. He received Qurbani meat, distributed according to household size, so his family could take part in the occasion with dignity and without having to choose between celebration and essential needs.

For Nazar, the impact was felt the moment he stepped through the door. It meant a proper meal on the table, fewer worries about the week ahead, and the relief of knowing his family could mark Eid with dignity and peace of mind.

“ This time of the year makes me very happy. When I return home with meat, I can share it with my family and see my children smile. I have many prayers for the donors and for The Zahra Trust

For Nazar, the Qurbani was not just food. It was inclusion, relief, and the ability to celebrate Eid with a little more ease after many years of hardship.

MUHARRAM AND SAFAR

Serving humanity in the spirit of Karbala

Muharram and Safar are months of remembrance, centred on sacrifice, justice and steadfastness. Inspired by Imam Husayn (as) and the martyrs of Karbala, The Zahra Trust combined commemoration with practical support for families in hardship across our areas of operation. Alongside local majalis and spiritual programmes, including food support during the Nights of Destiny, we helped communities honour these sacred days with dignity. At the centre of our Iraq work is our Mowkeb, Project 470, a year-round hub on the Najaf to Karbala highway, where service to the zuwwar sits alongside ongoing aid, education and community support.

Key Stats & Reach



2,357,784
Beneficiaries served



421,044
Supported through spiritual development



26,645
Supported with food aid

Highlights from this period included:

Global commemoration and spiritual support: Supported community majalis and remembrance programmes across our areas of operation, strengthening access to learning, worship and connection.

Project 470, Mowkeb and welfare support: Food, drinks and essential provisions for families and pilgrims throughout Muharram and Safar.

Project 470, majalis and commemoration programmes: Sponsored gatherings including Qur'an recitation, Ziyarat Ashura, Islamic lessons and community meals.

Project 470, year-round community support: Aid distribution, vocational training and social development programmes delivered from the site.

The Orphans & Widows Village, dignity beyond the walk

Within Project 470, The Zahra Trust's Orphans and Widows Village provides secure, fully furnished homes for 20 vulnerable female-headed households, alongside training, education, and livelihood support to promote self-sufficiency and stability.

Project 470, Arbaeen support services: Water distribution, first aid and medical provisions, disability-access service tents including accessible tents for deaf and hard of hearing people, plus maintenance and equipment support to keep service points operating safely.

Project 470, facilities and infrastructure upgrades: Essential improvements to water, sanitation, electricity, cooling, flooring and equipment to protect comfort, dignity and safety during peak periods.



Impact Reflection

Project 470 is more than a mowkeb, it is a community sustained by generosity and faith. It brings together spiritual service and social responsibility, supporting thousands across Iraq each year through dignity-led care, practical aid and pathways to stability.

A STABLE HOME AND SAFE WATER: AALYIA'S STORY

When Aalyia lost her husband in 2021 during the COVID-19 epidemic, life changed overnight.

Aalyia, 40, is a widow raising three orphaned children, two teenage daughters (18 and 17) and a 14-year-old son, with no clear way to manage life without the person she relied on for everything.

In the months that followed, Aalyia faced two relentless pressures: shelter and survival. She had no stable work, struggled to keep a roof over her children's heads, and relied only on limited support from "good doers" and what had once been her husband's salary.

As the strain deepened, she moved to her brother's house, hoping for stability, but living in someone else's home brought its own hardship and emotional weight. She tried repeatedly to find a way out of the crisis, but her hardships and difficulties persisted, and the fear of homelessness never left.

Her turning point came when The Zahra Trust offered her something rare: a free home inside its Orphan Village in the Haydaria area (Mowkeb 470), housing dedicated to supporting widows and orphans. This was not just a change of address, it was a stable address where she could finally settle with her children, without the anxiety of being moved again.

In Haydaria, local water is considered polluted, making safe drinking water a daily concern. Through The Zahra Trust's work to improve and update access to clean water in the area. A Reverse Osmosis filtration system has been installed, benefitting over 200 families in The Zahra Trust's Orphan Village and surrounding areas. This support means that many vulnerable individuals are provided with daily clean, sterilised drinking water protecting health and dignity.

For Aalyia, the impact was felt in the basics that matter most. A stable home reduced fear and restored routine. Clean water removed a constant risk from her children's lives, allowing her to focus on parenting and recovery, instead of simply trying to make it through the next day.



“

As you know, I was alone and my children are really young when I lost my husband. Till you guys helped me to be settled by offering me a good shelter. Thanks to the Trust, it provided us with the clean water we are in need for... may Allah (swt) reward and bless.

Today, Aalyia's family has what they lacked most after loss: a secure home and safe drinking water. The support strengthens wellbeing for orphans and widows in the village, and helps protect families beyond it too, ensuring dignity is upheld where vulnerability is greatest.



موكب مؤسسة الزهراء العنبرية بمرتبو بحكم
THE ZAHRA TRUST MOWKEB WELCOMES YOU

ARBAEEN SERVICE: ALI MOHAMMED'S STORY

For the first time, Ali was not watching from the outside. He was included, understood, and able to take part.

Ali Mohammed is 17 and lives in Diwaniyah, Iraq with his family of five in a marginalised area with poor sanitation and limited access to clean water. The family survives on a small social welfare payment, and for many years all family members were illiterate. Born deaf and mute, Ali grew up cut off from communication and opportunity, carrying fear and anxiety alongside long periods of isolation.

“ Thank you, my Lady
Fatima al Zahra (sa)



That isolation did not only limit learning, it limited belonging. In a community where social life and faith are shared through conversation, gatherings, and service, Ali was often unseen. The risk was lifelong exclusion, from education, from community, and from the confidence that comes with being able to contribute.

Support arrived through The Zahra Trust with a focus on inclusion, not charity alone. Ali was enrolled at the Al Amal Institute for the Deaf and Mute, where he learned to read and write. He successfully passed his sixth grade primary examinations. Alongside education, The Zahra Trust provided food assistance, medical support, and purposeful opportunities for social and religious participation.



A defining moment came during Arbaeen, a central time in Shia belief and Iraqi religious life, when serving pilgrims is an act of devotion and dignity. Ali was included in the Arbaeen mowkeb in Diwaniyah, serving pilgrims visiting Imam Husayn (as) over an eight-day period. He worked alongside other volunteers, communicating through gestures and written notes, and taking on responsibilities that allowed him to contribute in real, visible ways.

For Ali, this was more than volunteering. It was belonging. He gained confidence, independence, and a stronger sense of purpose, and the community around him saw, clearly, that deaf and mute young people can serve with dignity when environments are made inclusive.

SPIRITUAL DEVELOPMENT

Strengthening faith through knowledge and connection

Faith grows through understanding and community. The Zahra Trust supports educational and spiritual development programmes that connect individuals with the teachings of Islam and the Ahlulbayt (as). This includes Qur'an classes, youth engagement sessions and community a'maal gatherings, and wiladat (birth) and wafat/shahadat (passing) programmes held throughout the year. By nurturing both knowledge and practice, we help individuals strengthen their connection to faith and apply its principles in service to others.

Wiladat & wafat/shahadat programmes: Year-round religious commemorations and celebrations through remembrance, learning, and worship

Ramadan programmes: Iftar and suhoor support, food parcels, Laylatul Qadr support, and Qur'an-focused activities

Eid programmes: Eid gatherings, gifts, and seasonal support for vulnerable families, including clothing and monetary gifts where needed

Ashura & Arbaeen programmes: Majalis, processions, and service provision during remembrance and pilgrimage, including Ziyarat Ashura and disability-access support

Takleef programmes: Milestone support for young girls to mark religious responsibility with dignity and confidence

Religious trips: Visits to holy shrines that strengthen spiritual connection and community belonging

Key Stats & Reach



172,068

Celebration/
commemoration
of religious events
supported



382,839

Access to religious
practice supported



822,240

Beneficiaries reached with
spiritual development



Impact Reflection

Faith is sustained by learning, reflection, and shared remembrance. The Zahra Trust will continue to create opportunities for spiritual growth that nurture hearts and strengthen communities, while supporting safe, welcoming access to places of worship that serve as sanctuaries of peace. Through these spaces and programmes, families can gather, learn, and reconnect with faith in ways that restore dignity, belonging, and hope.

A STEP INTO FAITH: TABARAK'S STORY

On the day Tabarak reached the age of Taklīf, she had no guidance on what it meant, or how to begin.

Tabarak lives with her aunt in a crowded shared home after her parents separated. The family depends on aid to meet daily needs, and in the midst of that uncertainty, Tabarak's spiritual development has had little space or support.

Taklīf is a defining milestone, the moment a young Muslim becomes accountable for acts of worship. For many girls it is marked with learning, reassurance, and celebration. For Tabarak, it arrived quietly, with no clear understanding of prayer, or the responsibilities she was stepping into.

That changed when Tabarak was invited to a Taklīf Celebration organised by The Zahra Trust at its Karbala branch. The programme was designed to ensure girls from vulnerable backgrounds are not left to navigate this moment alone, and to make their first steps into worship feel achievable, supported.



During the event, Tabarak attended an educational session explaining the meaning of Taklīf and the importance of prayer. She learned how to perform her prayers correctly and with confidence. She also received a complete Taklīf set, including an abaya, hijab, prayer chador, prayer rug, Holy Qur'an, and misbaha, so she could begin practising at home with the right tools.

With guidance and practical support, Tabarak left with clarity and confidence. She did not just receive items, she received a starting point, knowledge she could act on, and a sense that she belonged in a space where faith is taught with care.

In Iraq, 99,273 people were supported through programmes aligned with spiritual development and religious learning. Tabarak's story is one young girl within that wider effort, showing how timely guidance can protect dignity, strengthen identity, and help a child begin worship with understanding rather than uncertainty.



MAWLID CELEBRATION
FEBRUARY 2025



TAKLEEF PARTY FOR GIRLS
NAJAF | FEBRUARY 2025

RELIGIOUS DUES AND SERVICES

Fulfilling faith with trust and transparency

The Zahra Trust facilitates the safe, Sharia-compliant distribution of religious dues, ensuring contributions reach those most in need across our global operations. With clear governance, transparency and accountability, we help donors fulfil their obligations with confidence while sustaining vital welfare, education and community programmes.

A legacy of trust and responsibility

Our work is grounded in the trust of respected scholars and maraāji', with written authorisations (ijazah) enabling us to collect and distribute religious dues. This positions The Zahra Trust as a bridge between donor generosity and the urgent needs of vulnerable individuals and families worldwide.

We facilitate:

- Khums
- Zakat
- Zakat al-Fitr
- Sadaqa
- Sadaqa Jariyah
- Fidya and Kaffarah
- Radd al-Madhalim
- Qurbani and Aqiqah (occasion-based giving)

How Khums supported impact in 2025

In 2025, Khums contributions helped deliver life-changing support in response to urgent and evolving needs, including:

- Qurbani distributions
- Medical assistance for cancer patients, surgeries and critical treatment
- Maternity and newborn health support
- Housing and rent assistance for families at risk
- Construction and rehabilitation of mosques, schools and community facilities
- Ramadan giving through iftar meals and food parcels, plus Eid gifts and clothing to help families observe sacred occasions with dignity
- Wider welfare support, including food security and debt relief for families under severe financial pressure
- Emergency responses to humanitarian crises, including flood relief and displacement support

Through this collective giving, religious obligations were transformed into meaningful action, preserving life, strengthening families and restoring hope.

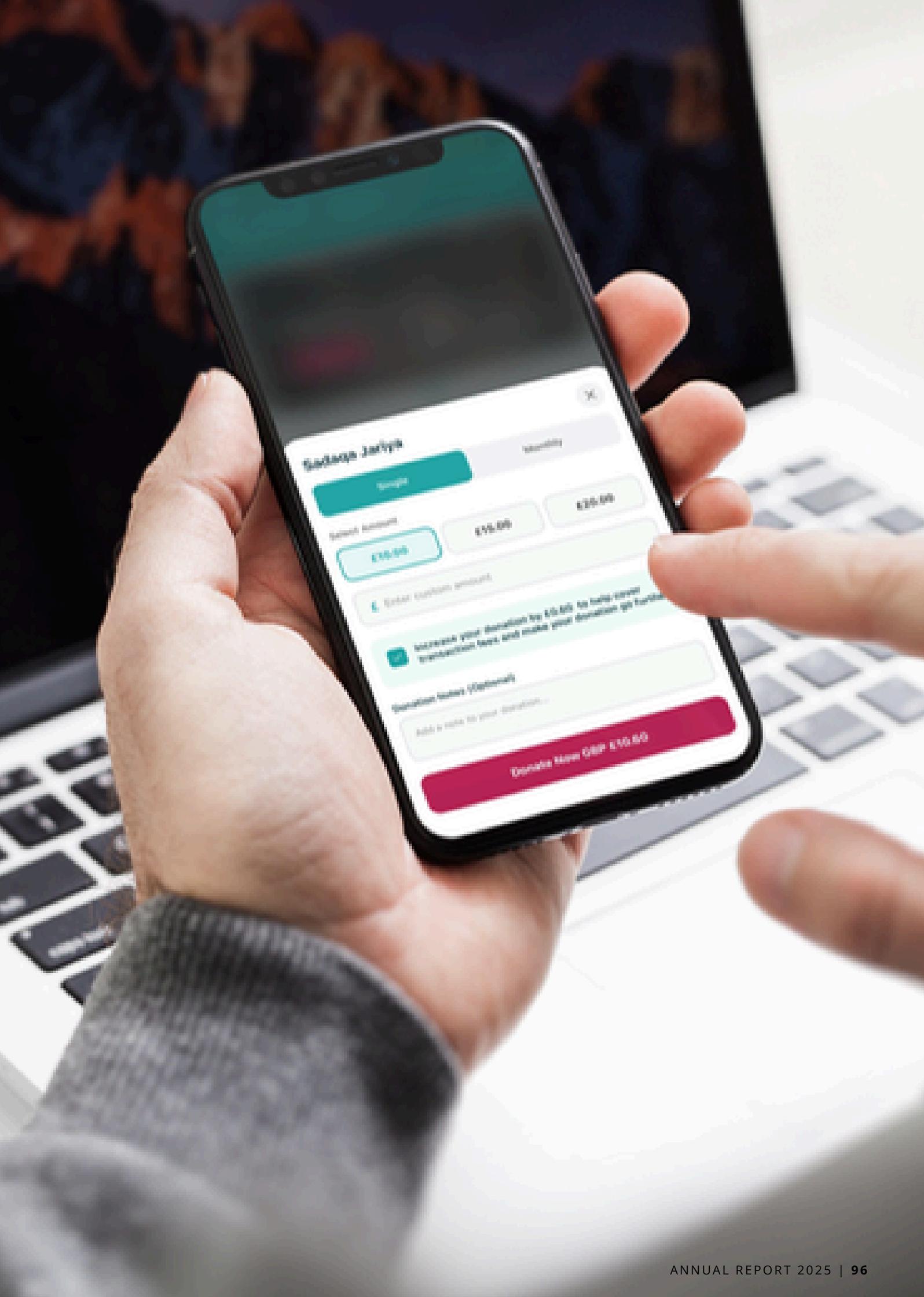
Guidance and empowerment

Our services extend beyond collection and distribution. We provide personalised guidance to help donors understand and fulfil their obligations confidently and correctly.

- Khums Calculator: A simple, transparent tool to support accurate calculation according to Islamic principles.
- Wills and legacy giving: A way to extend compassion beyond a lifetime, sustaining long-term programmes that protect dignity and wellbeing across our areas of operation.

Impact Reflection

Religious dues turn devotion into action. Each contribution enables worship to reach the world through compassion, justice and care for those facing hardship.



FINANCIAL OVERVIEW

Income and Application of funds 2024

During the reporting year, the Trust received £5.89m in total income, primarily through donations and legacies, with additional contributions from trading and investment activities. All income streams were processed and allocated in accordance with charitable and governance requirements.

Income Sources	Unrestricted Funds (£)	Restricted Funds (£)	Total Funds (£)
Donations and Legacies	1,741,742	4,108,614	5,850,356
Trading Activities	27,815	-	27,815
Investment Income	8,779	-	8,779
Other Income	990	-	990
Total Income	1,779,326	4,108,614	5,887,940

Income concentration remains donor-led, reflecting continued community trust and engagement.

Use of Funds

Total expenditure for the year amounted to £4.77m, directed primarily toward charitable programme delivery.

Charitable Activities	-	4,333,910	4,333,910
Fundraising Costs	431,424	-	431,424
Cost of Trading Goods	7,788	-	7,788
Total Expenditure	439,212	4,333,910	4,773,122

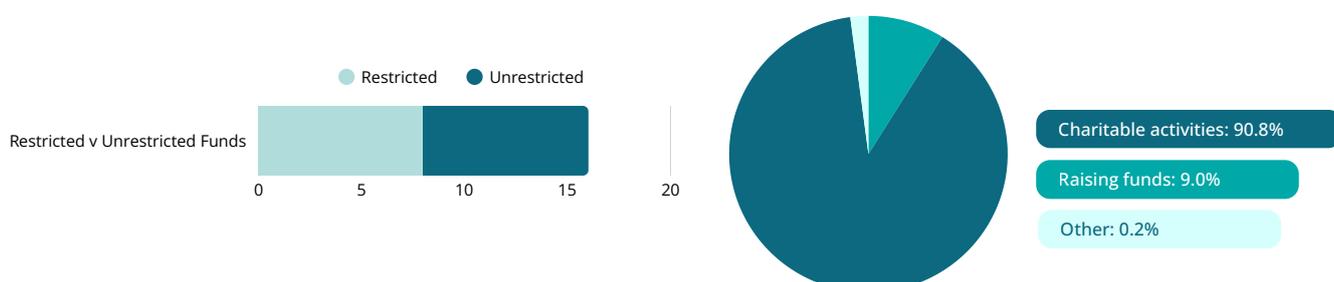
Programme allocation ratio: ~91% of expenditure directed to charitable activities.

Net Income	1,340,114	(225,296)	1,114,818
Transfers between funds	(433,824)	433,824	-
Net Movement in funds	906,290	208,528-	1,114,818

Reconciliation of funds

Fund Allocation	1,972,560	529,050	2,501,610
Fund Commitments	2,878,850	737,578	3,616,428

The Trust follows a deployment-first funding policy. Restricted and designated funds are applied to approved programmes on a staged basis to ensure compliance, continuity, and measurable impact.





WHY MAKE THE ZAHRA TRUST YOUR CHARITY OF CHOICE?



Proven experience

With nearing two decades of humanitarian work, The Zahra Trust continues to strengthen and expand its programmes throughout 2025. Our teams delivered life-saving aid and long-term solutions across multiple regions, responding to both emergencies and ongoing community needs.



Global reach & effectiveness

In 2025, we operated across conflict-affected and vulnerable regions, delivering food, clean water, medical aid, and shelter to those most in need. Through strategic partnerships and on-the-ground delivery, we ensured timely, effective support reached communities facing crisis and displacement.



Specialised teams

Our locally informed and specialist teams bring deep contextual knowledge to every project. In 2025, this enabled rapid emergency responses, effective programme delivery, and culturally appropriate support tailored to the communities we serve.



Accountability & transparency

We remain committed to responsible stewardship of entrusted funds. Throughout 2025, we provided clear reporting on how donations were allocated and used, ensuring donors could see the tangible impact of their support.



Reaching the most vulnerable

The Zahra Trust continued to work in hard-to-reach and underserved areas in 2025, prioritising communities facing extreme poverty, displacement, and limited access to essential services. Our programmes focused on dignity, access, and long-term resilience.



Impactful aid and sustainable support

Beyond immediate relief, our 2025 initiatives supported sustainable outcomes through food security, healthcare, education, clean water access, and livelihoods. These programmes aim to meet urgent needs while strengthening communities for the future.

DONOR TESTIMONIALS

“

My experience with The Zahra Trust has been truly wonderful. Everyone cares deeply about the incredible causes they support and are always there to help with any questions.

- Anonymous

“

Thank you for your dedication and for completing this project, it means a lot to myself and my family. The pictures and videos are very heartwarming and I have shared it on my social media and with family and friends. Inshallah this sadaqa jariya continues to provide clean water to all these families and thawab in my mothers name.

- Hanan

“

On behalf of the Ansar Youth Project, I would like to extend our heartfelt gratitude to The Zahra Trust for generously providing us with the space to conduct youth worker training for our volunteers and staff. Your support has played a crucial role in empowering our team with the skills and knowledge they need to better serve and support young people in our community. The provision of such a welcoming and accessible space not only facilitated our training sessions but also demonstrated your commitment to building meaningful community collaboration.

- Noor

“

Amazing charity, give sadaqah everyday easily and also done an aqiqah which was done effortlessly and provided with a video. So easy to donate and trustworthy. Any questions needed answering was answered immediately via email and the process was so smooth.

- Anonymous

VOLUNTEER OPPORTUNITIES

At The Zahra Trust, volunteers play a vital role in extending our reach and strengthening our impact. In 2025, individuals from diverse backgrounds contributed their time, skills, and energy to support communities facing hardship across multiple regions. Volunteering with us is about meaningful contribution, shared purpose, and being part of a wider humanitarian mission.

Why Volunteer with The Zahra Trust?

By becoming part of our volunteer network, you support practical, impactful work that responds to real needs on the ground while gaining valuable personal and professional experience.

Through volunteering, you can:

Support essential aid delivery

Contribute directly to initiatives that provide food, clean water, medical aid, and other essential support to vulnerable communities.

Develop skills and experience

Gain hands-on experience, build transferable skills, and broaden your understanding of humanitarian work through practical involvement.

Engage with diverse communities

Work alongside people from a wide range of backgrounds and cultures, fostering mutual understanding and shared responsibility.

Be part of meaningful impact

Play a role in initiatives that create tangible, lasting outcomes for individuals and families in need.



Ways you can volunteer

There are multiple ways to get involved with The Zahra Trust, depending on your interests and availability:

Community & centre collections

Support local fundraising efforts by assisting with collections and raising awareness within your community.

Event representation

Support The Zahra Trust at events and community initiatives by working alongside our team to engage supporters.

In-office and remote support

Contribute your skills to administrative, marketing, communications, or project-based work that supports our operations.

Event and fundraising support

Assist with fundraising activities and event logistics that help sustain our programmes.



Join us in making a difference

Volunteering with The Zahra Trust offers an opportunity to contribute to meaningful humanitarian work while developing personally and professionally within a values-led organisation. Whether supporting local initiatives or engaging in international efforts, volunteers play an important role in strengthening our collective impact.

Every contribution, no matter the scale, helps extend the reach and effectiveness of our programmes.

Ready to get involved?

Visit zahratrust.com/volunteering to explore opportunities and take the first step towards making a difference today!

CONTACT US:



+44 (0) 208 452 7565



info@zahratrust.com



www.zahratrust.com



45 Barnfield Road,
Burnt Oak HA8 0AY

FOLLOW US ON SOCIAL MEDIA:

UK: @thezahratrust

US: @thezahratrustedusa

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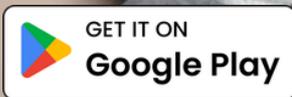
Australia: @thezahratrustedau

Middle East: @thezahratrustedme

Iraq: @thezahratrustediq



DOWNLOAD THE ZAHRA TRUST APP



WAYS TO DONATE:

Bank Transfer (Sterling Account)

Account Name: The Zahra Trust
Bank Name: Barclays Bank
Sort Code: 20-44-91
Account Number: 53681130
SWIFT Code: BUKBGB22
IBAN: GB62 BUKB 2044 9153 6811 30

Bank Transfer (EU € Donations)

Account Name: The Zahra Trust
Currency: Euro
Sort Code: 20-44-91
Account Number: 84081300
SWIFT Code: BUKBGB22
IBAN: GB63 BUKB 2044 9184 0813 00

Bank Transfer (UK Dollar Account)

Account Name: The Zahra Trust
Currency: USD
Sort Code: 20-44-91
Account Number: 78444966
SWIFT Code: BUKBGB22
IBAN: GB12 BUKB 2044 9178 4449 66

فَاذْكُرُونِي أَذْكَرَنَّكُمْ
وَاشْكُرُوا لِي وَلَا تَكْفُرُونِ

“So remember Me; I will remember you.
Be grateful to Me and do not be ungrateful.”

Surah al-Baqarah (2:152)

