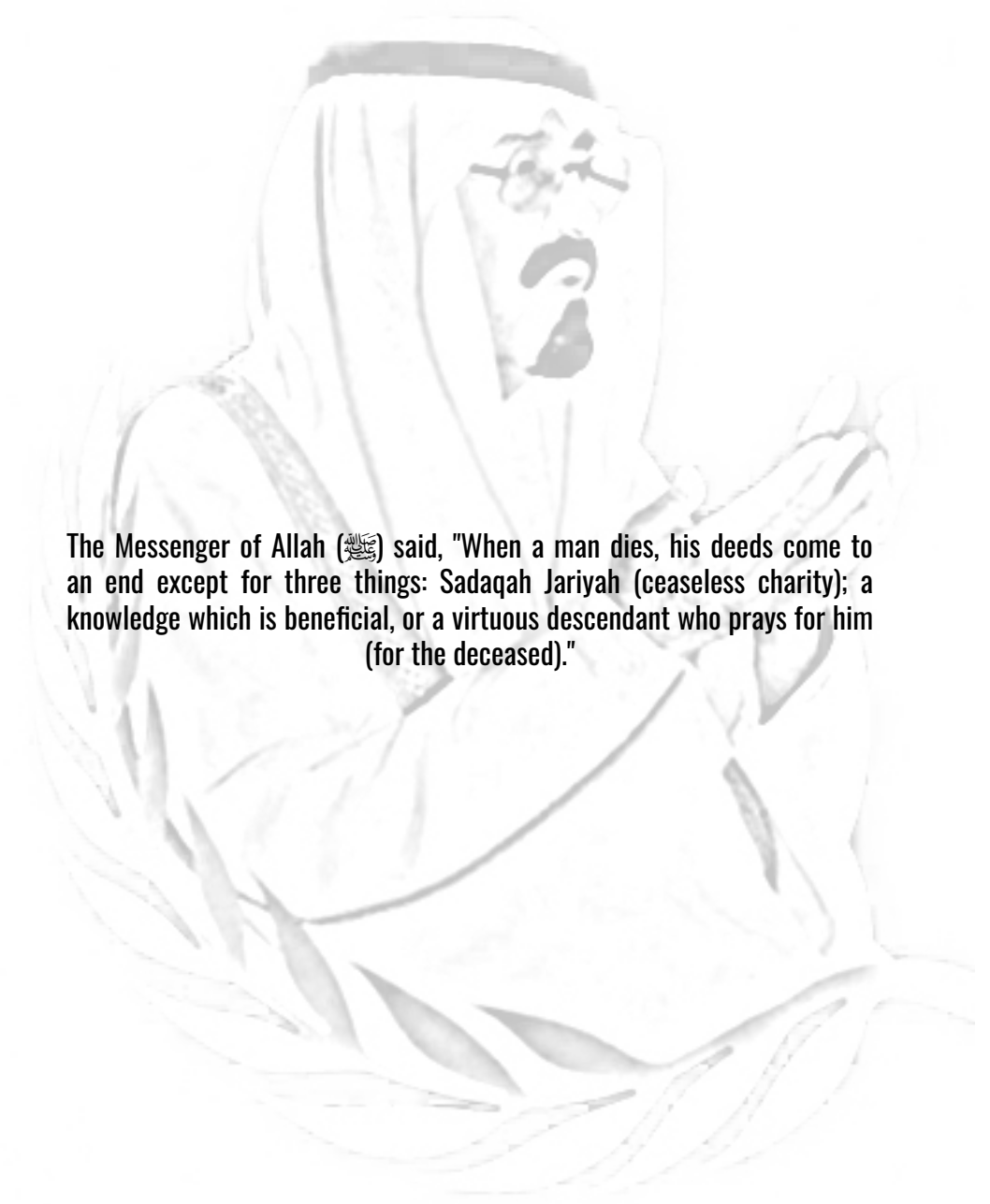


The Custodian of the Two Holy Mosques Late King Abdullah bin Abdulaziz Program for Charity Works (KAAP)

2019





The Messenger of Allah (ﷺ) said, "When a man dies, his deeds come to an end except for three things: Sadaqah Jariyah (ceaseless charity); a knowledge which is beneficial, or a virtuous descendant who prays for him (for the deceased)."



Message from the Chairman of the Board of Directors, King Abdullah Humanitarian Foundation

“The most beloved deeds to Allah are the most regular and constant, even if they were little.”

This great principle, to which we were directed by our Prophet (ﷺ), was practically embodied by our late father, the Custodian of the Two Holy Mosques, King Abdullah bin Abdul Aziz Al Saud (may Allah have mercy upon him), in one of the biggest development charitable programs in the world, which he called: “Fael Khair” (philanthropist) to ensure that the reward would come only from Allah. Today, we find ourselves honored to reveal this programs association with the late King Abdullah bin Abdul Aziz Al Saud by renaming it into: “The Custodian of Two Holy Mosques Late King Abdullah bin Abdulaziz Program for Charity Works (KAAP)”. Under its new name, the program will continue to perform its noble mission in providing education, health, and development services in more than 15 countries through an effective partnership with the Islamic Development Bank Group (IsDBG) as a project execution and supervision party. This has made a significant impact in the concerned communities and has helped them achieve quantum leaps towards better health, education, economic, and social conditions. The program is always seeking to further its strategies and endeavors by employing best practices that ensure the sustainability of its accomplishments, so that they continue to be delivered at the highest quality and benefit for the communities in which the program operates. May Allah reward King Abdullah bountifully and grant success to all contributors to the program from the King Abdullah Humanitarian Foundation (KAHF) and IsDB in realizing its contemplated objectives.

HRH Prince Khalid Bin Abdullah Bin Abdul Aziz Al Saud



Message from the President, Islamic Development Bank Group



It is an honour and privilege that the late King Abdullah bin Abdulaziz, may Allah rest his soul in peace, entrusted the Islamic Development Bank (IsDB) to implement the Fael Khair Program (FKP) to ease the agonies of the poor and disadvantaged people. This program is executed in close coordination with the King Abdullah Humanitarian Foundation to realize the benevolent intentions of the late King, may Allah grant him mercy.

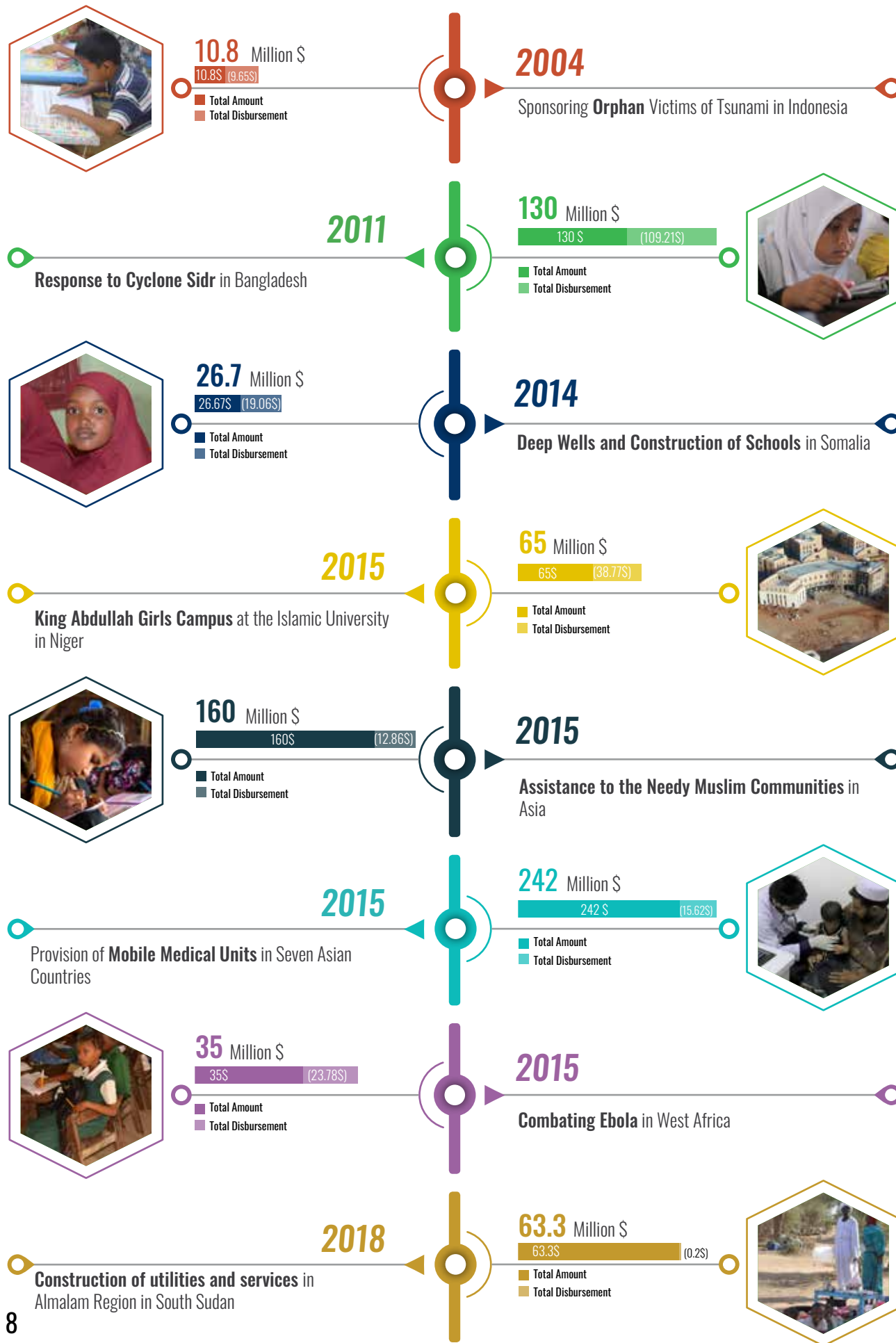
FKP was recently renamed as the Custodian of Two Holy Mosques Late King Abdullah bin Abdulaziz Program for Charity Works (KAAP). It had started with a generous donation of US\$130 million dedicated to help the victims of the 2007 Cyclone Sidr in Bangladesh and has been expanding ever since, now covering more than fifteen countries in Asia and Africa with project funding that amounts to around US\$700 million. The aim is to alleviate the sufferings of the poor, shelter the displaced, heal the wounded, and provide education and water to the victims of natural disasters and conflicts. KAAP's operations and projects undeniably contribute towards the attainment of several Sustainable Development Goals (SDGs); mainly SDG1, SDG2, SDG3, SDG4, SDG5, SDG6, SDG8, and SDG17.

By the Grace of Allah, several objectives of KAAP were realized in 2019. More specifically, the construction of 172 school-cum-cyclone shelters (SCCSs) in Bangladesh was completed, and work has already started on building additional units from the savings of this project. In the Mobile Medical Units (MMUs) project, eight road-based MMUs started to offer health services to the needy people in rural areas in the Khyber Pakhtunkhwa and Sindh provinces of Pakistan. Construction of the King Abdullah Campus for Girls in Niger witnessed significant progress and is expected to be completed and operational within 2020 Insha'Allah. The attached report provides further details on the progress of all KAAP projects. It is worth noting that more than 2.3 million individuals have benefited from KAAP's services since its inception.

Out of empathy with destitute Muslims in different parts of the world, KAAP will continue to work closely with the King Abdullah Humanitarian Foundation towards fulfilling the noble aims of the late King.

May Allah have mercy on "the Philanthropist" and grant him the best of rewards for his good deeds. The seed of charity grows into a lofty tree with never-ending fruits. Blessed are those who planted the tree and congratulations to those who attend to it with care.

Bandar bin Mohammed Hamza Hajjar

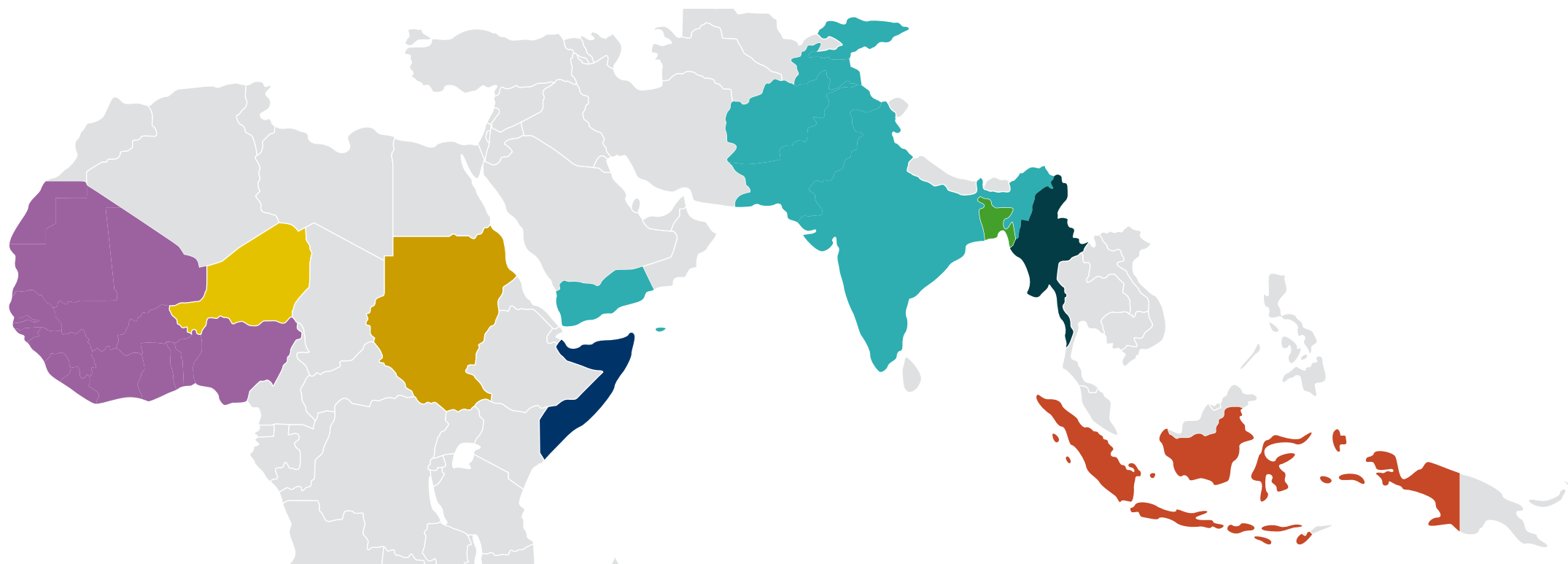


Executive Summary

The Custodian of the Two Holy Mosques Late King Abdullah bin Abdulaziz Program for Charity Works (KAAP), formerly known as the Fael Khair Program (FKP), is a trust fund founded in 2007 by the late King Abdullah bin Abdulaziz Al Saud, may Allah be pleased with him and grant him the highest reward for his sincere contributions to humanity and the needy. The program is implemented by the Islamic Development Bank (IsDB) in coordination with the King Abdullah Humanitarian Foundation (KAHF) to alleviate the suffering of needy people and victims of natural disasters and conflicts.

KAAP consists of several projects, with a total allocated fund of SAR2,600 million (US\$693 million). Its scope covers health, education, life and livelihood, microfinance, and humanitarian aid. King Abdullah, the “Fael Khair” (Philanthropist), entrusted IsDB with the responsibility of managing his donations to achieve the goals by identifying the beneficiary groups, formulating projects, and overseeing their implementation in accordance with the highest standards, efficiency, and quality.

IsDB is fulfilling its responsibility towards this noble trust by partnering with reputable organizations, NGOs, contractors, and consultants to ensure successful implementation of KAAP projects. This report highlights the scope of these projects, their implementation status, and their impact.



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Provision of **Mobile Medical Units** in Seven Asian Countries

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“ Prophet Mohammed (PBUH) said: “There is no disease that Allah has created, except that He also has created its treatment.” ”

Mobile Medical Units (MMU) in Rural Areas in Seven Countries

242 The total cost of the project
Million \$

5.7 Patients
Million



Project Timeline

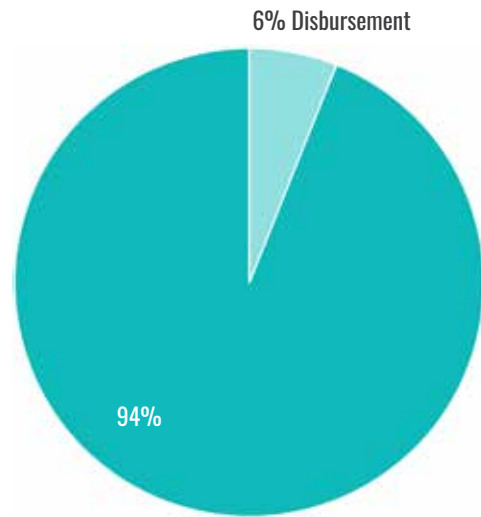


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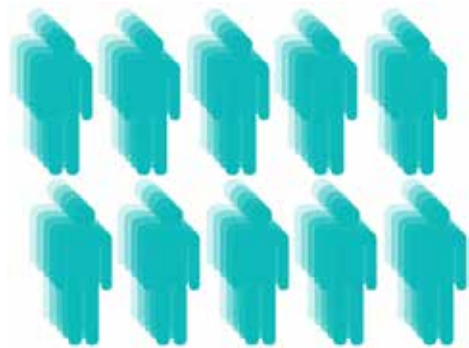
Mobile Medical Units

The total amount allocated to this project is US\$242 million, to be distributed among the following countries: Yemen, India, and Pakistan (15 clinics each); Bangladesh and Afghanistan (10 clinics each); and Tajikistan and Kyrgyzstan (5 clinics each). The locations of these clinics (some of which are equipped with solar power) in rural areas lacking health facilities are decided in coordination with the respective governments and local communities.

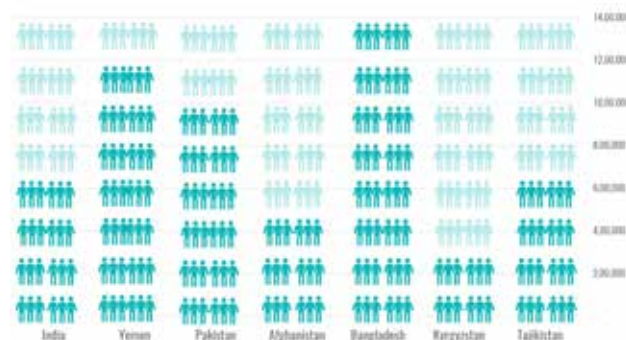
242 Million US\$



1.14 Million Beneficiaries Annually



5 Years of Operation
Estimated Number of Patients



5.7 Million Patients



7 Recipient Countries



5 Years



5.7 Million Patients in Total



Objectives

The aim of the project is to provide medical care in rural areas for needy people among Muslim communities in seven Asian countries, using 75 multi-purpose mobile medical units (MMUs). The MMUs provide several medical services, including primary healthcare, eye surgery, early detection of cancer, and diabetes treatment. In addition to the rapid response and emergency health services provided to the recipient communities, the project also provides training to the medical staff managing these clinics

Beneficiaries

The MMU project targets more than 1.14 million beneficiaries annually, totalling 5.7 million patients over the five-year period in the seven recipient countries, when all units become fully operational. These services will have an evident impact on the communities, particularly in rural and remote areas, as they will directly address the lack of health services in such areas.

Expected Socioeconomic Impact

The project is expected to compensate for the lack of health services for the needy population in rural and remote areas in the seven recipient countries. It also contributes to the United Nations Sustainable Development Goals (SDGs), with emphasis on reducing communicable diseases associated with child and maternal mortalities. Nevertheless, the project is neither meant to solve all health problems facing the recipient countries, nor will it replace the medical services provided by local authorities in those countries. Rather, it will complement the health systems and serve as an enabler to achieve both the local health strategy and related SDGs.

Implementation Timeline and Progress

The project approximately takes 7 years for each country, as it involves two phases, with the first phase aiming to supply the units and the second phase to operate the units for a minimum period of five years. The supply phase, which also includes the design and manufacturing of the clinics, takes around two years. KAAP is committed to operate the units for at least five years, after which they may be handed over to the local authorities/communities. Implementation is currently underway and varies in terms of progress from one country to the other.

In some countries, such as in Pakistan, Bangladesh, Tajikistan and Kyrgyzstan, the project is making good progress, while in other countries the project is still in early stages. With the exception of India, agreements with all concerned governments have been signed. As for India, KAAP is dealing directly with local NGOs. KAAP is currently at an advanced negotiation stage with an NGO in Bihar to launch a pilot project, hopefully before the end of 2020.

The government of Afghanistan prefers to establish a specialized cardiology hospital in Kabul to help the poor who cannot travel outside the country for heart disease treatment.

In addition to the hospital, the government also prefers to build four comprehensive health centers in rural areas. Preparations for the project implementation are underway. In the case of Yemen, KAAP is evaluating several options and mechanisms to resume the project, bearing in mind the current situation on the ground.

The contracts for supply and operation of the MMUs have been signed for Tajikistan and Kyrgyzstan, and the units are in the production phase. As for Pakistan, operation of the MMUs already started in August 2019 with eight MMUs, six for Primary Healthcare (PHC) services and two for Surgical Care Services (SCS). Breaking that down geographically, five MMUs (4PHC+1SCS) are operating in the Khyber Pakhtunkhwa Province and three MMUs (2PHC+1SCS) are operating in the Sindh Province.

In Bangladesh, two floating MMUs are still under construction, while three floating MMUs have already been launched for testing and commissioning.



Success Stories

1 | 63-year-old Hypertension and Diabetes Patient

Kamal Bibi (63) has been a chronic patient of hypertension and diabetes for the last 10 years. She has been taking medications and visited numerous doctors to have the disease controlled, but it only gets worse every day.

"I have been living a life of misery for several years. My diabetes level never falls to 180, and because of my hypertension, my suffering extends to my entire family."

One day, my son told me that he had heard of the Mobile Clinic project that had recently arrived in Wanda. I thought of visiting that clinic, in hope that they might treat my diseases. I was quite surprised with the way the doctor listened to me and suggested some tests. They performed the tests right there and then not only did the doctor prescribe quality medicine for me, but he also gave me a proper diet plan.

It's been 3 weeks now and I am feeling energetic after a very long time. My diabetes level is under control now, along with my hypertension problem. I am really thankful to the Mobile Clinic project and its doctors."

2 | 21-day-old Infant

A 21-day old poor infant by the name of Amir Khan was born with an infection of skin and the underlying tissues. His infection was spreading rapidly.

"A friend told me that there is a mobile clinic providing free healthcare in Ahmad Zai, Lakki Marwat, and they even have a surgery unit as well. I decided to have my boy checked there." said Naik Nawaz, the mother of Amir Khan.

"I brought my child to the clinic site. The surgeon inspected the wound thoroughly and diagnosed the disease. He told me about the condition of my son and started on pre-operative antibiotics and analgesics. After controlling the infection, the infant was planned for local excision of the infected tissues and deep debridement and all infected skin along with subcutaneous tissues removed. Partial closure of the wound was done with absorbable sutures and he was discharged home for further follow up after 72 hours." "After 72 hours, when they opened the bandage, the wound showed signs of healing and it was the moment of relief for us. Previously, we had spent a lot of money on my child's treatment but all in vain. Thank you for these free advanced health facilities at our doorstep." she said.

02

“ Prophet Mohammed (PBUH) said “There is a (compulsory) Sadaqa (charity) to be given for every joint of the human body (as a sign of gratitude to Allah) everyday the sun rises. To judge justly between two persons is regarded as Sadaqa, and to help a man concerning his riding animal by helping him to ride it or by lifting his luggage on to it, is also regarded as Sadaqa, and (saying) a good word is also Sadaqa, and every step taken on one’s way to offer the compulsory prayer (in the mosque) is also Sadaqa and to remove a harmful thing from the way is also Sadaqa.”

Assistance to Needy Muslim Communities in Asia

160
Million \$

The total cost of the project

420
Thousand

Beneficiaries

2015 Subject to the need

Project Timeline

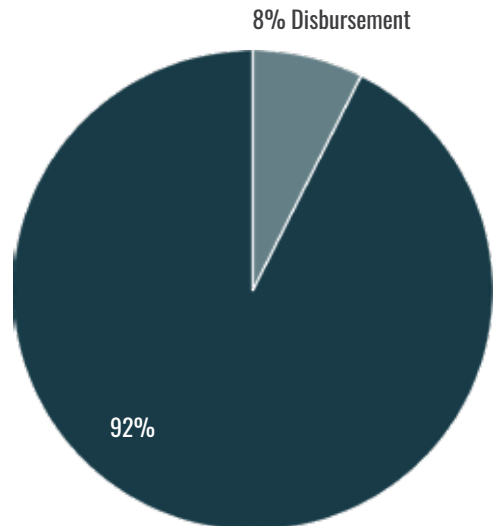


02

Assistance to Needy Muslim Communities

The project is targeted towards combating poverty and improving the livelihood of Muslim communities in Asia who are living in substandard conditions, such as the Rohingya minority in Myanmar and Bangladesh.

160 Million US\$



400,000 Beneficiaries of Rohingya Refugees inside the Camps in Cox's Bazar in Bangladesh



76,787 Rohingya Children in Bangladesh Benefit from the Temporarily Learning Program



20,000 Beneficiaries inside Myanmar



Objectives

- **Urgent Relief:** provide urgent relief to affected communities through several direct interventions.
- **Quality Education:** ensure universal access to education for the Rohingya children and other underprivileged communities
- **Youth Empowerment:** improve livelihood prospects of adolescents in communities through vocational training
- **Health and Well-being:**
 1. Provide primary and direct health support to the most vulnerable and needy sector of society.
 2. Strengthen the health resilience of displaced and host communities.
 3. Improve access to maternal and child healthcare services.
- **Reduce inequality:** support peaceful coexistence and more harmonious inter-communal relationships.

Beneficiaries

The number of project beneficiaries in Myanmar was approximately 20,000; in addition to over 400,000 Rohingya refugees inside the camps in Cox's Bazar in Bangladesh. The impact of KAAP interventions was observed during several field visits, even though many of the projects are still under implementation. The positive impact is significant due to the critical needs of the refugees and the special nature of the financed components. By the end of 2019, this project included 12 sub-projects with a total budget of US\$28 million.

Expected Socioeconomic Results

The project's aim is to fulfill the needs of the Muslim communities in the medium to long term by improving the education and health sectors as a priority, although it also covers other key development areas, namely, vocational and technical training, food security, and infrastructure. Given the initial impact of the project during implementation, it is expected to have, upon completion, an enormous impact on destitute communities, as well as on the hosting society at large, with very positive socioeconomic results. This is due to the dire and diversified needs of the targeted communities and to the direct services and broad scope covered by KAAP and its partnering NGOs.

KAAP interventions help set sustainable development in motion, raise the standard of living, and improve the economy at large.

Implementation Timeline and Progress

This project is ongoing with an open end; new worthwhile interventions are being appraised and added continuously.

Since the project was launched, several operations were implemented inside Myanmar comprising mainly distribution of food baskets, provision of primary healthcare, and sponsoring teaching classes for the children of the community, for a total of US\$2.2 million in partnership with Transform Lives, Muslim Aid, MERCY Malaysia, and Human Appeal. However, after the 2017 violence in the Rakhine state in Myanmar, some operations were halted. Consequently, KAAP's assistance was moved to the Rohingya Refugee Camps in Cox's Bazar district in Bangladesh. In 2017, KAAP approved an amount of US\$7.3 million for a Primary Education and Vocational Training project in cooperation with United Nations Children's Fund -UNICEF targeting the Rohingya Refugee Camps, thus providing a parallel line of Primary Education to the children of the Rohingya Community in addition to vocational training for their youth. In September 2018, KAAP approved a US\$1.824 million project for establishing a Field Hospital for Women and Children in Rohingya Camp-4 in Cox's Bazar. Then, in November 2018, the Program approved an additional comprehensive health project worth US\$8.5 million in collaboration with the International Federation of Red Cross/Crescent (IFRC), serving both the refugees and the host community. Most recently, in October 2019, the Program approved a grant of US\$7.8 million for implementation of a multi-sector project for the Rohingya refugees in cooperation with the Human Relief Foundation (HRF) covering several sectors, e.g. rebuilding of shelters, education, vocational training, and planting of trees.





Success Stories

Every morning, thousands of children, with their backpacks will walk through the camps to reach the learning centers. Efforts were stepped up to set up temporary learning centers across the camps to enroll thousands of Rohingya children. This was made possible with generous funding from the King Abdullah Program (KAAP) supporting education interventions for displaced Rohingya children.

While thousands of Rohingyas gather every day to collect humanitarian aid to survive in the harsh conditions of a heavily congested camp, many children found opportunities to learn in the learning centers, a respite from the incredibly difficult realities of the camps.

At an initial stage of the education program in Rohingya camps, emergency education kits were supplied to help children learn English and math and have some fun time with poems and songs – both in English and Burmese. Learning was a joy for these traumatized children. A welcoming and cheerful environment played a significant role in providing psychosocial support to these children to momentarily forget the hardship and violence they experienced.

Hundreds of teachers were recruited from both Rohingya and Bangladeshi host communities and were given training on education in emergency. These teachers not only helped children learn, but also actively worked as kind, caring and supportive individuals, bringing some normalcy in Rohingya children's lives.

With a growing number of children arriving until mid-2018, more learning centers were established, with an aim to enroll over 200,000 children between 4 – 14 years of age.

KAAP and its partners also care for children with disabilities, as they are often left behind in education. Several learning centers started providing special care to these children enrolled in learning sessions. In 2020, KAAP and its education partners in Cox's Bazar aim to step up their efforts to support many more children with disabilities to receive education. In Rohingya camps, there are 38 learning centers, supported by KAAP that provide education support for children with disabilities.

In December 2018, UNICEF assessed 180,000 Rohingya children aged between 4 – 14 years of age. The results show that over 65 % of the children are at elementary level, indicating lack of access to education while they lived in Myanmar. As there was no opportunity available for Rohingya children to follow either Burmese or Bangladeshi curriculum, KAAP and other education partners took initiatives to create a learning framework based on competency to provide structured education.

Teachers were given additional training to understand the new structured learning system. Though it has been initially quite challenging for many, especially Rohingya teachers as the majority of them had high school level education in Myanmar, eventually the current structured learning framework allowed teachers to follow a syllabus and provide systematic classes on English, Burmese, math, life skills, and in upper levels, sciences.

Structured education started to make a positive impact, as children can now gain knowledge and skills that could help them in the future to follow a curriculum-based education. KAAP continues to advocate for the roll out of Burmese curriculum in the learning centers, as this has been an expectation of the Rohingya community for their children.

MR

“Allah’s Messenger (PBUH) said: “Indeed Allah, His Angels, the inhabitants of the heavens and the earths - even the ant in its hole, even the fish - say Salat upon the one who teaches the people to do good.”

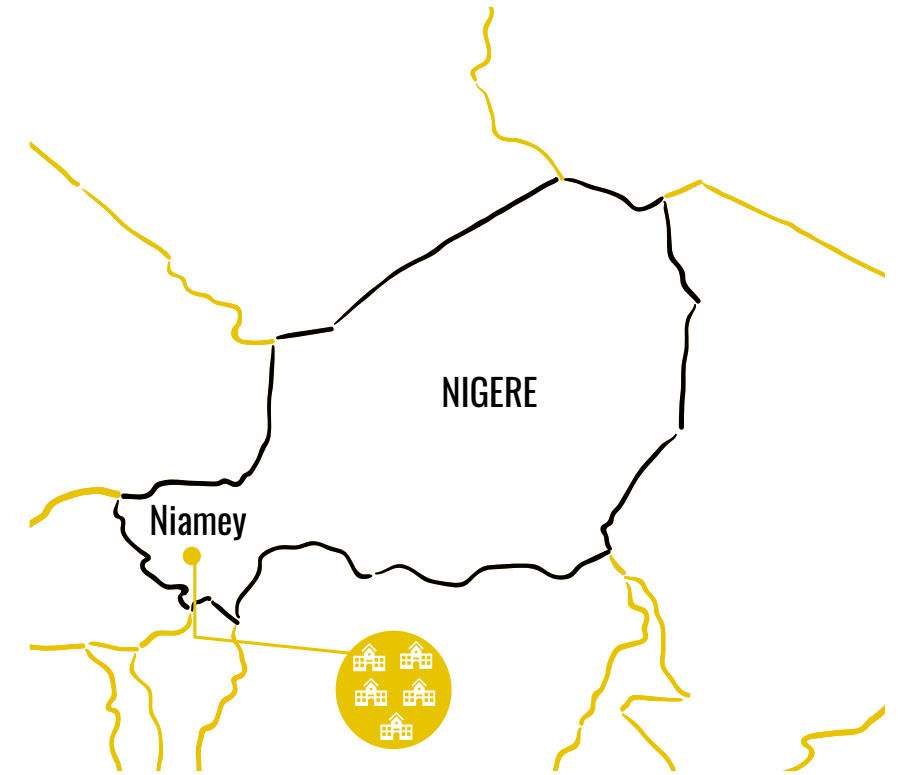
King Abdullah Girls Campus at the Islamic University in Niger

65 Million \$
The cost of the project

2,600 Students

2015 2018 2020

Project Timeline



03

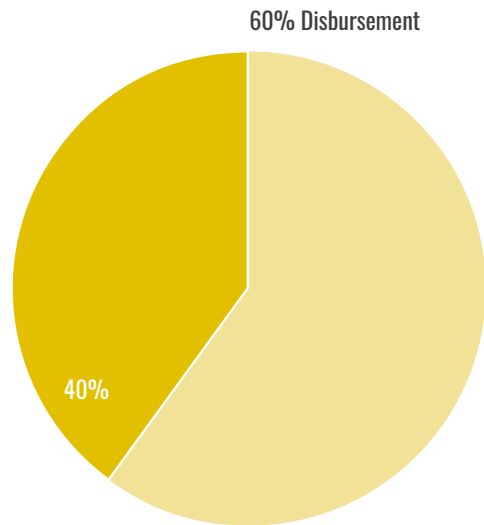
King Abdullah Girls Campus

The project is a remarkable addition to the Islamic University in Niger (established in 1986). The construction of King Abdullah Girls' Campus at the Islamic University in Niger supports the education in the West African sub region. The Government of Niger allocated 117,324.5 m² land for this purpose. The total built-up area of the Project is about 64,500 m².

It consists of five colleges; Mass Communication, Management and Computer Science, Sharia, Nursing and Arabic Language. The project provides undergraduate studies for 2,600 female students, including accommodation facilities on campus for around 1,500 students. The total allocated fund for the project is US\$ 65 million. It provides better educational environment and increases the enrolled number of female students.

The project meets the aspirations and needs of the Sub-Saharan African communities. It promotes the role of women in the socio-economic development and their contribution to human development, while preserving their Islamic values, by enhancing the quality of higher education for women and linking it with the job market.

65 Million US\$



2,600 Female Students Annually



Objectives

The project will provide:

- Healthy and enabling environment for education and provides the accommodation for the female students and the teaching staff, including housing, well equipped on-campus restaurant, mosque and various areas for students educational and society activities.
- Adequate learning facilities, such as a library, laboratories for different specialties. etc.
- A conducive learning environment.

Beneficiaries

The number of project direct beneficiaries is 2,600 female students. The project will have a positive impact on families, particularly the girls who will have access to education and the opportunity to get prepared for the job market, to support themselves and their families. The project is of great importance due to the special location of the University among Sub-Saharan African states, attracting female students from several francophone neighboring countries.

117,324.5 m² Allocated Land



64,500 m² Total Built-up Area



Expected Socio-economic Results

The main expected results of the project are:

- Enabling female students to assimilate science and technology and use their knowledge to serve the society;
- Instilling Islamic identity through study of Arab-Islamic heritage, enriching the life of Muslims in Africa with the essence of Islamic values and capitalizing on its values for serving the society, and properly preparing female for the job market;
- Conducting academic researches, to enhance the social integration and solidarity and adopting the Islamic intellectual perspectives to the welfare requirements of the community;
- Providing the convenient framework and necessary tools for higher education and post-graduate studies in the areas of education, Sharia law, management, computer science and nursing. within the framework of Islamic solidarity principles.

1,500 Students Accommodated



5 Colleges in the Campus



Implementation Timeline & Progress

Preparation started in mid-2015, while actual implementation started in June 2017.

The design was conducted by ECG (from Egypt) and the supervision is undertaken by Studi (from Tunisia). The project design was finalized in full coordination with the Board of Trustees of the University. Through a formal bidding process, CGCINT (from China) was selected as the project contractor. The works began in Sept. 2017, and are now in the final stage, with most of the buildings completed and the external site works progressing. The project is expected to be fully completed before the end of 2020 Insha'Allah.



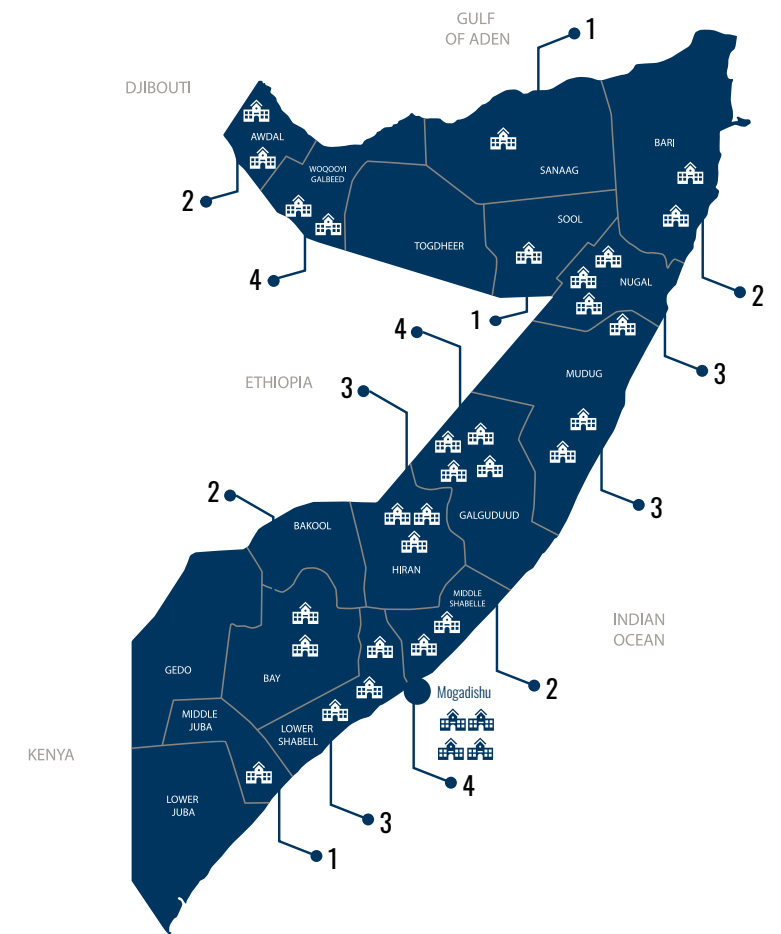
MA

“ It was narrated by Sa’d bin ‘Ubadah (May Allah be pleased with him) that when his mother died, he asked the Prophet (PBUH): “O Messenger of Allah, my mother has died; can I give charity on her behalf?” He said: “Yes.” He said: “What kind of charity is best?” He said: “Providing drinking water.” ”

Deep Wells and Construction of Schools in Somalia

26.7 Million \$
The cost of the project

500 Thousand
Beneficiaries



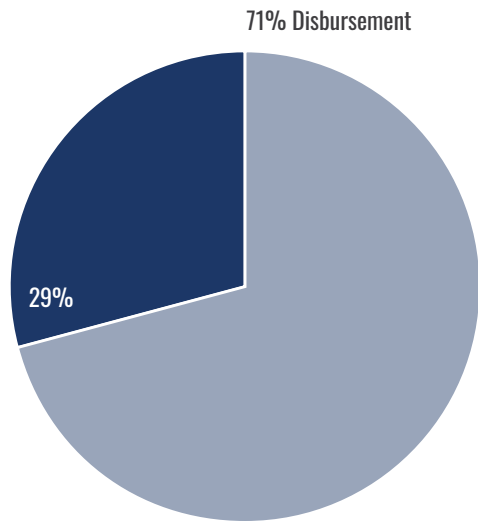
04

Wells and Schools

The project involves the drilling and equipping of productive deep wells to provide sustainable sources of water to the neediest populations and their livestock. Each well is provided with the required accessories and has an elevated water tank, a pump, and a solar unit to provide the required power for the operation of the well.

The project came as a response to the 2011-2012 famine in Somalia. To provide a sustainable solution to the recurring drought and famine problem in the region, the project sought to dig 72 deep wells to provide access to safe and clean drinkable water which will save the vulnerable communities that were exposed to droughts over the past years. In addition, 35 Islamic schools are planned to be built and furnished near some of the wells.

26.67 Million US\$



64 Total Successful Wells



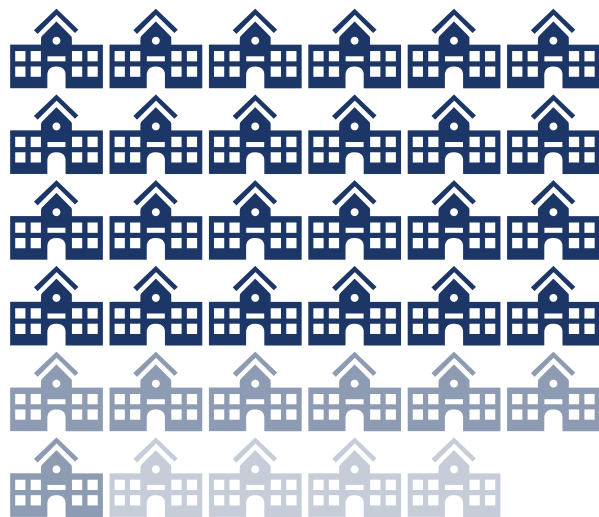
Objectives

- To save the people from the droughts that frequently befall this country and to rescue the livestock.
- To construct primary schools in the vicinity of wells in order to support the population around and near the wells and to encourage migrants to return.
- To conduct studies and provide training for capacity building in both the water and education sectors, which will consequently help in managing the operation, utilization and sustainability of the facilities.

Beneficiaries

A total of 64 wells are now fully operational and providing water to around 500,000 beneficiaries. The targeted 35 schools, when completed, will benefit about 7,350 students.

35 Schools



500,000 Water Beneficiaries



Expected Socioeconomic Results

The supply of water for drinking and irrigation is vital for stability and ending the suffering of the population in drought-prone areas. This is necessary for the resettlement of displaced families to help them resume their normal life, of which an important part is the education of their children.

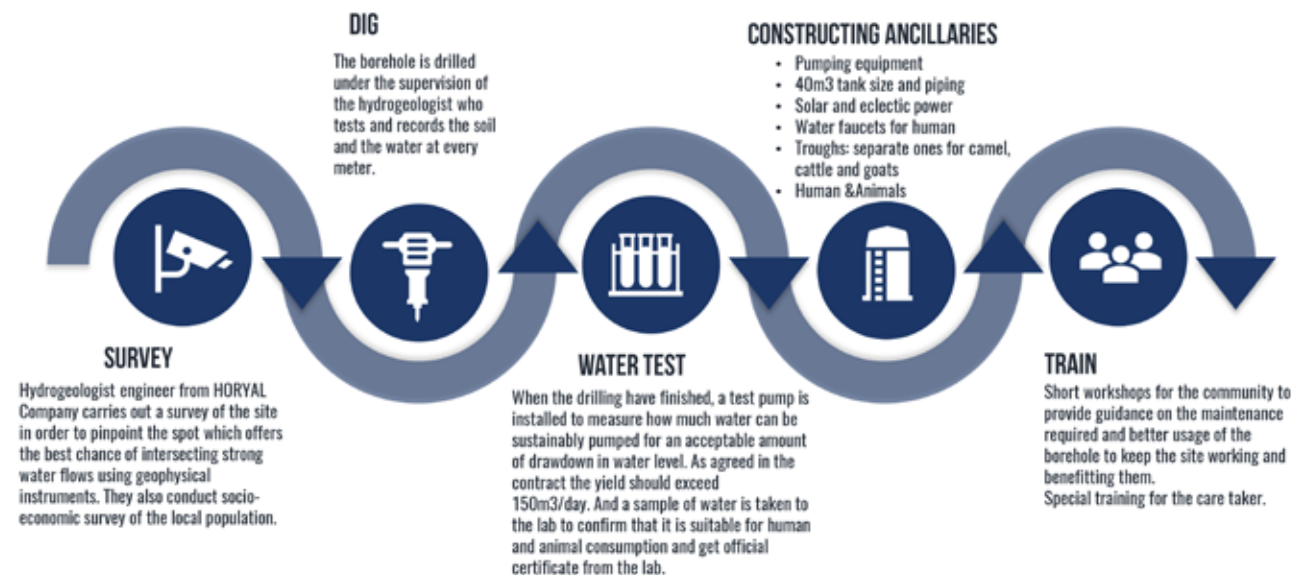
24 Schools are Completed

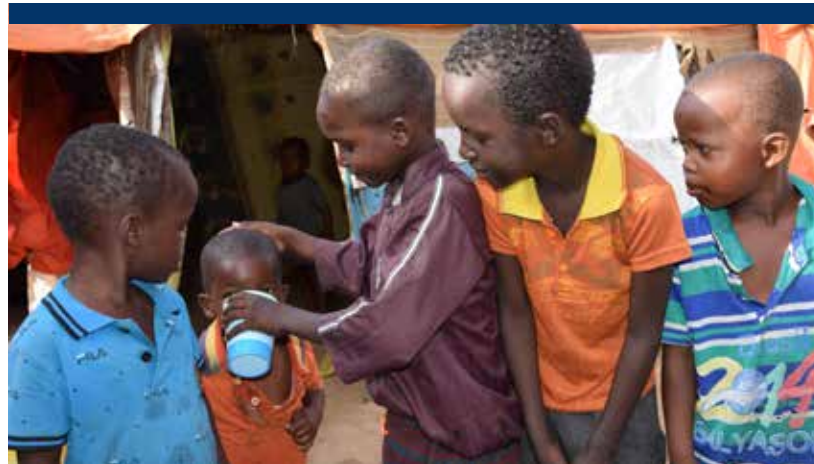
7350 Students



WELLS DRILLING AND INSTALLATION

THE SCIENTIFIC APPROACH





Implementation Timeline and Progress

Implementation started in early 2014 and the drilling of wells was completed by the end of 2018. The building of schools in the vicinity of some wells started in April 2017 and will probably continue until the end of 2020.





Success Story | This story was narrated by Fatima's mother, one of the students in the school

I always had a dream to take my daughter to school but wondered how I can do that while all her daily life is consumed with finding water. She wakes up early in the morning and walks for 8km, just to bring water enough for cooking.

One day she came back with the water looking extremely tired and her eyes were full of tears. I pretended not to see her; I did not want to see my daughter's tears and feel helpless, a horrible feeling.

After a while, I went to her room, where I found her lying down on the mattress. I approached her very slowly and touched her head, she was sweating excessively. I asked her whether she was ok. Instead of answering, she asked why God made some people poor and others extremely rich? That was a very difficult question for a mother who has limited knowledge. All I could say to her was something I learned from my father as a child: Their wealth does not mean that Allah loves them, and our poverty does not mean that Allah hates us. "So, what does it mean, mum?" asked my daughter. I told her that it means Allah is testing both of us, both rich and poor. Allah is testing the poor for patience and acceptance of fate, and the rich for benevolence. In Islam, it is understood that the real owner of all wealth is Allah. Man only owns wealth by proxy. My daughter, still in tears, asked me, "But why don't the rich think of us then?" I replied to her confidently, "THEY WILL INSHALLAH".

When I woke up the following morning, I saw drilling equipment around the area and realized it was a borehole project by the Islamic Development Bank and King Abdullah Foundation. I ran to surprise my daughter, who started to cry even more than before, but this time they were tears of happiness. After few months of completing the borehole project, the school project was also already there. My daughter is one of the students who study at this school now, and she uses her time to do her schoolwork instead of wasting her time walking 8km to bring water home. Both my daughter and I pray for the Islamic Development Bank and King Abdullah Foundation.

04

“Allah’s Messenger (PBUH) said: “A Muslim is a brother of another Muslim. So he should not oppress him nor should he hand him over. Whoever fulfills the needs of his brother, Allah will fulfill his needs; whoever removes the troubles of his brother, Allah will remove one of his troubles on the Day of Resurrection; and whoever covers up the fault of a Muslim, Allah will cover up his fault on the Day of Resurrection.”

Response to Cyclone Sidr in Bangladesh

110
Million \$

Construction of school-cum-cyclone shelters

41,000

Students in the target schools

20
Million

Mirco Finance (interest-free) to the affected population

343,900

Cyclone-stricken locals

2011 June 2019

Project Timeline

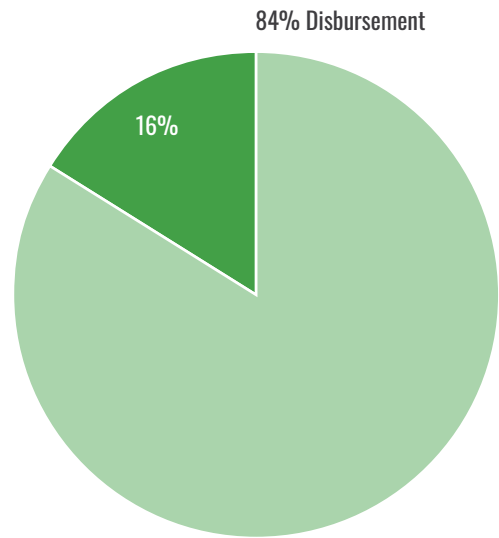


05

Shelters/schools

In November 2007, Cyclone Sidr hit the southern belt areas of Bangladesh, resulting in a huge loss of lives and property. IsDB created this project in response to the cyclone, which comprised **two major axes**: 1) to protect the locals from the dangers of recurrence of future cyclones and promote education for their children by providing modern and advanced teaching facilities that can be used also as shelters at the times of calamities, and 2) to provide emergency relief for the cyclone-affected population.

130 Million US\$



41,000 Students



Objectives

Axis 1

The main objective of the project is to prevent and mitigate the devastating impact of Cyclone Sidr on the local population of the Coastal Belt Areas in Bangladesh.

This axis aims to protect the local population from the dangers of future disasters by building shelters in the cyclone-prone areas. Shelters were designed for dual purposes: to be used as schools in normal days and as environment-friendly, self-sustaining buildings in times of disasters. The buildings are equipped with solar panels generating enough electricity even when the national power grid is affected during disasters. The buildings are also equipped with tanks for collecting drinking rainwater throughout the year. Furthermore, the shelters were built to cater for protecting cattle and vehicles, which are valuable assets in rural areas, during the cyclones. The total value of construction of the shelters/schools amounts to US\$110 million.

Axis 2

Providing US\$20 million of emergency relief under the umbrella of the endowment fund (Waqf) in Bangladesh. This axis aims at assisting affected families return to normalcy and improving their pre-cyclone living conditions by financing rural activities such as agriculture; cattle and poultry raising; provision of fishing boats, nets and modern agricultural equipment; and protection of fisheries. The project also provides free training courses for beneficiaries, particularly in the domain of agriculture and fisheries. In the long run, the project aims to contribute to the maintenance costs of shelters/schools through long-term profitable investment of part of the Waqf, with a view to generating sustainable income to cover the cost of maintenance of the schools, in addition to the administrative costs of the Waqf. The project was recycled more than 7.5 times, bringing the total value of loans to more than US\$150 million.

172 Schools



329,000 People Provided with Shelter

343,900 Locals Provided with Microcredit Facilities



Beneficiaries

The total number of project beneficiaries reached 41,000 students in 172 schools, in addition to providing shelter to 329,000 people at the times of natural disasters. The project has provided (interest-free) microcredit facilities for a total number of 343,900 locals.

Impact & Socio-Economic Results

An early impact report for the rehabilitation component revealed that the targeted households experienced a considerable increase in non-land assets, higher spending, less malnutrition, and less percentage of multidimensional poor households in the targeted study. It also showed that the targeted households recouped their losses rapidly and significantly as compared to those who have not benefitted from KAAP loans. Furthermore, IsDB's Group Operations Evaluation Department (OED) has carried out full post evaluation of the whole program and reached a satisfactory conclusion in terms of relevance, efficiency, effectiveness, and sustainability.

Implementation Timeline and Progress

The project started in the aftermath of Cyclone Sidr that hit the coast of Bangladesh in November 2007. Construction works began soon after the completion of surveys, site selection, and the official coordination procedures with the Government of Bangladesh. In view of the large scale of the project, the schools were completed and delivered in phases starting from 2011. The last phase of shelters/schools was delivered in June 2019. The project has been fully implemented despite the numerous challenges and dispersed locations, and as a result 172 schools/shelters have already been delivered to the local communities in Bangladesh.

Due to successful implementation, the Government of Bangladesh requested that IsDB utilize the project savings to construct an additional 14 school-cum-shelters, as Phase-2 of the project.



Success Story | Indomitable Will Power and Industry-Defeated Poverty

The story of the poor couple, Abdul Aziz and Morsheda, is full of sufferings. They could hardly earn US\$1.19 – 1.79 in a day. The earning couldn't meet the daily necessities of the family. Thus, the five members of the family (the couple and their children) spent their days with a huge shortage of food. Whenever the husband would fall ill or unable to work, the family members had to do without food.

At that time, the wife did work at the neighbor's house to buy some rice to cook for her children. Having had some elementary education, she was always a motivated and laborious woman. She was always finding ways to improve her socioeconomic condition. But she found that she could do something on her homestead land.

Morsheda discovered that she could enjoy rearing poultry birds and succeed in it. She chose the passion as a profession. Neither spouse had any cash. Then KAAP appeared to them as a blessing. In 2017, Morsheda joined the Gowharpur Samity of Patharghata Branch. At first, Morsheda received a US\$165 interest-free loan from KAAP. As a result, she gained indomitable will power, courage, and much confidence to start rearing poultry birds. As a start, she made a bird's shade, collected 100 chicks and started her own poultry farm. Her husband helped her beside his regular work. On the second time, she took US\$238 and collected 500 chicks, then on the third time she took US\$297 and collected 800 chicks. Over the past three years, she gradually took US\$702 and expanded her business. Both of her sons go to school now.

Now Morsheda is a self-reliant entrepreneur. Every month, she earns US\$175 to US\$210. She aspires to expand her poultry farm to provide jobs for destitute women. She has become a role model in the Nijlathimara village. She told the KAAP representative, "if you hadn't stood beside me then my life probably would have not changed. I am truly grateful to you".



“ Allah’s Messenger (PBUH) said: “I will be like this in Jannah with the person who takes care of an orphan”. Allah’s Messenger (PBUH) raised his forefinger and middle finger by way of illustration ”

Sponsoring and Education of the Orphan Victims of Tsunami in Indonesia (Successfully Completed)

10.8 Million \$
The value of the donation

13,257 Orphans benefit from the project

2004 2019

Project Timeline



06

Orphan Kafala Program

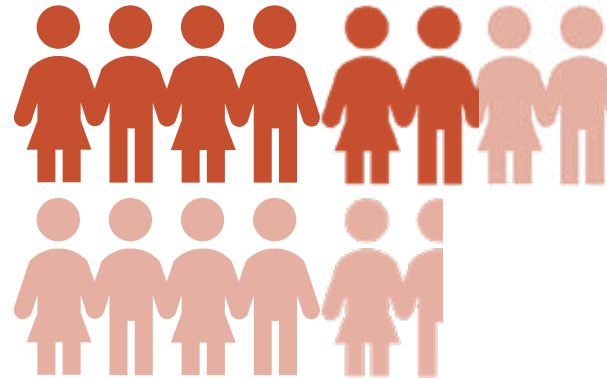
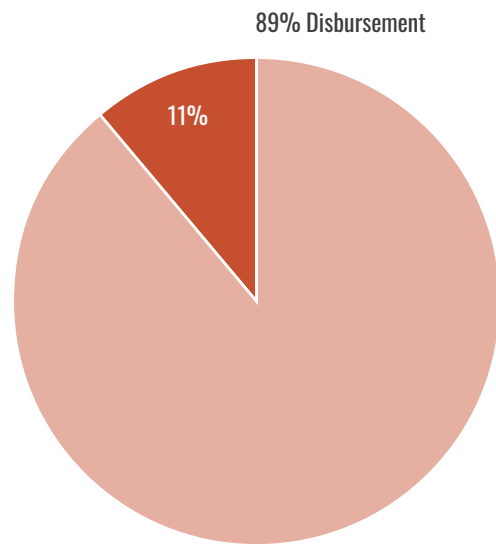
The tsunami disaster that struck the coast of the south and south-east regions of Asia in December 2004 left in its wake more than 30,000 displaced or orphaned children, most of them in the Aceh province, Republic of Indonesia.

The Orphans Kafala Program (OKP) was implemented in 6 districts in the Aceh province to support orphans aged 3-18 years old who lost their father and/or mother because of the tsunami or other reasons.

The OKP program is funded by 19 International donors with a total pledged fund accumulating to US\$25.704 million. The leading donor of OKP was KAAP, The King Abdullah bin Abdulaziz Program for Charity Works, with a sum of US\$10.8 million.

10.8 Million US\$

13,257 Orphans



\$30 per orphan



\$1 for teachers' salaries



\$5 for health and treatment



\$24 School fees, clothes, and living expenses

Objectives

The sponsorship comprises providing orphans with basic needs, such as living expenses, shelter, food, clothing, health, and educational support, in addition to secondary needs such as vocational training, and social and sport activities to help them return to their normal life and regain their identity in their own community.

Beneficiaries

A total of 13,257 orphans who have lost either or both of their parents are benefitting from the program.

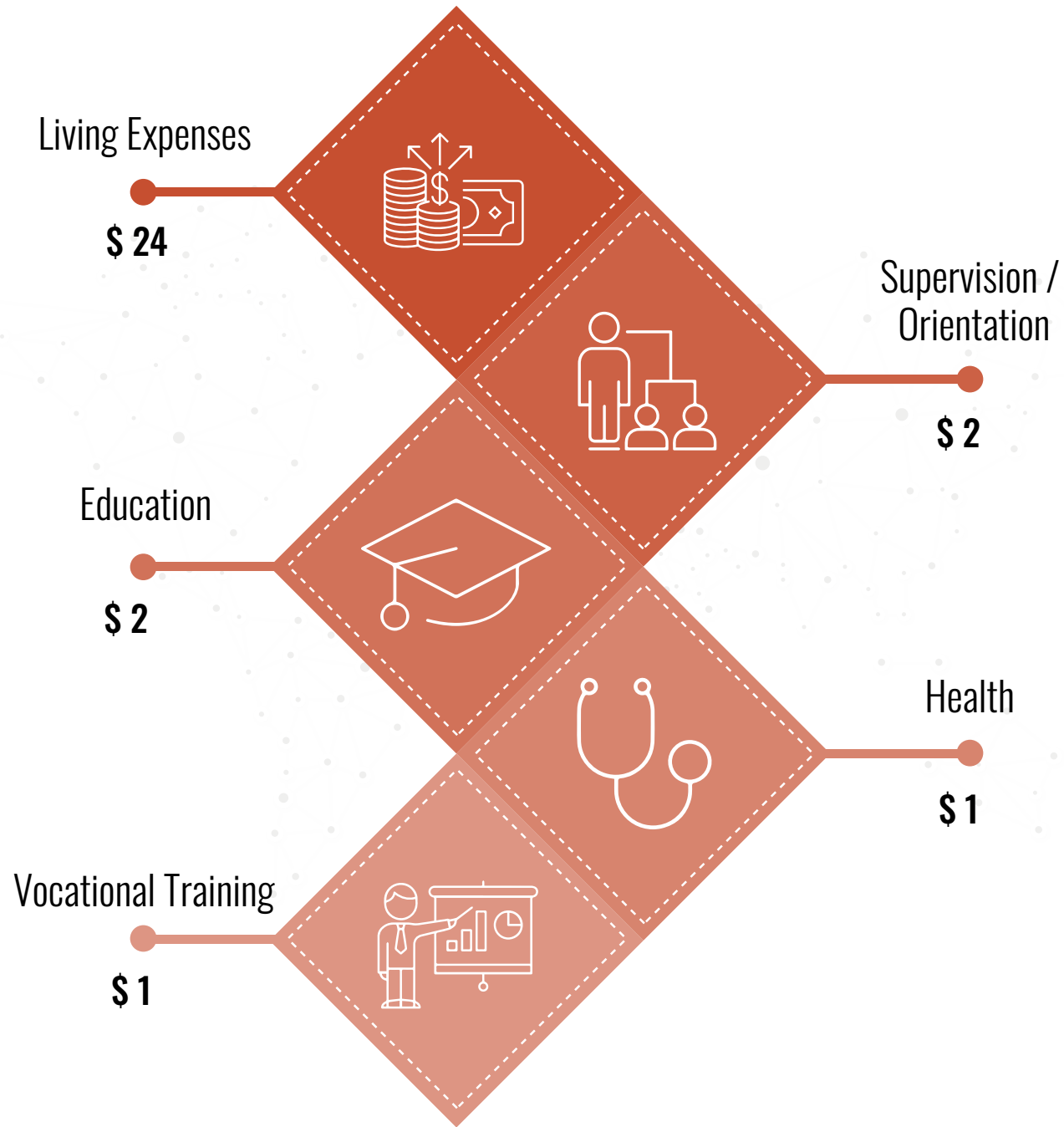
Impact & Socio-Economic Results

The monthly allocation of US\$30 for each orphan is distributed as follows: US\$24/participant as monthly living allowance + US\$6/participant managed by the three Project Implementing Agencies (PIA) to cover the provision and distribution of schooling kits, health assistance, mentoring/monitoring of participants, and training or development activities. These three PIAs are BMM, Rumah Zakat Indonesia, and PKPU.

The project has a positive impact on the orphaned children by sponsoring them until they become capable of joining universities and integrating into the society. Furthermore, outstanding students were provided with scholarships to pursue their university studies.

Implementation Timeline and Progress

The project started in the aftermath of the tsunami that hit Indonesia in 2004 and continues until the orphans reach 18 years of age, so it is expected to conclude in 2021/2022.



USD 24 for Living Expenses

USD 24

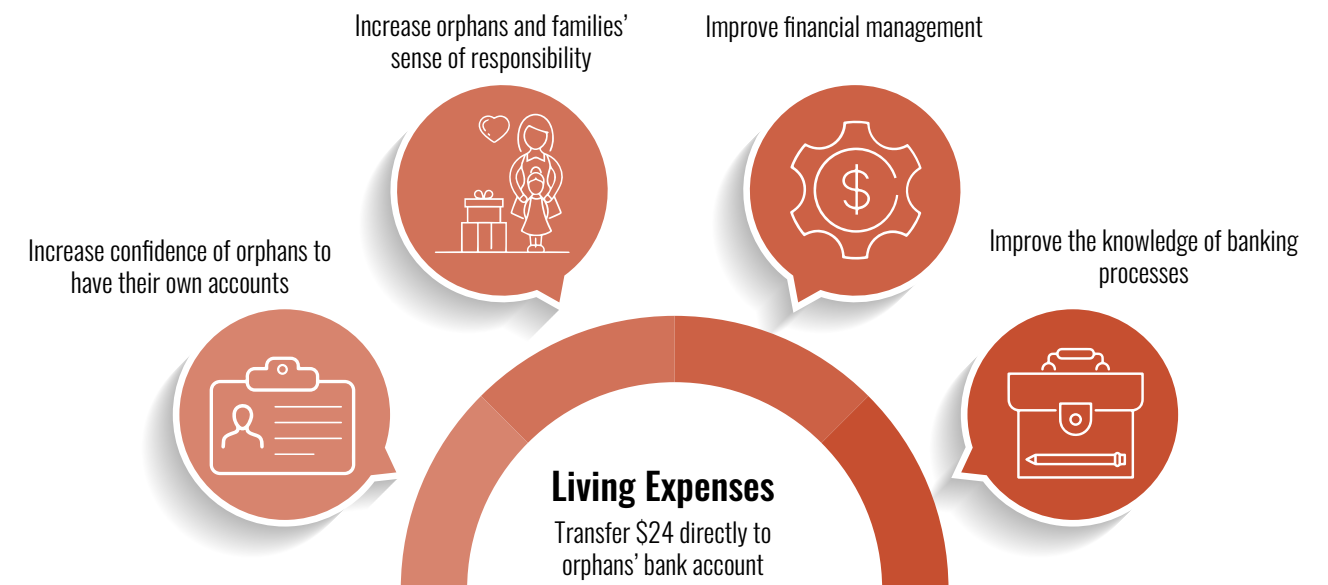
The fund transfers directly to the orphans' bank account at the beginning of the month to cover their living expenses. The fund aims at supporting orphans to live decently and healthy like other children. The main objective of Living Expenses is to fulfill orphans' daily needs such as nutritious food, clothes, school transportation cost and others.

This system also reduces the risk of fund misuse because both the orphan and the guardian have to sign for the fund withdrawal. If the orphan withdraws the fund by ATM, the banking system will send a transaction notification to the registered phone number.

The banks that OKP works with include:

1. Bank Muamalat (for Sigi and Aceh Utara districts)
2. Bank Syariah Mandiri (for Banda Aceh, Aceh Besar, and Sabang districts)
3. Bank Rakyat Indonesia (for Aceh Besar district)
4. BPR Mustaqim (for Pulo Aceh district)

This program has educated the children about finances and banking, where they can recognize the procedure of saving in the bank, interact with bankers and make transactions at automated teller machines (ATM). They get motivated to save and manage their savings for the future.





USD 2 for Supervision & Monitoring

USD 2



OKP has 45 tutors spread into 6 districts. They are responsible for monitoring and supervising orphans' progress and development monthly. PIAs operations and administration in this sector include the following:



Home Visit

- Assisting orphans and helping solve problems
- Monitoring orphan behavior
- Encouraging orphans to socialize with their neighbors



School Visit

- Monitoring orphans progress at school
- Identifying the needs of orphans at school



Group Visit

- Boosting orphans' confidence in the group's activities
- Improving orphans' ability to discuss and make decisions
- Building up the orphan personality to speak up in public
- Enhancing relationships among the orphans



USD 2 for Educational Program

USD 2

Various activities were conducted in this sector to support orphans' education such as additional classes, religious classes and educational tours. Every orphan also received school kits at the beginning of the academic year. The school kit contained uniforms, shoes, bags and stationery.



Social Activities

- Improving knowledge on proper behavior and conduct.
- Providing refreshments to the orphans after school hours



Religious Class

- Improving religious knowledge for the orphans and families
- Improving knowledge of Quran and hadiths.



Additional Class

- Developing orphan's academic performance



Partnership at school

- Monitoring the progress of orphan s' education
- Coordinating with the orphan teachers to track their progress
- Identifying any academic obstacles
- Motivating orphans to overcome their obstacles



School Kit Distribution

- Providing school kits annually



USD 1 for Health Care Program

USD 1

OKP provides health care services for orphans, including regular medical check-up, health costs reimbursement and health awareness campaigns.



Medical Reimbursement

- Reimburse health care costs
- Enhance the awareness on necessity of medical treatment



Medical Checkup

- Facilitate the access to basic health care
- Provide access to healthcare for orphans who live in rural areas



Distribution of Health Package and nutritious food

- Provide nutritious food



Health Campaign

- Promote the importance of healthy living
- Provide knowledge about oral health
- Promote importance of drugs prevention



USD 1 for Training & Rehabilitation

USD 1



Skills acquisition training aimed at facilitating the orphans' work. In addition, rehabilitation activities were carried out for orphans and their families by providing psychological counseling, recreation and refreshment.



Vocational Training

- Provide training on various life skills
- Support economic independence for orphans who do not continue their education to college



Counselling and Motivational Training

- Support and solve orphans' psychological problems
- Provide encouragement and impetus to orphans in order to achieve their goals



Disaster Response Simulation

- Provide knowledge and things to do prior to the disasters



Scout and Recreation

- Provide nutrition to the orphans
- Improve sense of solidarity
- Introduce various tourist activities





Success Story



ZAHRA

“Do good, work hard and consistently, and incredible things will follow”

My name is Zahra. First of all, I would like to express my sincere gratitude to the donors for taking good care of me for so many years. I am thankful for having been chosen as a beneficiary of the Orphans Kafala Program (OKP).

My memories go back to December 2004. I had one special request to my father: I wanted a birthday celebration and presents. My parents agreed to celebrate my birthday in my grandparents’ house. On my birthday, I went with my mother to my grandparents’ house. Meanwhile, my father was at our house in Blang Oi, near Ulee Lheu Beach. That morning, we felt a strong earthquake, but had no idea what had happened.

My uncle took me to see the situation near Big Mouse and we saw people running and screaming, and my uncle heard a really loud noise, like an airplane. He decided to go back to my grandparents’ house. I did not realize what’s happening as I was only 3 years old at that time.

In the afternoon, we went back to our house and found it had been swept away by the tsunami. We failed to find my father. His passing was very difficult for me and my mother to accept. My mother is a teacher and she had to take full responsibility to take care of me. Since our home was gone, we lived temporarily at our grandparents’ house.

Fortunately, I met the requirements and was able to join the Orphans Kafala Program (OKP) when I was in the second grade of elementary school, at the age of 8. In this program, I met many brothers and sisters who had suffered similar losses. We received financial support, healthcare, academic courses, and many people gave us love and care. I started to enjoy normal life like other children.

Time passed so fast. I am now enrolled to study psychology at the Syiah Kuala University. I use the remaining scholarship savings from OKP to buy books and other needs for college. I am trying hard to learn as much as I can so I could get a good job after graduation.

To the brothers and sisters who are still active at OKP, keep the spirit to face the future life.

Success Story



M. HAIKAL RAZI

“Never give up”

Razi was born on 14 April 1999 in Banda Aceh. When the tsunami hit Aceh, he was only five years old. Both his father and mother were lost to the tsunami. At that time, he had no idea what’s going on. As he remembered, people rushed out of their homes and scattered around the streets. Within seconds, the neighborhood was full of debris and dead bodies.

I lived with my aunt and she took care of me and loved me like her own son. She always encourages me to keep strong and vibrant. She also provides me with the best education, as she remembered my father always said, “Education is very important and key to success”.

He was enrolled at OKP in 2006. He met with brothers and sisters who had suffered similar losses. He was getting more enthusiastic about life, especially education. Razi grew to be a brilliant child. He was an environment ambassador in 2014 and a top five student since grade 7 until 12. He also participated in the Mathematic Olympiad, and in the high school student summit on world Tsunami Awareness day in Japan, 2016.

Now he has become a young man and is continuing his studies at university. He is a student of the Geophysics and Geology Department in Engineering Faculty, Syiah Kuala University.

Razi is also continuing as an excellent student at university. He established an organization called “Youth Disaster Awareness Forum” to enhance knowledge of youth about mitigating the effects of disasters. He was a member of a diplomatic delegation in the Honorary Youth Ambassador of New Zealand in 2017. He also participated in the ASEAN Plus Three Youth Environment Forum in Thailand in 2019.

He said, “I am at this point because of the support from my family, OKP, love and caring from Abi and Ummi”.

A messages to his beloved brothers and sisters in OKP “For my brothers and sisters in OKP, never give up and do the best”.

07

“ Allah’s Messenger (PBUH) said: “There is no disease that Allah has created, except that He also has created its treatment. ”

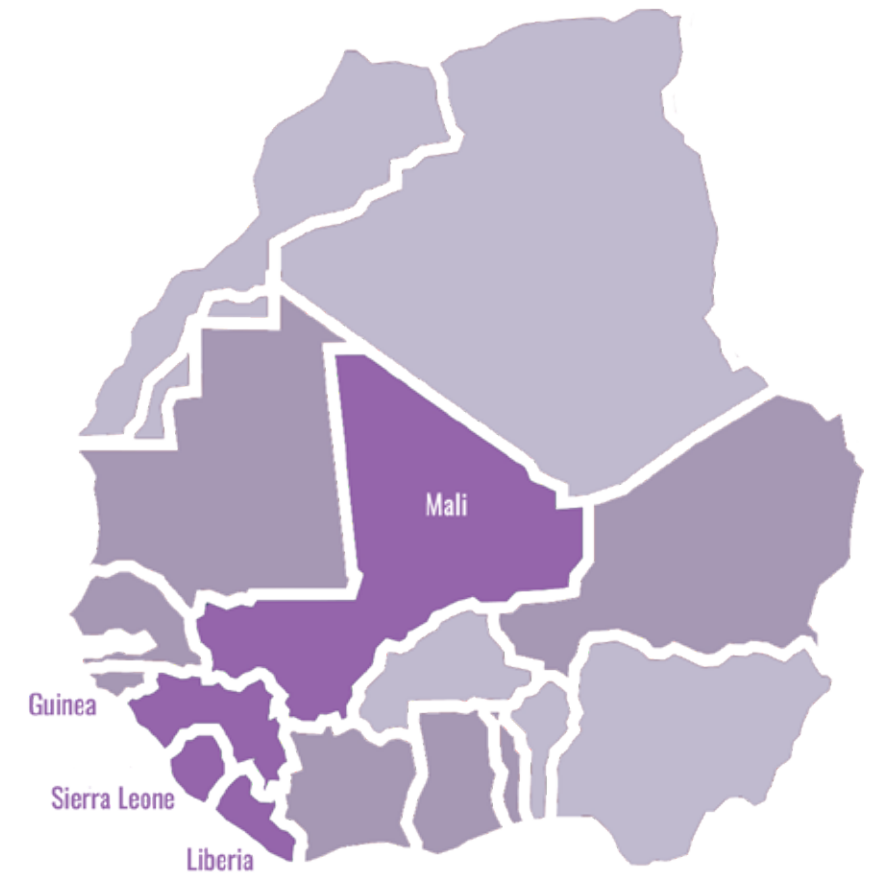
Combating Ebola Outbreak in West Africa

35 Million \$
The total cost of the project

500 Thousand
Beneficiaries

2015 2020

Project Timeline

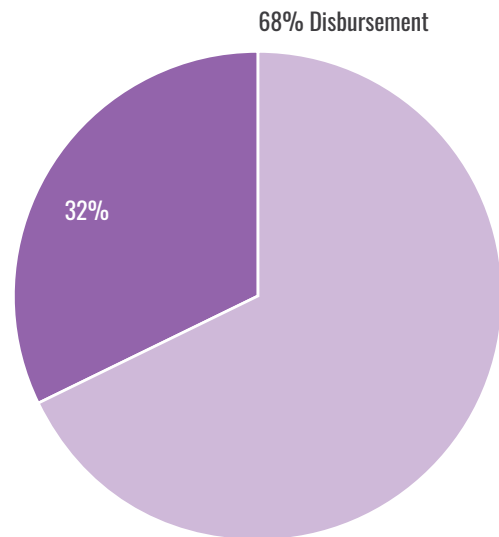


07

Combating Ebola

In response to the exceptional 2014-2015 Ebola Virus Disease (EVD) epidemic in West Africa, the Custodian of the Two Holy Mosques, Late King Abdullah Ibn Abdul-Aziz Al Saud, donated US\$35 million in support to EVD control in four West African countries.

35 Million US\$



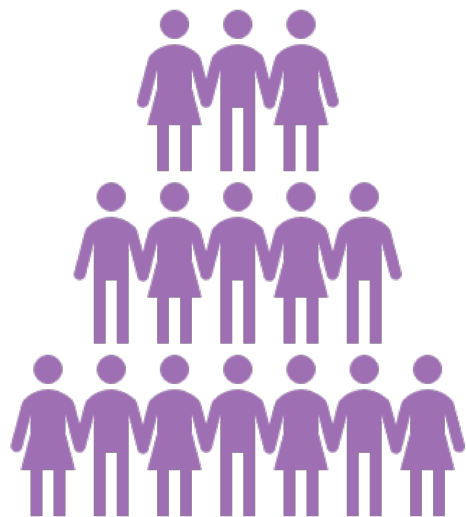
4 Health Centers



67,700 Thermometers



427,850 Beneficiaries



338 Modern Hygienic Facilities

328 Water Wells in the Schools



327 New Classrooms



8,500 Trainees



50 Computer-linked Thermal Cameras



Objectives

The aim of this project is to support the response to EVD and to ensure a safe and friendly environment for school reopening in the affected countries.

The project contributed to the efforts made to combat the outbreak of Ebola in four African countries, namely Guinea, Liberia, Sierra Leone and Mali, and preventing its spread beyond these countries. The project places special emphasis on the sectors of health and education, providing support for health infrastructure and the safe reopening of schools, which remained closed for long periods in these countries for fear of the spread of the disease among students.

The allocated budget is distributed among the four countries as follows: US\$12 million for Guinea, US\$6 million for Liberia, US\$6 million for Sierra Leone and US\$2.5 million for Mali. On the other hand, an amount of US\$8.5 million is reserved for crosscutting projects to strengthen the regional epidemiologic surveillance.

Beneficiaries

More than 67,000 thermometers were distributed to schools and health units. More than 8,500 teachers and health workers received training on the use of the thermometers and implementation of the prevention procedures. Training was also provided to numerous medical equipment specialists working in laboratories. Moreover, tens of thousands of children in schools and tens of thousands of passengers in airports and public places were examined for early diagnosis of the disease by equipment funded by the project.

Main components of the project

1. The first phase of the project was physically completed in Guinea and Liberia. However, in Mali it is expected to be completed in the last quarter of 2020, and in Sierra Leone by the end of 2021. The total number of direct beneficiaries is estimated at 427,850 persons. For Phase-II, the project will be directed to issues related to sustainability of interventions made in Phase-I.
2. Training of 8,500 persons on epidemic preventive measures.
3. Establishing 4 health centers to detect and treat the epidemic in the most affected places in Guinea.
4. Distributing a total number of 67,700 thermometers to detect the disease in schools.
5. Providing 338 modern hygienic facilities and 328 drinking water wells in the schools in Guinea and Liberia.
6. Building 327 new classrooms in Sierra Leone to reduce the number of students per classroom in order to prevent transmission of the epidemic.
7. Distributing 50 computer-linked thermal cameras to airports and public places.

Socio-economic Results

The outbreak of Ebola caused heavy and unprecedented economic, development and human losses in West Africa, particularly in Sierra Leone, Liberia and Guinea. The negative economic impact affected public life in the three countries as a direct result of the drop in government revenues from taxes, customs fees and commodities, leading to inflation and an upsurge in prices of many consumer goods. The three countries suffered from the increased number of casualties from the devastating epidemic, which had detrimental effects on progress and sustainable development results in those countries. The epidemic took its heavy toll on the social bonds within families due to the spread of panic among the patients and those with whom they interact with.

The top priority for the schools was the provision of temperature sensors (at school entrances and educational facilities) to detect, isolate and treat teachers and students suspected of infection. Some of the airports and public places were provided with computer linked thermal cameras.

Thus, the project made a significant contribution in support of both sectors of education and health.



Success Story | How King Abdullah Program (KAAP) for Ebola Control Impacted my Work at the Ministry of Health - By Wymah S. Youyoubon.

I am Wymah S. Youyoubon, the Director of the Healthcare Technology Management Unit (HTMU) in Liberia. This unit, established in 2010 within the Ministry of Health, was responsible for medical equipment procurement, maintenance, repairs, calibrations, installations, and training for biomedical equipment users and maintenance staff at all health facilities in Liberia. When I was assigned to the unit few years ago, we were only three biomedical equipment maintenance technicians to serve the entire country.

This was a herculean task as the three of us had to commute almost on a regular basis from one county to another to provide support and maintenance services for these equipment. Imagine how difficult and stressful it was, given the distances and road conditions. Those of you who have visited here will know what I am talking about. However, in 2016, the story changed with the support from the KAAP Program for Ebola Control. The project provided funding that supported the training of 18 persons (including myself) as Biomedical Equipment Technicians (BMETs) in the United States and Kenya for periods of 6 to 12 months. I was fortunate to be selected for the Advanced Biomedical Engineering Technology Training at the MediSend College in Dallas, USA. Upon my return, I continued to provide equipment repair and maintenance services at the Ministry of Health, and was later appointed to head the Healthcare Technology Unit. The HTMU now has a team comprising a total of 19 qualified BMETs. The government has deployed the BMETs to health facilities across the 15 counties to provide biomedical engineering services.

Prior to KAAP support, the team of three in the HTMU travelled almost daily from one county hospital to another. We had limited time with our families, limited skills in medical equipment maintenance services, lack of adequate tools to work with, limited number of staff, no dedicated workshop to carry out repairs or to maintain defective medical equipment, no spare parts, and lack of logistical support. With the knowledge and experience acquired so far, the team is capable of doing so many work like troubleshooting, installation of new equipment, and maintenance and repair of different types of equipment. I want to thank KAAP for all of the support. May God continue to bless the people of Saudi Arabia for the financial gift.

08

“ Allah’s Messenger (PBUH) said: “He who has an extra mount should give that to one who has no mount for him, and he who has surplus of provisions should give them to him who has no provisions.” ”

Construction of Utilities & Services in Al Malam Region in South Darfour, Sudan

63.3 Million \$
The total cost of the project

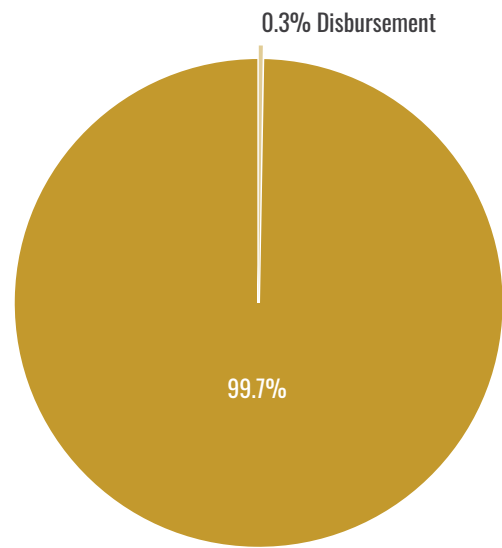


08

Utilities & Services

Many areas in the states of Darfur in the Republic of Sudan suffered from the scourge of violence and conflict, which led to the killing of many people, the displacement of others, the partial destruction of some villages, and even the complete destruction of other villages. Wise efforts were exerted not so long ago to the establishment of security and civil reconciliation, and consequently, the displaced families began to return to their destroyed villages. The project aims to develop the Al-Malam region and some of the villages around it and prepare them to receive the returnees from displacement by providing basic services to the population from water sources, educational and health services, building places of worship and providing sustainable work opportunities for the population.

63.3 Million US\$



10 surrounding villages to be delveloped within Almalam area



7 Projects



100,000 Beneficiaries



Objectives

The project aims to develop the Almalam area, including 10 of the surrounding villages, and to accommodate and comfort the returnees by providing the basic services such as water, education and medical facilities. It also aims to create sustainable income by generating job opportunities for the residents through effective utilization of the available resources and enhancing vocational skills.

Beneficiaries

Direct beneficiaries of this project are the current residents and expected returnees who were displaced from their homes due to the conflicts in about 10 villages around Almalam. The number of direct beneficiaries is expected to exceed 100,000 people.

Socioeconomic Results

The project will improve the quality of people's lives and prosperity and will greatly contribute to social stability in the area and overall peace. It will also have a notable contribution to reducing poverty rates and improving education and health services in the targeted area.

Implementation Timeline and Progress

- The project is in the design phase, and the duration for completion may extend to about six years.
- The project's estimated budget is US\$63.3 million and is still in the preliminary study phase, during which a consultant is conducting the socioeconomic and topographic studies as the first part of the design process.
- This project is being arranged for in full coordination with the government authorities and concerned local community representatives.





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