



Lives and Livelihoods Fund

Annual Report 2017



Saving lives, securing livelihoods

Empowering the poorest by conquering disease and creating conditions for sustainable development.

Foreword by H.E. the President of the Islamic Development Bank



The past years have witnessed significant milestones for international aid. A significant paradigm shift towards innovative and collaborative approaches is required to deal with the enormous challenges we face.

Achieving global sustainable development requires a US\$4.5 trillion worth of investment. For IsDB member countries to achieve economic prosperity, they need US\$300 billion per year. Several of our member countries, including our host country, have embarked on ambitious national development plans. To address current development challenges, creative solutions are required from all stakeholders.

Since assuming office as the President of IsDB my focus has been on sustaining and creating awareness on the success of the previous years, while initiating a new transformation programme that will enable the Bank to be more client-centric and become an exemplary institution among multilateral

development Banks. This is the cornerstone of the President's 5-Year Program, which we are implementing.

Our ambition is to turn IsDB into a more proactive, and innovative organization. Our transformation, through empowering our staff, strengthening our field presence, fostering a delivery-oriented culture, and promoting relentless innovation, will allow us to deepen our partnerships.

In that regard, the Lives and Livelihoods Fund, among other innovative initiatives (e.g. Transform Fund), constitutes a powerful lever that will allow the transformed IsDB we are building to achieve its ambition and goals.

I assure all stakeholders and development partners that the IsDB Group will continue to thrive and will always adapt to live up to the ever-changing development needs of our member countries.

With the support of our member countries and the involvement of all development partners and beneficiaries, I am confident IsDB will continue to improve lives in our member countries and beyond.

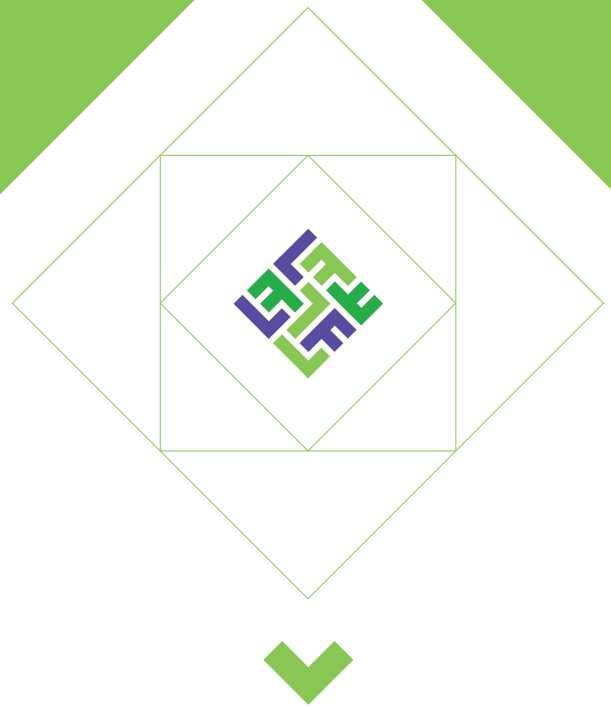


Dr. Bandar M. H. Hajjar

President, Islamic Development Bank



**WE AIM TO ENABLE PEOPLE TO LIFT
THEMSELVES OUT OF POVERTY BY FOCUSING
ON PROJECTS RELATED TO HEALTH,
AGRICULTURE, AND BASIC INFRASTRUCTURE;
THE BUILDING BLOCKS OF LIFE**



Letter from the Chair of the Impact Committee



Dear friends of the Lives and Livelihoods Fund, I would like to present to you the maiden Annual Report of the Lives and Livelihoods Fund 2017.

It has been a busy year for us. In February 2017, we successfully launched the first of six major projects that we approved in 2016 totalling US\$363 million. The first project to begin implementation is a malaria prevention and control program in partnership with the Government of Senegal and the Global Fund for AIDS, Tuberculosis and Malaria.

In March we held the second meeting of our Impact Committee in Riyadh, where we approved US\$243 million for development projects in the areas of health, agriculture, and basic infrastructure. These approvals are in excess of US\$600 million, focusing on the most impactful solutions to poverty and ill health across the Muslim world.

As Chairman of the Fund for its first year, it has been a privilege to work with a committed team of donors and implementing agencies to ensure that the Fund continues to be ambitious and innovative in making impact at scale.

The Lives and Livelihoods Impact Committee is a collaboration between official foreign aid institutions from the Kingdom of Saudi Arabia, the UAE and Qatar, together with the Islamic



Solidarity Fund for Development (ISFD) – part of the Islamic Development Bank, the Islamic world’s largest development bank – as well as the Bill & Melinda Gates Foundation. These institutions have come together in a unique partnership that aims to drive sustainable development across the Muslim world.

I am proud of how far we have come. We are now working to implement projects in 13 countries in the Arab region, Sub-Saharan Africa and Central Asia. Through its innovative mechanism, the Fund will make every dollar go further towards creating positive change in the lives of the targeted population.

We aim to enable people to lift themselves out of poverty by focusing on projects related to health, agriculture, and basic infrastructure; the building blocks of improved livelihoods.

As we look forward to the years ahead, we hope that more partners from around the world will engage with the Lives and Livelihoods Fund. If you would like to join this innovative initiative, you can do so in several ways: by joining as fellow donors, by proposing innovative projects that we can finance, and by coordinating your initiatives and projects with us. We can achieve far more by working together than each of us can achieve on our own.

I thank you for all your support and interest in this endeavour.

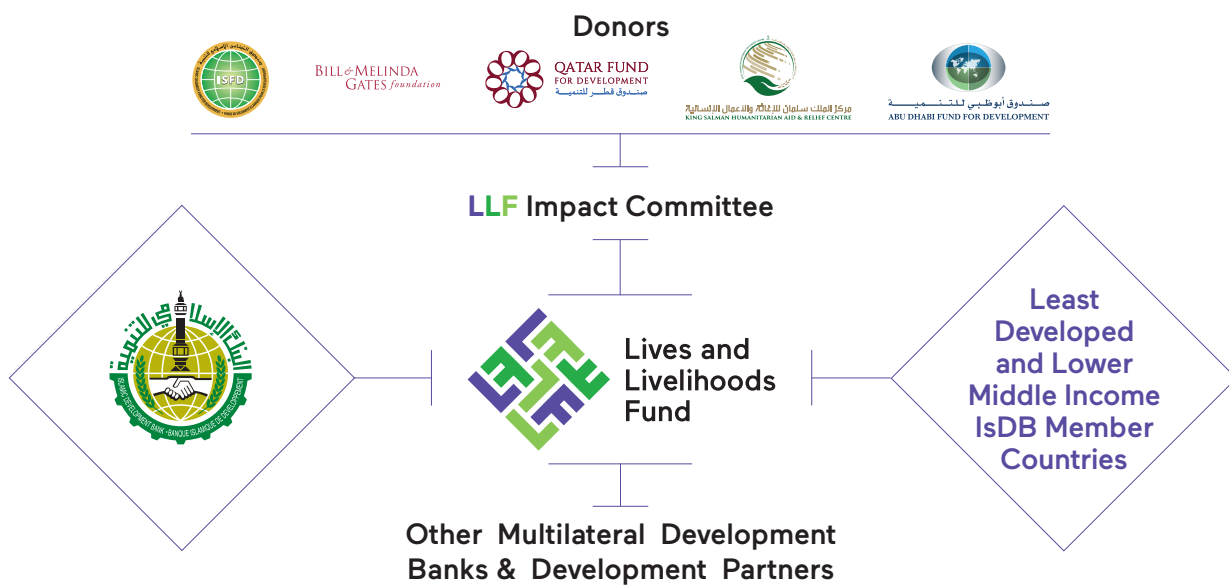
Yours sincerely,

Maher Al Hadrawi

Chairman of the Impact Committee, Lives and Livelihoods Fund; Assistant Supervisor General, King Salman Humanitarian Aid and Relief Center

Key stakeholders

The Lives and Livelihoods Fund encompasses a number of key stakeholders in its scope of activities and partnerships.



Members of the Impact Committee

Members	Primary Representatives	Alternate Representative
Islamic Development Bank	H.E. Sayed Aqa, Vice President Cooperation and Country Programming	Dr. Abdulhakim Elwaer, Director, Cooperation and Resource Mobilization
Abu Dhabi Fund for Development	H.E. Mohammed Al Suwaidi, Director General	Mr. Saeed Hamad Al-Dhaheri, Acting Finance Department Director, Finance Department
Bill & Melinda Gates Foundation	H.E. Joe Cerrell, Managing Director, Global Policy and Advocacy	Mr. Hassan Al-Damluji, Head of Middle East Relations
Islamic Solidarity Fund for Development	Dr Waleed Alwaheeb, Director General	Dr. Shamas ur Rehman Toor, Senior Program Management Specialist
King Salman Humanitarian Aid and Relief Centre	H.E. Maher Al-Hadrawi, Executive Director	Mr. Abdullah Al Rwaiily, Director of Humanitarian Aid Department
Qatar Fund for Development	H.E. Ali Bin Abdullah Al-Dabbagh, Executive Director of Corporate Strategy Department	Mr. Youssef Heneine, Senior Advisor

The Turkish Red Crescent joined the first and second Impact Committee meetings as Observer.



LLF is governed by a charter agreed upon by the IsDB and donor partners

Appointment of the Chair

- ◆ The Impact Committee designated the first Chair for the initial annual period ending in September 2017, and until his successor is duly elected.
- ◆ The Impact Committee agreed that each successive Chair will be a representative of the institution that has the name that next follows alphabetically in the English language the name of the institution of the prior Chair.

Location of Impact Committee meetings

In 2017, the Impact Committee meeting was exceptionally held in March in Riyadh, hosted by the King Salman Humanitarian Aid and Relief Centre.

For the future, the Impact Committee decided that:

- ◆ The Impact Committee is held in March each year at IsDB headquarters.
- ◆ The September Impact Committee is held at the location of the Member represented by the Chair, unless such Member declines, in which case the meeting is held at IsDB headquarters.

Lives and Livelihood Fund Management Unit

The Lives and Livelihood Fund is managed on a daily basis through an established Management Unit. The Head of the Management Unit and Acting Trustee, is Dr Waleed Ahmad J. Addas, IsDB.

Members	Position
Dr. Waleed Ahmad J. Addas	Head of the Management Unit
Hatem ELBakkali	Lead Project Management Specialist
Shakir Jasat	Senior Accounting & Reporting Analyst
Alaa Wahib Abdullati	Executive Assistant
Abdulkareem Rizq	IT Specialist and Management Support

Bill and Melinda Gates Foundation kindly provided the LLFMU with senior technical expertise for strengthening the Fund's management

Dr. Mohammed Umer Mir
Management Consultant & Health Specialist
(in charge of Health projects)

Jean-Jacques Robert Nkamgang
Expert Consultant in Management, Business Transformation & Performance Optimization
(in charge of Agriculture & Infrastructure projects)

Overseeing projects

The LLF's Impact Committee, which is formed of donors and members of the IsDB, ensures that the Fund finances projects that will make a difference to the poorest citizens in the IsDB's least developed member countries. The focus for all projects is on **Relevance, Readiness** and **Results**.

Once projects enter the project pipeline, the Fund's **Project Preparation Facility** helps member countries shape and design them for submission to the Impact Committee and approval by the Board of the IsDB. This support may involve commissioning technical, feasibility or impact studies, conducting baseline surveys or enhancing project management resources.



400 million people.
One commitment



MORE THAN
1 BILLION
PEOPLE LIVE
IN ABSOLUTE
POVERTY
WORLDWIDE



More than 1 billion people live in absolute poverty worldwide, unable to afford the basics of food, safe drinking water, health, education and housing.

Of these, around 400 million live in countries that are member nations of the Islamic Development Bank (IsDB). That's at least 400 million people who live on less than US\$1.90 a day¹.

In 2017, these numbers are simply unacceptable, and the Lives and Livelihoods Fund is committed to working with global partners to bring about a radical and lasting change.



**AROUND 400 MILLION
LIVE IN COUNTRIES THAT
ARE MEMBER NATIONS OF
THE ISLAMIC DEVELOPMENT
BANK (IsDB) WITH LESS
THAN US\$1.90 A DAY**

With absolute poverty come extreme challenges

In 2017, the challenges facing the poorest countries are as overwhelming as they have ever been. Developed countries have cut their foreign aid budgets, while domestic tax revenues in the least developed and lower middle-income member states of the IsDB are not rising fast enough to replace these budget cuts. Moreover, some pockets of extreme poverty are not covered by traditional development funds due to scale, lack of access, or the need for highly specific project design.

In many countries, diseases, compounded by weak healthcare systems, food insecurity, lack of basic infrastructure, including roads and sanitation, are the norm. Additionally, war, famine and natural disasters beset the people who are least able to face these challenges. Vulnerable countries become caught in a spiral of poor human development outcomes and political instability.

The Lives and Livelihoods Fund is creating change for good

The Lives and Livelihoods Fund (LLF) helps to fill the funding gap, using an innovative financing model that combines grants and loans to provide the poorest countries with discounted finance for much needed projects in healthcare, agriculture and infrastructure development. It provides a sustainable way to drive economic growth and raise living standards.

From 2016 to 2020 the LLF will make US\$2.5 billion² available for projects. These projects will help the poorest people in the 33 least developed countries in the IsDB's membership to lead healthier and more productive lives, enabling them to lift themselves out of poverty.

¹ Poverty line set by the World Bank in 2015

² Exact figure depends on the development status profile of LLF beneficiary countries at the conclusion of the Fund. The ratio of least developed to lower middle-income countries will determine the exact size.



Lives and Livelihoods Fund

Project selection



Criteria for selecting projects

Relevance, Readiness, and Results are key considerations in selecting projects for the LLF.

LLF Vision based Eligible Scope

- ▶ Focus on the most vulnerable demographic segments (mother, children & infants)
- ▶ Focus on getting high impact at the "Micro" Level
- ▶ Focus on building economic & social resilience in poor communities
- ▶ Focus on supporting communities through self-sustaining solutions
- ▶ Focus on communities who are currently 'disconnected' from core infrastructure

Health key criteria & considerations

- ▶ Strengthen the primary healthcare system (e.g. *Increasing equitable access to quality maternal health services, improving neo-natal and childcare services*)
- ▶ Control, treatment, and/or eradication of infectious diseases
- ▶ Increased access to quality healthcare through healthcare financing

Agriculture key criteria & considerations

- ▶ Increase crop productivity for Smallholder farmers
- ▶ Increase productivity of livestock systems for smallholder farmers & pastoralists
- ▶ Increase access to and equitable consumption of a nutritious diet
- ▶ Increase women's empowerment in agriculture
- ▶ Increase income stability among smallholder farmers

Basic Infrastructure key criteria & considerations

- ▶ Increase access to stand alone sanitation
- ▶ Increase access to stand alone clean power
- ▶ Increase access to clean water
- ▶ Promote digital financial inclusion and/or improve mobile communication network coverage
- ▶ Increase protection from flooding for individuals, housing and community facilities



How we select projects

Below are all of the beneficiary projects of the Lives and Livelihoods Fund up to the end of 2017.

Year	Country	Sector	Description	Project cost US\$ Million	Government/ Co-financiers' contribution	LLF Financing	Grant Financing	IsDB Ordinary Capital Resources (OCR)
2017	Cameroon	AGR	Agriculture Infrastructure and Value Chain Development Project	54.9	21.9	33.0	10.0	23.0
2017	Djibouti	HLT	Support to the Maternal and Child Healthcare Strengthening Project	27.3	7.3	20.0	6.0	14.0
2017	Guinea	INF	Conakry Sanitation Project	59.0	5.0	54.0	16.0	38.0
2017	Mauritania	HLT	Support to the National Program for Reproductive Health	2.9	0.3	2.6	0.8	1.8
2017	Niger	HLT	Accelerating the reduction of Maternal and Child Mortality and Morbidity	44.8	4.8	40.0	12.0	28.0
2017	Sudan	HLT	Malaria Prevention and Control	41.0	4.0	37.0	11.0	26.0
2017	Tajikistan	HLT	Improving the Maternal and Child Health Services in Dangara District	26.0	3.0	23.0	6.9	16.1
2017	Uganda	AGR	Local Economic Growth Support Project	69.0	36.0	33.0	10.0	23.0
2016	Burkina Faso, Senegal, Mali	AGR	Sustainable Pastoralism Development (Year 1)	99.0	9.0	90.0	27.0	63.0
2016	Cameroon	HLT	Support of Prevention of Mother-To-Child Transmission of HIV/AIDS Program Project	44.0	4.0	40.0	12.0	28.0
2016	Morocco	AGR	Support to smallholder rural communities through integrated development in the Tangiers-Tetouan-Al Hoceima region (Year 1)	55.9	5.6	50.3	5.0	45.3
2016	Morocco	INF	Support to smallholder rural communities through integrated development in the Tangiers-Tetouan-Al Hoceima region	22.5	2.3	20.3	2.0	18.2
2016	Morocco	HLT	Support to smallholder rural communities through integrated development in the Tangiers-Tetouan-Al Hoceima region	22.5	2.3	20.3	2.0	18.2
2016	Nigeria	AGR	Pastoral Cattle and Dairy Development	100.0	10.0	90.0	9.0	81.0
2016	Senegal	HLT	Malaria Pre-Elimination	34.0	2.0	32.0	9.6	22.4
2016	Uganda	HLT	NTD elimination	22.0	2.0	20.0	6.0	14.0
				724.8	119.3	605.5	145.4	460.1

AGR = Agriculture HLT = Health INF = Infrastructure

Amounts as approved and committed by the LLF Impact Committee



A game-changer in global development cooperation and finance



TODAY THE LLF
IS THE LARGEST
DEVELOPMENT
INITIATIVE OF ITS
KIND WORLDWIDE



BY COMBINING
 DONOR GRANTS WITH
 MARKET-BASED CAPITAL,
 THE FUND MAKES UP TO
US\$2.5 BILLION
 IN FINANCE AVAILABLE
 TO COUNTRIES FOR ESSENTIAL
 DEVELOPMENT PROJECTS



The LLF was established in 2015 as a collaboration between some of the biggest development organisations in the Middle East, the BMGF and the IsDB. Each seeks to offer a regional solution to development challenges in Muslim countries. Today, the LLF is one of the largest development initiatives of its kind worldwide.

The Fund works by combining grants from donors with traditional market-based funding (or lending) supplied by the IsDB. The recipient country only pays back the IsDB financing while the Fund's donors indirectly cover more or less the financing mark-up rate. This dramatically reduces the costs of borrowing and ensures sizable resources for beneficiaries.

By combining donor grants with market-based capital, the Fund makes up to US\$2.5 billion in finance available to countries for essential development projects that would not be funded through commercial lending resources, but which provide crucial social and economic benefits in the longer term.

It is this blending that makes the LLF such an innovation in global development cooperation and development finance.

By drastically reducing the costs of borrowing to beneficiaries, providing larger amounts with more concessional terms, the LLF contributes to:

- ◆ Reducing malnutrition, child mortality and maternal mortality
- ◆ Preventing and treating deadly diseases like malaria, hepatitis and neglected tropical diseases
- ◆ Creating basic health centres
- ◆ Providing better access to water, sanitation solutions and connectivity
- ◆ Improving crops and livestock productivity
- ◆ Increasing small farm holders' income, and the involvement of women.

A win-win situation for all

Who are the LLF's donors?

- ◆ Abu Dhabi Fund for Development (US\$50 million)
- ◆ Bill & Melinda Gates Foundation (up to US\$100 million)
- ◆ Islamic Solidarity Fund for Development (US\$100 million)
- ◆ King Salman Humanitarian Aid and Relief Centre (US\$100 million)
- ◆ Qatar Fund for Development (US\$50 million)

By donating grants to the LLF, donors unlock the IsDB's financing resources for projects. Each donor therefore catalyzes more resources – playing a direct part in helping to break the cycle of generational poverty across the world and advancing social and economic development.

Through the generosity of our donors, and the innovative funding approach of the IsDB, the LLF is delivering projects in 13 countries in the Arab, Sub-Saharan Africa and Central Asia regions. Together we are helping the poorest people in some of the least developed member countries to build a sustainable pathway, so they can survive early childhood, lead healthier lives and attain decent livelihoods. The LLF is helping to drive prosperity and bring about genuine social change.



Lives and Livelihoods Fund

The LLF in numbers



400 million people

The number of people in member countries of the IsDB who live in absolute poverty



2020

The Fund's estimated end date



8 UN SDGs

The number of sustainable development goals directly addressed by the LLF



US\$20=US\$100

Pooling IsDB financing and donor grant money multiplies each dollar donated many times, enhancing the capacity of the IsDB to extend concessional resources to member countries



95%

Quantity of LLF resources devoted to least developed member countries and six middle-income member countries



20%

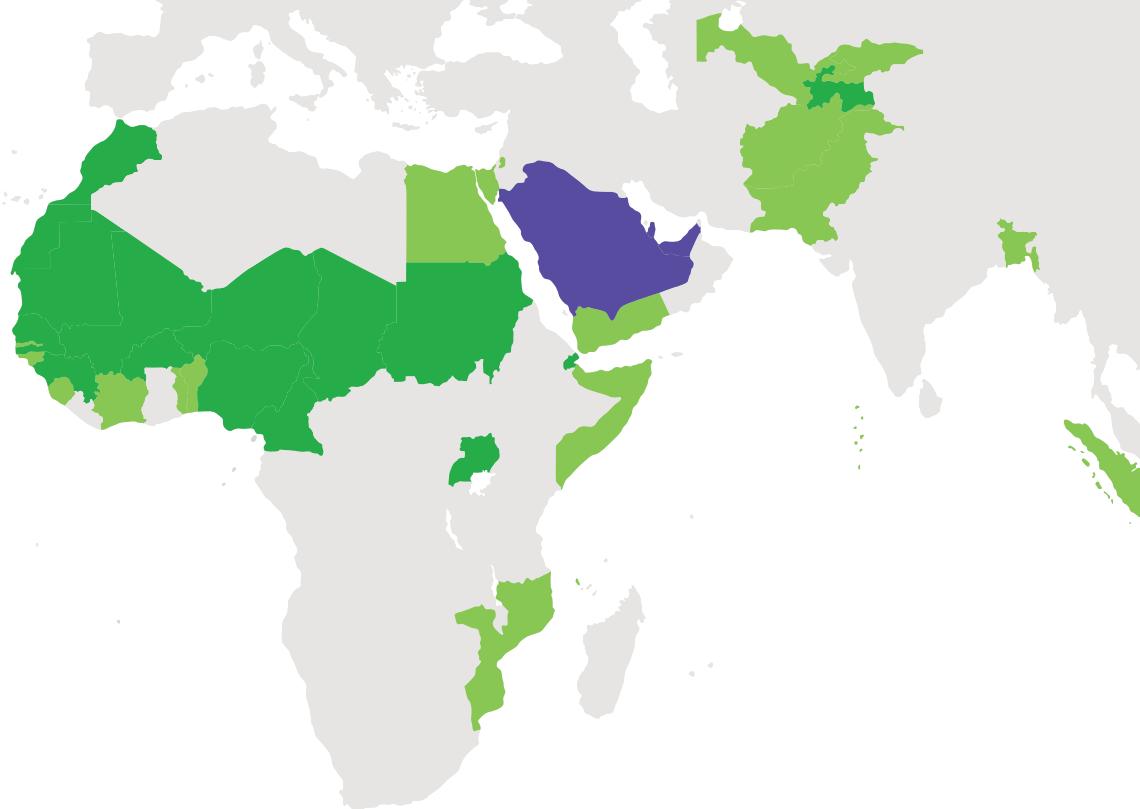
No single country will receive more than 20% of the project financing funds

13 COUNTRIES, 4 REGIONS:

WHERE LLF PROJECTS ARE BEING IMPLEMENTED

WHERE WE ARE WORKING:

- ◆ Active Project
- ◆ Eligible countries
- ◆ Donor countries



US\$2.5 BILLION:

THE FUNDING THAT THE LLF WILL MAKE AVAILABLE FOR PROJECTS



LLF Financing process

- **Member country request for funding**
- ▼ IsDB sector teams prepare concept papers and initiate PPF utilization if required.
- ▼ LLF management unit reviews and selects pipeline of projects
- ▼ Impact Committee approves submitted projects
- ▼ Donors commit funds
- ▼ IsDB Board approves projects
- ▼ IsDB signs agreements
- ▼ Financing agreements declared effective
- ◆ **Disbursement of funds begins**

- ◆ **Agriculture**
20-60% of funding allocation
- ◆ Boosting production of staple crops and livestock by smallholder farmers and pastoralists – those who produce 80% of food in key regions
- ◆ Providing smallholder farmers and producers with better access to markets and technology
- ◆ Increasing women’s empowerment in agriculture
- ◆ Increasing access to, and consumption of, a nutritious diet
- ◆ Increasing income stability among smallholder farmers, including through favouring entrepreneurship.
- ◆ **Health**
20-60% of funding allocation
- ◆ Combating infectious diseases like malaria, HIV/AIDS, polio and neglected tropical diseases
- ◆ Ensuring routine immunization coverage
- ◆ Strengthening primary healthcare systems for equitable access to quality healthcare services.
- ◆ **Basic Infrastructure**
Maximum 20% of funding allocation
- ◆ Providing better access to water and sanitation services
- ◆ Improving access to a reliable electric supply
- ◆ Providing greater access to mobile and digital communications
- ◆ Increasing protection from flooding for individuals, housing and community facilities.



A year in three projects



THE BREADTH AND SUCCESS OF THESE PROJECTS, EVEN IN THEIR EARLY STAGES, DEMONSTRATE THE POWER OF THE FUND TO MAKE MAJOR, LASTING CHANGE.



2017 was the year that the LLF really gained momentum, as the first projects approved in 2016 began to be implemented. The breadth and success of these projects, even in their early stages, demonstrate the commitment of the Fund to bring about major and lasting change.



In March 2017 the LLF Impact Committee, which includes members of LLF donor organizations, visited Senegal and Morocco to assess progress of the first LLF projects to be implemented.



In Senegal, Committee members met with the Senegalese Minister of Health, Madame Awa Marie Coll-Seck, and officials from the National Malaria Control Program. They also visited the Deggo Health Post and rural homes to see the impact of the project at first hand.



In Morocco, delegates visited farming collectives in the Tangier-Tétouan-Al-Hoceima region, which are benefiting from the LLF's support.



THE LLF SIGNED ITS FIRST PROJECT, A US\$32 MILLION FINANCING AGREEMENT TO FIGHT MALARIA IN SENEGAL, WITH THE AIM OF ELIMINATING THE DISEASE BY 2020

1.

Fighting malaria in Senegal

Malaria Control and Elimination

Value of funding: US\$32 million



1 in 5 people is infected with malaria in Senegal, and it is a major cause of death in the country. In February, the LLF signed its first project, a US\$32 million financing agreement to support the Government of Senegal's campaign to make the transition from the control phase to the pre-elimination phase, towards eliminating the disease by 2020 throughout the territory.

A donor trip to the country in March 2017 assessed progress, meeting Government ministers and officials from the National Malaria Control Program.

The first disbursement for this project was completed in Q4 of 2017.

LLF funding is providing:

- ◆ 1.56 million rapid diagnosis tests
- ◆ insecticide-treated bed nets for 2 million people
- ◆ over 60,000 anti-malaria doses
- ◆ training for community workers and healthcare providers
- ◆ community-oriented communications to promote the maximum uptake of provided services



Lives and Livelihoods Fund

A year in three projects

On the ground

*H.E. Mr Abdoulaye Diouf Sarr, Minister of Health of Senegal,
on the LLF-funded malaria control and elimination project.*



How does malaria affect Senegal's economy and the lives of Senegalese people?

In Senegal, Malaria is a real obstacle to socio-economic development. Our ecosystem is conducive to the outbreak and spread of malaria so the whole population is at risk. The most vulnerable groups are pregnant women and children under 5 years old, the majority of whom live in rural areas and derive their income from agricultural and livestock activities.

How is this LLF project contributing to address this?

The Lives and Livelihoods Fund (LLF) contributes to the financing and implementation of the 2016-2020 National Strategic Plan for Malaria Control (NSP), which is geared towards malaria's pre-elimination, with the vision of 'an emerging Senegal without malaria, for a sustainable development'. The project aims to scale up interventions to eliminate malaria.

What is the expected impact of this project?

Implementing this project will free all northern, and much of central, Senegal from malaria – areas with high economic potential. The eradication of malaria will enable their populations to participate fully in the economic boom of the country.

What makes LLF funding truly unique?

- ▶ The LLF's resolutely clear approach to support the elimination of malaria.
- ▶ The strong accountability and ownership given to Senegal within the project.
- ▶ Helping to complete pre-elimination interventions across target districts to reduce the risk of malaria persisting.

◆
LLF FUNDING IS A GREAT
OPPORTUNITY FOR
A COUNTRY TO FILL
GAPS IN THE FUNDING
REQUIRED FOR NATIONAL
HEALTH PROGRAMS



IMPLEMENTING THIS PROJECT WILL FREE ALL NORTHERN, AND MUCH OF CENTRAL, SENEGAL FROM MALARIA – AREAS WITH HIGH ECONOMIC POTENTIAL



Dr Doudou Sene, Coordinator of Senegal's National Malaria Control Program (NMCP)

What are the key challenges when building the case for such a project in developing countries?

Issues mainly focus on strengthening coordination and communication. We set up an IsDB/LLF management unit at local level to improve coordination, monitoring and promptness in the flow of information between NMCP and the IsDB/LLF.

What would be your message to other developing countries about the LLF fund and the opportunity it represents for them?

LLF funding is a great opportunity for a country to fill gaps in the funding required for national health programs. We recommend performing a situational analysis of your particular challenge at the national level and, from this analysis, draw up a project document based on the specific National Strategic Plan, with well-defined objectives and precise implementation strategies.

What our donors say



"We have been able as a global compact of partners and donors through the LLF to more than double the capacity of the Islamic Development Bank to extend concessional financing to its member countries; this is a breakthrough initiative which could not have been possible without the generous contributions of QFFD and within the innovative financing facility of the LLF. This concessional lending will lessen poverty and speed social and economic development in the world."

Ali Abdulla Al-Dabbagh, Executive Director of Corporate Strategy, Qatar Fund for Development



"We have been able to see what this really means on the ground, right down to the village level where we have visited houses where malaria bed nets are being used."

Hassan Al-Damluji, Head of Middle East Relations, Bill & Melinda Gates Foundation



"In line with the National Strategic Plan for Malaria Control, this crucial project will also bolster humanitarian and development efforts in Senegal."

Ahmed Khamis Al-Kalbani, Chief Economist, Abu Dhabi Fund for Development



"I'm very impressed by the progress Senegal has made in fighting malaria. We believe that investing in communities in an integrated manner can help them break away from the vicious circle of poverty."

Shamas-ur-Rehman Toor, Senior Program Management Specialist, IsDB



Lives and Livelihoods Fund

A year in three projects

2.

Transforming pastoralism in the Sahel

Sahel Sustainable Pastoralism Development Program

Value of funding: US\$94.3 million (Burkina Faso - US\$32.5 million, Mali - US\$31.0 million, Senegal - US\$30.8 million)



The livelihood of nomadic Sahelian pastoralists roaming the grasslands of Burkina Faso, Mali and Senegal is fragile. These nomads lack skills in natural resources management, access to markets, and measures to control transboundary livestock diseases. LLF financing is promoting better natural resources management by:

- ◆ Promoting livestock entrepreneurship to create jobs for young people
- ◆ Supporting improvements in animal health to boost livestock productivity
- ◆ Accelerating a significant improvement in the entire value chain of some 90,000 operators

The Lives and Livelihoods Fund financing will benefit 1.27 million rural people in Burkina Faso, Mali and Senegal, reducing poverty, generating jobs and encouraging investment.

◆ THE LIVES AND LIVELIHOODS FUND FINANCING WILL BENEFIT 1.27 MILLION RURAL PEOPLE IN THE THREE COUNTRIES





3.

Wiping out pockets of poverty in Morocco

Integrated rural development in the Tangiers region

Value of funding: US\$100.9 million (agriculture - US\$55.9 million, health - US\$22.5 million, basic infrastructure - US\$22.5 million)



Economic growth has bypassed isolated areas in Tangier-Tétouan-Al-Hoceima, the northern most of Morocco's 12 regions, leaving pockets of poverty. Remote rural areas lack essential public services, including safe drinking water, sanitation and links to markets.

The LLF is supporting the Government of Morocco's development project in the region, providing public services to isolated rural communities. By substantially reducing poverty over the next five to ten years, the LLF will be helping over 740,000 people across seven provinces to benefit from the steady development and economic growth that the rest of the region has enjoyed in recent decades.



What our donors say



"Spanning key sectors, this investment will go a long way in contributing to socio-economic development for the people of Morocco especially residents of the Tangier region."

Saeed Hamad Al-Dhaheer, Acting Finance Department Director, Finance Department, Abu Dhabi Fund for Development



"Giving people access to roads, giving them access to health services will make a big difference in terms of impact."

Zahira El Marzouki, Deputy Head, Middle East Relations, Bill & Melinda Gates Foundation



"I think Morocco has made tremendous progress in fighting poverty. I think this project will help the people that are still trapped. We are helping them through agriculture, economic empowerment. This project will help Morocco go the extra mile."

Shamas-ur-Rehman Toor, Senior Program Management Specialist, IsDB



"We support these communities with backing from their government and the local community to guarantee that they will provide quality projects for themselves that will serve them and their children and future generations economically and socially."

Abdullah Alrwaily, Dir of Humanitarian Aid, King Salman Humanitarian Aid and Relief Centre



"I believe this is a comprehensive project that covers diverse sectors that are important for Tangier."

Ali Abdulla Al-Dabbagh, Executive Director of Corporate Strategy, Qatar Fund for Development



➤ Highlights of the year

March 2017 - Second Impact Committee meeting

The LLF held the second meeting of its Impact Committee in Riyadh in March, which was hosted by the King Salman Humanitarian Aid and Relief Center and attended by representatives of all LLF donors. The Turkish Red Crescent, Turkey's largest humanitarian organization, attended as an observer.

In addition to approving a new communication strategy, results framework and a restated charter. Impact Committee members agreed on a project pipeline for 2017 and approved US\$243 million in financing for new projects in health, agriculture and a first project in basic infrastructure. This brings the total of approved projects to over US\$600 million.



October 2017 - IsDBG delegation visits Bill and Melinda Gates Foundation

A senior delegation from the IsDB, led by Dr. Bandar Hajjar, IsDB Group President, Dr. Hayat Sindi, Advisor to the President on Science, Technology and Innovation, and Dr. Waleed Addas, Head of the LLF Management Unit, met with the LLF's founding partner and donor, Mr Bill Gates, at the Bill and Melinda Gates Foundation (BMGF), Seattle, USA.

This historic and far-reaching visit cemented the strong cooperation between the IsDB and the BMGF and paved the way for increasing cooperation to attract donors, enhancing collaboration on new projects, and exploring ways to scale up the use of digital technologies to boost project efficiency and strengthen related communication.

IMPACT COMMITTEE MEMBERS AGREED ON A PROJECT PIPELINE FOR 2017 **AND APPROVED \$243 MILLION IN FINANCING** FOR NEW PROJECTS IN HEALTH, AGRICULTURE AND A FIRST PROJECT IN INFRASTRUCTURE



BY COORDINATING
OUR EFFORTS,
**WE CAN ACHIEVE
FAR MORE TOGETHER**
THAN EACH OF US
CAN ACHIEVE ON
OUR OWN



Members of the Impact Committee (2017)



Looking ahead

We are looking forward to working with new donors and countries on innovative projects that will make a positive impact on poverty alleviation in the Muslim world. By coordinating our efforts, we can achieve far more together than each of us can achieve on our own.

Over the coming months, we will continue to scale up the LLF's investments in collaboration with IsDB member countries and international partners including the Global Fund, GFF, the World Bank, Save the Children, Agra and CGIAR. Our focus will always be on making a higher impact on the ground. This will ensure that initial investments approved by our donors make a greater and long-lasting impact in lifting people out of poverty.





Lives and Livelihoods Fund

Projects approved in 2017

Djibouti

Maternal and Child Healthcare Strengthening

Healthcare US\$20 million

This project builds the capacity of maternal and neonatal healthcare service providers.

Expected result:

- ◆ 2 facilities equipped for comprehensive emergency obstetric and neonatal services
- ◆ Maternal and neonatal healthcare training programs developed
- ◆ Access and utilization of maternal and neonatal healthcare services enhanced

Status: Project in preparation stage

Mauritania

Supporting the National Program for Reproductive Health

Healthcare US\$2.6 million

Improving access to quality maternal and neonatal healthcare services in one of the most disadvantaged districts of the country.

Expected result:

- ◆ Antenatal care coverage and assisted delivery rates increased for over a 100,000 women in the Wilaya of Hodh Chargui.
- ◆ Achieved through improved access to health care, and behavior change communication using mass media and interpersonal communication.

Status: Approved by the IsDB Board of Executive Directors

Niger

Accelerating the reduction of maternal and child mortality and morbidity

Healthcare US\$40 million

Use community mobilization to improve access to maternal, neonatal and child health services.

Expected result:

- ◆ Primary health services improved by 65 health districts
- ◆ 95% of pregnant women have access to quality healthcare
- ◆ 3,104 health professionals trained

Status: Financing agreement signed

Sudan

Supporting the Malaria Prevention and Control program

Healthcare US\$37 million

Expected result:

- ◆ Accelerate progress towards elimination of malaria in the country and reduce malaria mortality by 25%
- ◆ Concerned health facilities prepared for malaria diagnosis
- ◆ State entomological lab equipped
- ◆ Malaria patients receive prompt and effective treatment

Status: Preparation for an appraisal mission is underway



Tajikistan

Improving maternal, neonatal and child health (MNCH) services in four districts of the Khatlon Oblast region

Healthcare US\$23 million

Provide institutional and human resource capacity building to improve the neonatal and maternal health sector.

Expected result:

- ◆ Four central district hospitals upgraded
- ◆ Referral system established
- ◆ Health workers trained on identified priority areas

Status: Preparation for an appraisal mission is underway

Cameroon

Agricultural infrastructure and value chain development

Agriculture US\$33 million

Improve access to public markets and facilitate rural entrepreneurship.

Expected result:

- ◆ Increased yield of the targeted value chain crops in the range of 30-70%
- ◆ Increased access to 290km of roads
- ◆ Increased access to 7 health centers, 50 latrine and 32 water schemes

Status: Project approved by IsDB Board

Uganda

Local economic growth support

Agriculture US\$33 million

Enhance agricultural production and productivity by improving rural infrastructures and access to basic services.

Expected result:

- ◆ Increased access to drinking water to 75%
- ◆ Percentage of women delivering in health centers increased to 60%
- ◆ Primary school enrolment increased by 25%

Status: Project approved by IsDB Board

Guinea

Conakry sanitation

Agriculture US\$54 million

Improve social living conditions in Conakry, strengthening infrastructure against environmental threats.

Status: Preparation for an appraisal mission is underway.



Lives and Livelihoods Fund

Maximizing impact

A particular emphasis is placed on monitoring and managing LLF projects, in order to maximize their impact on the ground in lifting the target populations out of poverty.

In particular:

- * The lead time is significantly reduced (from 180 to 90 days) between the different stages (project approval - signing of financial agreements - project effectiveness - project start up).
- * A field visit is now systematically performed at least once a year.
- * A Project Completion Report (PCR) is mandatory after 3 months of completion.
- * A Project Implementation Assessment and Support Report (PIASR) is done once per annum.

➤ How we measure the impact of health projects

We use a sector-level impact framework for healthcare that covers both mother/child care and communicable diseases.

LLF Health Framework

Impact objective targets conquering disease with a focus on (1) strengthening the primary healthcare system, (2) tackling infectious diseases, and (3) increasing access to quality healthcare and promoting universal health coverage.

Relevant LLF goals	➤ Reduce childhood mortality and morbidity	➤ Reduce maternal and neo-natal deaths and stunted growth						
Strategic goals	➤ Strengthen the primary healthcare system	➤ Increase access to quality maternal health services	➤ Increase neo-natal and childcare services	➤ Eradication and control of communicable diseases				
Primary outcomes	1. Increased control, treatment and eradication of infectious diseases	2. Improved care of women during pregnancy	3. Enhanced access to essential obstetric healthcare facilities	4. Increased support for improving safety of rural homebirths	5. Enhanced post-natal care for both women and new-borns	6. Enhanced access to medical care for children	7. Increased access to medically trained individuals	8. Increased access to health insurance through alternative healthcare financing
Cross-cutting primary outcomes	➤ Enhanced institutional capacities	➤ Enhanced human resource capacities						
Project outputs	➤ Broad range of potential project outputs							



➤ How we measure the impact of agriculture projects

We use a sector-level impact framework that is based on work carried out by the Bill and Melinda Gates Foundation and the IsDB.

LLF Agriculture Framework

Impact objective targets agricultural resilience with a focus on (1) increasing crop production and productivity for smallholder farmers (SHFs), (2) increasing livestock productivity for SHFs, (3) increasing women's empowerment, (4) increasing access to and consumption of a nutritious diet, and (5) increasing access to markets for SHFs.

LLF goals	➤ Boosting production of staple crops and livestock by smallholder farmers and pastoralists		➤ Providing smallholder farmers and producers with better access to markets		
Strategic goals	➤ Increase crop productivity for SHFs	➤ Increase productivity of livestock systems for SHFs and pastoralists	➤ Increase access to and equitable consumption of a nutritious diet	➤ Increase women's empowerment in agriculture	➤ Improve income stability among SHFs
Primary outcomes	1. Increased use of appropriate fertilizers by SHFs	2. Increased use of quality seed of improved varieties by SHFs	3. Increased use of mechanization by SHFs	4. Increased use of improved livestock products, technologies, services and innovations by SHFs & pastoralists	5. Increase the use of improved water management and irrigation practices by SHFs
	6. Improved mgmt and use of natural resources (land, water, feed) relevant to livestock & pastoralism	7. Increased use of improved post-harvesting technologies and practices by SHFs	8. Improved value chain and agribusiness development of major food crops and livestock for SHFs	9. Strengthened farmer and their apex organisations	10. Improved participation of women in agriculture
Cross-cutting primary outcomes	➤ Enhanced institutional capacities		➤ Enhanced human resource capacities		
Project outputs	➤ Broad range of potential project outputs				



How we measure the impact of infrastructure projects

We use a sector-level impact framework that touches on each critical component of typical rural infrastructure.

LLF Basic Infrastructure Framework

Impact objective targets the building of essential basic infrastructure with a focus on (1) increasing access to stand alone sanitation, (2) increasing access to clean water, (3) increasing access to stand alone clean power, (4) promoting digital financial inclusion, and (5) increasing protection from flooding for individuals, housing and community facilities.

LLF goals

- › Provide access to water and sanitation
- › Provide access to power
- › Provide access to digital financial services

Strategic goals

- › Increased access to standalone sanitation
- › Increased access to standalone clean power
- › Increased access to clean water
- › Promotion of digital financial inclusion

Primary outcomes

- | | | | |
|--|--|--|--|
| 1. Increased access to off-grid power generation | 2. Improved transmission and distribution of power | 3. Increased access to improved non-sewered sanitation | 4. Improved access to sewerage networks |
| 5. Increased access to potable water | 6. Increased protection from flooding for individuals, housing, and community facilities | 7. Improved mobile communication network coverage | 8. Improved access to digital financial services |

Cross-cutting primary outcomes

- › Enhanced institutional capacities
- › Enhanced human resource capacities

Project outputs

- › Broad range of potential project outputs



What our donors say



"Combining the unique capabilities of each partner represents a major step forward. We have a once in a lifetime opportunity to improve lives and livelihoods across the Islamic world."

**Bill Gates, Co-chair,
Bill & Melinda Gates Foundation**



"The LLF unique business model has enabled all of us to reach areas in sectors which were not possible before due to the inability of least developed member countries to borrow at market-rates. Hence, the sub-sectors that we reached in health development has enabled the saving of millions of lives by conquering diseases and creating the right conditions for sustainable economic growth."

Ali Bin Abdullah Al-Dabbagh, Director of Corporate Strategy Department, Qatar Fund for Development



"What's beautiful about this journey is that we find success stories among women, the elderly, government agencies and community organisations. They put their hearts into this, it's not just about routine bureaucratic work. It's work from the soul, which is honest and genuine."

Mr. Abdullah Al Rwaily, Director of Humanitarian Aid Department, King Salman Humanitarian Aid and Relief Centre



"Although the lives and livelihoods fund is in its early stages, we can see the impact of the carefully selected projects in coordination with officials and governments of these countries."

Saeed Hamad Al-Dhaheri, Acting Finance Department Director, Finance Department, Abu Dhabi Fund for Development



Lives and Livelihoods Fund

Financial statements

Independent Auditor's Report

Your Excellencies, the Chairman and Members of the Impact Committee

Lives and Livelihood Fund
Jeddah
Kingdom of Saudi Arabia

Report on the financial statements

We have audited the accompanying statement of financial position of Islamic Development Bank - Lives and Livelihoods Fund (the "Fund") as of 31 December 2017 and the related statements of activities, cash flows and changes in net assets for the year then ended. These financial statements and the Fund's undertaking to operate in accordance with Shari'ah are the responsibility of the Fund's management. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with Auditing Standards for Islamic Financial Institutions issued by Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI). Those Standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

Opinion

In our opinion, the financial statements give a true and fair view of the financial position of the Fund as of 31 December 2017, and of the results of its operations and its cash flows for the year then ended in accordance with the Shari'a Rules and Principles as determined by the Shari'a Board of the Islamic Development Bank and the financial accounting standards issued by the AAOIFI.



For Ernst & Young

Ahmed I. Reda
Certified Public Accountant
Licence No. 356

18 March 2018
1 Rajab 1439H

Jeddah

17/401/OO





Statement of financial position

for the year ended 31 December 2017
(Amounts expressed in USD)

	Notes	2017	2016
Cash and cash equivalents	4	46,515,425	45,507,924
Commodity placements	5	81,784,598	-
Contributions receivable from donors	6	19,468,282	29,685,173
Total Assets		147,768,305	75,193,097
Donor Contributions	7	145,413,998	73,832,044
Reserve amount	7,8	1,596,432	280,339
Due to a related party	9	223,463	543,436
Accruals and other liabilities	10	534,412	537,278
Total Liabilities		147,768,305	75,193,097

Statement of activities

for the year ended 31 December 2017
(Amounts expressed in USD)

	Notes	For the year ended 31 December 2017	For the period from 1 September 2016 to 31 December 2016
Income from:			
Donor grant contributions	11	65,351	-
Commodity placements		554,934	-
Income from consultancy grant		62,271	-
Transfer from reserve amount	8	643,158	290,714
Net income before administrative and operating expenses		1,325,714	290,714
Facility administration costs	12	(580,937)	(209,514)
Grant expenses		(65,351)	-
Consultancy		(62,271)	-
Projects preparation costs	13	(62,221)	(81,200)
Total administrative and operating expenses		(770,780)	(290,714)
Net income before transfer of investment income to Donor Reserves		554,934	-
Transfer of investment income to Donor Reserves		(554,934)	-
Net income for the year/period		-	-



Lives and Livelihoods Fund

Financial statements

Statement of cash flows

for the year ended 31 December 2017

(Amounts expressed in USD)

	Notes	For the year ended 31 December 2017	For the period from 1 September 2016 to 31 December 2016
Cash flows from operations			
Net income before transfer of investment income to Donor Reserves		554,934	-
Changes in operating assets and liabilities:			
(Decrease) / increase in due to a related party	9	(1,031,348)	290,000
(Decrease) / increase in accruals and other liabilities		-	500,000
Net cash generated from operating activities		476,414	790,000
Cash flows from investing activity			
Commodity placements		(81,784,598)	-
Net cash used in investing activity		(81,784,598)	-
Cash flows from financing activity			
Contributions from donors		83,268,513	44,717,924
Net cash from financing activity		83,268,513	44,717,924
Net change in cash and cash equivalents		1,007,501	45,507,924
Cash and cash equivalents at beginning of the year/period		45,507,924	-
Cash and cash equivalents at end of the year/period	4	46,515,425	45,507,924
Non-cash Transaction			
Net movement in reserve amount		1,404,317	571,053



Schedule of donor contributions

Movement in donors' contributions were as follows

(Amounts expressed in USD)

	Islamic Solidarity Fund for Development		Bill and Melinda Gates Foundation		Qatar Fund for Development		King Salman Humanitarian Aid and Relief Centre		Abu Dhabi Fund for Development		Total	
	Reserve Amount	Available for Disbursement	Reserve Amount	Available for Disbursement	Reserve Amount	Available for Disbursement	Reserve Amount	Available for Disbursement	Reserve Amount	Available for Disbursement	Reserve Amount	Available for Disbursement
Balance as at 1 Sep 2016	-	-	-	-	-	-	-	-	-	-	-	-
Contributions for the period	-	19,890,573	-	14,882,127	-	9,794,600	-	19,890,573	-	9,945,224	-	74,403,097
Allocation to Reserve Amount	165,754	(165,754)	124,018	(124,018)	32,649	(32,649)	165,755	(165,755)	82,877	(82,877)	571,053	(571,053)
Facility Administration Costs	(64,501)	-	(48,260)	-	-	-	(64,502)	-	(32,251)	-	(209,514)	-
Projects Preparation Costs	(21,707)	-	(16,242)	-	(10,689)	-	(21,708)	-	(10,854)	-	(81,200)	-
Balance as at 31 Dec 2016	79,546	19,724,819	59,516	14,758,109	21,960	9,761,951	79,545	19,724,818	39,772	9,862,347	280,339	73,832,044
Contributions for the year	-	19,468,281	-	14,566,168	-	9,705,337	-	19,577,694	-	9,734,142	-	73,051,622
Allocation to Reserve Amount	409,150	(409,150)	306,126	(306,126)	75,314	(75,314)	409,150	(409,150)	204,577	(204,577)	1,404,317	(1,404,317)
Facility Administration Costs	(178,849)	-	(133,815)	-	-	-	(178,849)	-	(89,424)	-	(580,937)	-
Projects Preparation Costs	(16,634)	-	(12,445)	-	(8,191)	-	(16,634)	-	(8,317)	-	(62,221)	-
Investment Income	221,090	-	111,434	-	86,358	-	25,507	-	110,545	-	554,934	-
Grant expenses	-	(11,335)	-	(8,481)	-	(28,531)	-	(11,336)	-	(5,668)	-	(65,351)
Balance as at 31 Dec 2017	514,303	38,772,615	330,816	29,009,670	175,441	19,363,443	318,719	38,882,026	257,153	19,386,244	1,596,432	145,413,998



► From the Head of the Lives and Livelihoods Fund



This first year of fund launch was full, whole, and fruitful. We mainly focused on building the fundamentals that will enable the fund to function effectively over the course of its duration, while delivering first concrete and measurable results immediately.

We conducted our action during this first year of operation concomitantly in five directions:

- 1** - Translate the LLF formalized vision, established charter and corresponding operational manual, into working operational activities for producing initial concrete results (from sourcing projects to preparing the cases and approving them towards implementation; our first ever disbursement under the LLF went out this year);
- 2** - Establish trusting relationships with IsDB teams, in order to develop a fruitful collaboration towards uncovering high potential projects to fund, with the focused aim of producing maximum impact on the lives of the targeted ordinary women, children and men. In addition, a robust liquidity management and fund investment along with compliance framework were all successfully completed.
- 3** - Build a strong and powerful team to quickly ramp up the capabilities of the LLF Fund.
- 4** - Strengthen the LLF operating mechanisms and make the interactions between LLF's operations and the IsDB operations more effective, in order to streamline operational management processes.
- 5** - Provide effective support to the impact committee while allowing donors to be both constantly informed about the evolution of the fund and as close as possible to our actions on the

ground. In particular, we organized for the donors, two field visits to Morocco and Senegal, in order to allow them to perceive concretely how the LLF fund aims to transform in a sustainable way the life of the targeted populations. A comprehensive media strategy along with a coherent results and project selection framework were also put in place.

More than \$ 600 million has now been committed for 14 approved projects. Many of these first batches of projects are now signed and first disbursements have been effected. We have strengthened the LLF team with the addition of new and complementary talents that we expect to make our journey to reach our final destination more vibrant.

We clearly have the ambition to redouble our efforts to confirm the success of this first year, but especially to accelerate the growth and efficiency of the fund. For this reason, we will mainly focus our action in 2018 on three fronts:

- ◆ Optimize the effectiveness of the fund as well as its management processes, while leveraging the on-going IsDB transformation, with particular emphasis on the quality of project sourcing and the preparation of the implementation on the ground for maximizing resulting impact.
- ◆ Strengthen the communication, image, brand and recognition of the LLF Fund both within member countries and among IsDB teams, to better integrate LLF into country strategies for lifting people out of poverty. Building a high impact LLF website in 2018 constitutes a priority.
- ◆ Assist the Impact Committee even more efficiently in order to increase their effectiveness and attract new donors for increasing the fund's financial capacity and power.

The LLF Fund is beginning to make a difference and is already transforming the conduct of business and the way operations are selected. This has generated even more expectations and we are committed to work together and do what it takes to realize these aspirations.

Dr. Waleed Ahmad J. Addas

Head of the Lives and Livelihoods Fund Management Unit



"Our work is built through a framework of effective development cooperation anchored on the principles of Islamic finance and economics, and it is yet another testimony of striving for human tolerance between cultures and across regions of the world. Such cooperation, transcending faiths in the east and west, is a unique universal model that global leaders can look to for inspiration."

**Dr Waleed Ahmad J. Addas,
Head of the Lives and Livelihoods Fund
Management Unit**

Acknowledgements

This report was made possible thanks to the support and advice of many individuals, as well as our donor organizations, who are listed below.



Abu Dhabi Fund for Development

The Abu Dhabi Fund for Development is a foreign aid agency established by the Government of Abu Dhabi to help developing countries to achieve sustainable economic growth and reduce poverty. It does this by providing financial resources, forging partnerships in the public and private sectors, and adopting international best practice to ensure aid effectiveness.



Bill and Melinda Gates Foundation

The Bill and Melinda Gates Foundation focuses on areas of greatest need across the world. Its areas of focus offer the opportunity to dramatically improve the quality of life for billions of people. It builds partnerships that bring together resources, expertise and vision, and works with the best organizations around the globe to identify issues, find answers and drive change.



King Salman Humanitarian Aid and Relief Center

The King Salman Humanitarian Aid and Relief Center is dedicated to coordinating and providing international relief to crisis-afflicted communities, alleviating suffering and providing the essentials to allow people everywhere to live good lives.



Qatar Fund for Development

The Qatar Fund for Development is responsible for the Government of Qatar's international development and foreign aid. It helps developing countries to build their economic and social development via loans, grants and technical assistance.



Islamic Solidarity Fund for Development (ISFD)

The Islamic Solidarity Fund for Development (ISFD) is dedicated to reducing poverty in its member countries by promoting pro-poor growth, emphasizing human development, especially improvements in health care and education, and providing financial support to enhance the productive capacity and sustainable means of income for the poor, including financing employment opportunities, providing market outlets especially for the rural poor and improving basic rural and pre-urban infrastructure.



Islamic Development Bank

The Islamic Development Bank (IsDB) is an international Islamic financial institution that aims to foster the economic development and social progress of member countries and Muslim communities in accordance with the principles of shariah, or Islamic law.



صندوق أبوظبي للتنمية
ABU DHABI FUND FOR DEVELOPMENT

BILL & MELINDA
GATES foundation



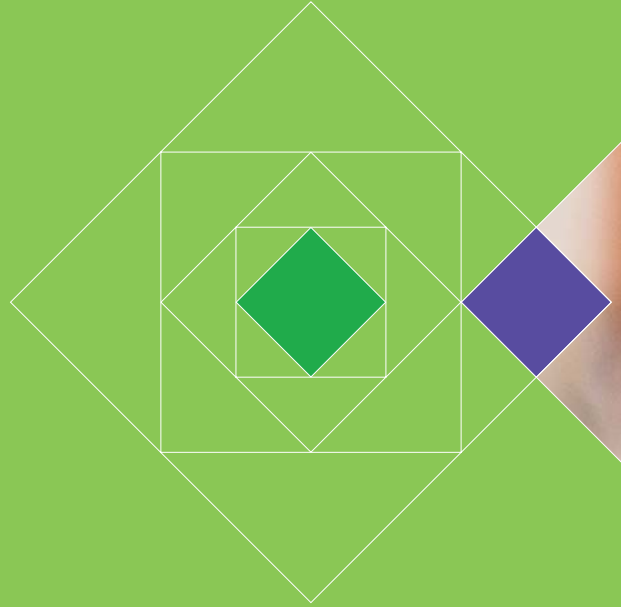
ISLAMIC DEVELOPMENT BANK



مركز الملك سلمان للإغاثة والأعمال الإنسانية
KING SALMAN HUMANITARIAN AID & RELIEF CENTRE



QATAR FUND
FOR DEVELOPMENT
صندوق قطر للتنمية



Lives and
Livelihoods
Fund

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