



INTERNATIONAL  
WAQF FUND

Infinite Good

# | 2018 ANNUAL REPORT





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In the name of Allah, Most Merciful, Most Kind

## Forward

Assalamualaykum – peace be upon you all,

As part of the exciting changes and to reflect our new vision, Islamic Relief Waqf has now changed its name to International Waqf Fund.

However, changing our name will not affect the terms and conditions of our past donors. We continue to operate the charity as usual.

**Vision: Inspired by our Islamic values, we envisage a world in which thriving communities help everyone achieve their God-given potential.**

**Mission: To help communities lift themselves out of poverty through long-term sustainable solutions that lead to positive and lasting change.**

Since the year 2000 we have been able to save lives and transform the poorest communities thanks to our very generous donors, supporters and partners.

Here in our Annual Report for 2018 you can read about how we have used your return on investment this year,

delivering eight major projects. We have been able to help thousands of the most vulnerable people of all ages in Bangladesh, Bosnia Herzegovina, Indonesia, Jordan, Sudan and Yemen.

Your support is invaluable. It has enabled us to put state of the art equipment into hospitals and schools, empower women and young men to set up sustainable businesses to support their families, ensure orphans are able to go to school and receive an education, bring clean water to the poorest communities, offer life-saving support to earthquake survivors – and even help people celebrate Eid.

We would like to offer our thanks and gratitude for your generous contributions.

We invest donations in the United Kingdom, generating an annual revenue which supports vital humanitarian work.

As we move forward with the new vision for Waqf, your continued support and contribution is very much appreciated. We are sure that, together, we can achieve even more in the years to come.

Wa salaam – in peace.

**International Waqf Fund Team**

# International Waqf Fund: Charity for life

A centuries-old Islamic tradition established by the Prophet Muhammad (peace be upon him), Waqf is a form of charitable giving that has provided sustainable support to charitable, educational and religious causes throughout the Muslim world.

It is a donation of money, property or other assets, the profit from which is given away as charity. Giving Waqf means never-ending blessings for the donor, as their gift keeps on giving – the original gift is preserved intact so it can continue to help vulnerable people year after year (sadaqa jariyah).

Recognising the need for sustainable charity, in the year 2000, Islamic Relief began offering Shariah compliant Waqf shares as a way to donate. Since then, the generosity of Waqf donors has powered life-saving and life-changing humanitarian intervention in over 25 countries worldwide.

### Our work is underpinned by a cycle of sustainability:

1. The ongoing benefit begins with the donor, whose donation helps generate charitable funds each year – benefiting them spiritually throughout their lifetime and even after their death.
2. We invest donations in accordance with Islamic principles, with minimal risk to make certain we secure an ongoing return on investment.
3. The profits generated are then used to fund specially selected relief and development projects that achieve lasting benefits for vulnerable people.

## Waqf Funds

With International Waqf Fund, donors may invest in fixed value Waqf shares or contribute smaller amounts towards the Waqf Support Fund or Sadaqa Jariya.

We offer shares in eight Waqf funds:

- Emergency Relief and Disaster Preparedness
- Water and Sanitation
- Orphan and Child Welfare
- Education
- Health and Nutrition
- Sustainable Livelihoods
- Qurbani
- General\*

*\* General and Waqf Support Funds are used wherever need is greatest, supplementing programmes in all sectors.*

# Waqf in 2018

This year, International Waqf Fund funded eight projects, all carefully chosen to deliver significant benefits for some of the world’s poorest families, costing a total of £264,127.

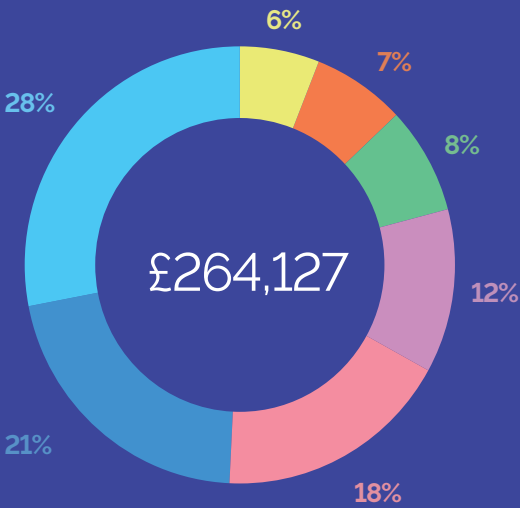
The total Waqf revenue for 2018 was **£407,814 GBP** from which the return on investment will be used to fund projects in 2019. International Waqf Fund projects are funded by revenue from Waqf shares, Sadaqa Jariyah donations and the Waqf Support Fund.

### Waqf shares and investments

In 2018, the cost of a Waqf share remained at **£890 GBP** for UK donors (**€1,300 Euros** for the rest of Europe, and **\$1,650 USD** anywhere else in the world).

From each share, **£90 GBP** (**€200 Euros** or **\$250 USD**) is used to cover administrative costs, including the cost of fundraising for Waqf. The remaining **£800 GBP** (**€1,100 Euros** or **\$1,400 USD**) is invested for an annual profit, from which ten per cent is re-invested so the investment cycle can continue.

Since International Waqf Fund was set up in 2000, the return on investment has funded **136** humanitarian relief and development programmes across the globe.



Sustainable Livelihoods	£74,179	
Orphan and Childwelfare	£56,300	
Water and Sanitation	£48,698	
Health and Nutrition	£32,064	
Qurbani	£19,997	
Education	£17,890	
Emergency and Disaster Preparedness	£15,000	
Total	£264,127	



Emergency Relief

# Supporting survivors after earthquakes

The island of Lombok was hit by earthquakes, killing at least 259 people, hospitalising over 1,000 more and internally displacing a further 417,529 people. Thousands of houses and buildings were damaged or completely destroyed.

The immediate needs of survivors, especially women, children and elderly, were food, drinking water, shelter, hygiene kits, mosquito nets, sanitation facilities and protection. Islamic Relief deployed a team to the site within six hours from the onset of the first earthquake and provided relief items to the most heavily impacted areas in North Lombok District.

After the initial emergency response period, we supported the transition to recovery phase, providing conditional cash transfers dedicated to food, non-food items and hygiene items.

To manage this support, we used a modality of conditional cash-transfer method using electronic money that was connected with the local market and traders. The usage of cash-transfer modality enables the beneficiary to select the type and quantity of items based on their own need and decision in the local market.

It also enabled Islamic Relief to control and monitor the process of humanitarian assistance delivery to be more secure and more efficient.

Location Indonesia  
Beneficiaries 362 households  
Cost £15,014



Above: Aid distribution taking place for the victims of the earthquake.

We were able to provide immediate life-saving assistance in form of food, non-food, hygiene kits, and households equipment for 362 households.

As a result, this had significant impact on preventing malnutrition, hygiene related disease, and further poverty rate increment. It also helped support and facilitate the local market recovery process.

Eighteen year old Junaedi lives in a village in that was one of the epicentres of the earthquake.

Junaedi is visually impaired and the night the earthquake happened he was staying at a friend's house in the next village. He describes what happened when the earthquake struck.

"I was stunned when the shock hit the house that we slept in, I could feel the land shake and open up, I immediately got out from my bed. In my current condition, I can't see my surroundings and couldn't follow the others to safety, so I felt the wall beside me with my hand for direction and then quickened my steps to the door. In the end, I successfully escaped to the yard."

"I could clearly hear the sound of people calling for help and noisy car horns and clamorous motorcycle engines everywhere. Then I started to think about my mother at home, I was so confused and prayed for mother's safety."

"A few moments later the village chiefs followed by village residents and officers start to directing us to the evacuation point located on the nearby ground. I and my friends followed their directions to the evacuation point, I keep gripping my friend's hand tight, afraid of separation because the aftershocks still coming. When we arrived at the evacuation point I heard many people were already gathered there and I got a news from the officer that my mother was safe and ask me to come home."



Above: Islamic Relief Indonesia staff with survivors.

Below: Survivor picks up her food pack.



Junaedi spent time at a refugee camp before returning home. He tells how the support from International Waqf Fund helped after the tragedy.

"I'm very happy, even more with the cash transfer, this method really helps us to choose list of goods according to our needs, that's why the goods transferred here were really useful for us and we can make use of it.

At least with the list of goods that we take like rice, hygiene kit, clothes, cooking oil, sugar, ointment, vegetables, and mineral water provided our living needs for some weeks later. I'd like to express my gratitude to International Waqf Fund who helped me and our people."



# Supporting orphans into education

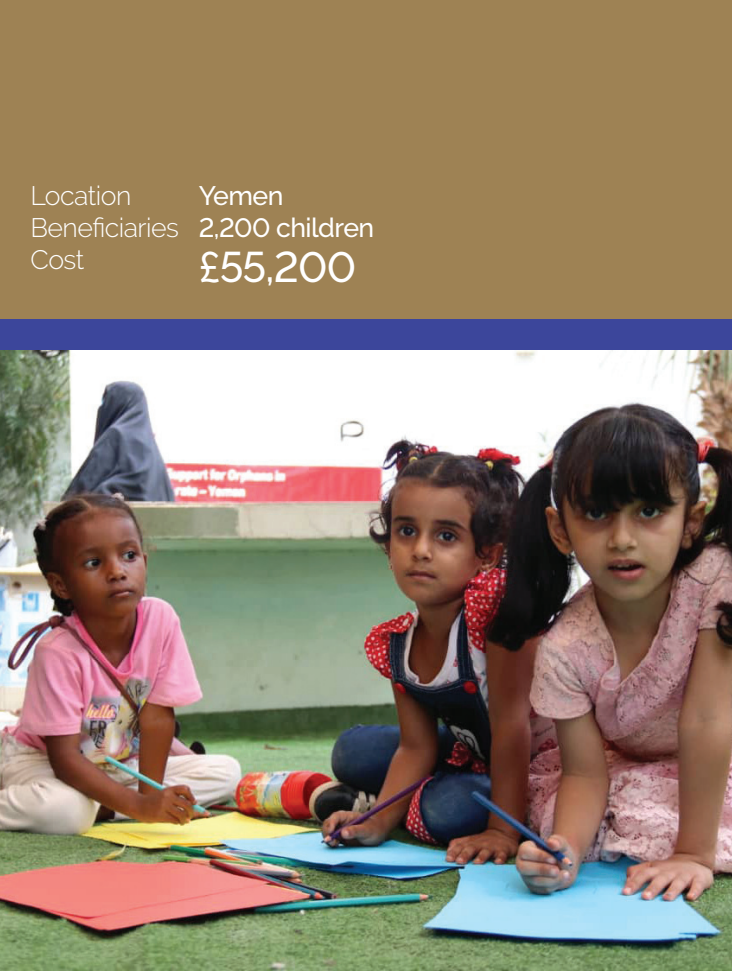
Around four years of conflict and severe economic decline in Yemen has resulted in a humanitarian crisis in which children are disproportionately affected.

The conflict has taken a severe toll on children’s access to education. Over two million children and young people remain out of school, depriving them of an education that could be life-changing for their future.

Islamic Relief has been supporting many relief and development projects to help the most vulnerable, including children and young people. One of the most important programmes we’ve implemented has been one to one sponsorship of orphans. Due to increasing living costs however, many families have been unable to afford to send the children to school, leading to fewer orphans enrolling or dropping out of school.



Above: Mothers of Orphan children attended awareness course on the importance of education.



Above: Children using items from their educational kit.

This Waqf-funded project provides an educational kit such as stationery and school bags, so children will have the equipment they need to start school. While distributing the materials, volunteers also help raise awareness of the importance of education, and encourage families to send their children to school.

As well as increasing the enrolment of 2,200 orphans into school, it also improves the awareness of how vital education and learning is for the children to have a brighter future.

Safia Munir Saeed Ali, is 17 years old and now in the 3rd grade at school. She enjoys her studies and is ambitious. She is also taking English lessons after her school day ends, and wants to be an engineer.

Location

Beneficiaries

Cost

Yemen

2,200 children

£55,200



Above: Safia after receiving her education kit\*

Safia lives with her sister, mum and aunt in a small house that lets the rain in and also has unreliable electricity. The family are struggling as prices continue to rise, and our support makes a real difference to them being able to send Safia to school.

Safia’s mum, Sawsan Ahmed Othman, knows how important it is for Safia to get an education.

She said “The prices are rising and rising and that make us really suffer. I depend on my family to get our monthly payment. I hope all my girls finish their study successfully, and I wish for them good life in future.”

The extra education pack was also very welcome, at a time when the family are struggling. It will help Safia continue her studies.

Sawsan said, “I got surprised when Islamic Relief called her to come to receive her school bags and tools, she flies with happiness when she saw all the things inside schoolbag, I feel happy too. Thank you very much for International Waqf Fund and the donor.

“International Waqf Fund is a good organisation and they have good staff, they deal with us respectfully, and with children like their children or like their young siblings. I hope the continue their sponsor to my daughter to complete her study.”



Above: Beneficiary with her education kit funded by International Waqf Fund

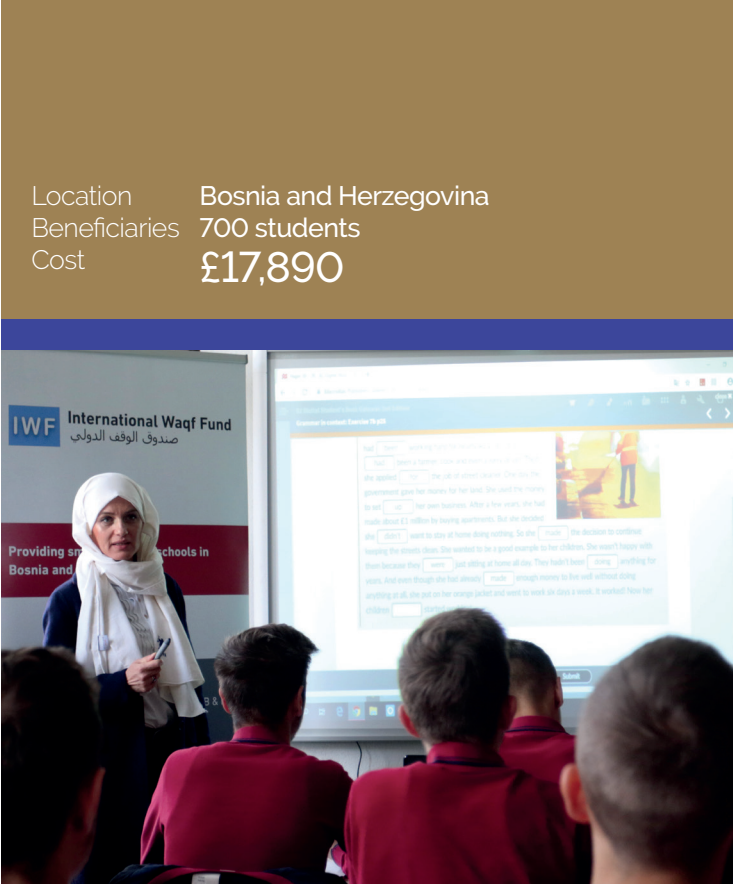


# Smarter technology for better learning

Islamic Relief has supported the reconstruction and reparation of five schools in Bosnia and Herzegovina, recognising the vital importance of learning and education.

It was our vision that, as well as appropriate buildings, schools should have the best modern equipment and tools so we supplied Waqf-funded Smart Boards.

The Smart Boards are interactive, easier to maintain and benefit both pupils and teachers more than traditional white boards, making classroom learning easier and much more fun.



Above: Students and teacher making use of the newly installed smart boards.



Above: Islamic Relief Waqf director and colleagues visiting the school after installation of smartboards.

We supplied Smart Boards to:

1. Islamic Secondary School in Visoko, which has 226 students and an education program with Arabic language and Arabic culture and history
2. Elementary and secondary school Al amel, a unique Arabic school in the area presenting Arabic culture, tradition and strengthening the status of Arabic language, with 260 students
3. The educational centre for young people and adults of Islamic communities of Kakanj, which is unique in the municipality



Above: Pupils at the Islamic Secondary school in Visoko.

The Director of the Islamic Secondary School in Visoko, Dženan Handzic, said, “We are happy that we are opening a new chapter in this school. By putting into operation 10 Smart Boards the school is fully equipped with the latest education technology. We are proud of this and it is up to us to educate our educational staff and children and to get the appropriate programs that will enable us to use all of the capabilities of Smart Boards.”

Students have also welcomed the new technology in their classrooms.

High School Junior student Saudina Hodžić is using the Smart Boards in creative ways and says her classmates are also more enthusiastic about going to classes to use them.

She said, “Smart Boards’ potential can be most seen in Arabic and English classes. It is much easier to learn through the use of educational videos designed for smart boards. I personally, and my classmates, became more interested in classes because there is not only a green board and white chalk, we have a whole new approach to education. I have seen a bigger interest and attendance in class. The students try to use all the benefits of the Smart Board and explore its full potential. I want to thank International Waqf Fund. I’m really happy that I’m a part of this story.”

Nineteen year old Hasić Bilal explained the positive impact the introduction of Smart Boards had, saying,

“After the implementation of Smart Boards my desire for learning grew. The quality of education and teaching drastically improved.”

“The classes are more interesting and appealing to attend, all the content is on one digital, interactive board. I felt a major improvement in English classes with a larger pool of exercises. Learning is in general way easier. My classmates and I look forward to attending classes because it is much more interesting now.

“I want to thank International Waqf Fund for donating the Smart Boards. I know that they did a lot for our school and they promised to support us in the future so I’m happy that generations like mine and younger can study on a whole new level.”



# Clean water for poor communities

The conflict in South Sudan forced civilians to flee towards North Sudan seeking refuge. An influx of refugees to West Kordofan had a major impact on the fragile community of El Mairam, including its limited water and hygiene resources.

With International Waqf Funding, Islamic Relief targeted support for water and sanitation to help combat ill health, the spread of diseases and help improve the environment.

We repaired a broken water yard, replacing the old unit with a solar powered system, and built two water distribution points along the pipeline. We also provided training and tool kits to local men and women who formed a committee, so that they can safely manage and maintain the systems.



Above: People from the village wait patiently to collect water from the repaired water distribution points.

Location Sudan  
Beneficiaries 14,683 people  
Cost £48,698



Above: Children collect water from the repaired distribution point.

We wanted to make sure that sanitation and hygiene would continue to improve, so we trained 20 Community Hygiene Promoters to support the communities in the future, teaching them how to protect themselves keeping their surroundings clean and adopting good water, food and personal hygiene habits.

We held four public awareness raising sessions and organised four clean-up campaigns, focusing on water hygiene issues.

Five hundred hygiene kits, with soap, toothbrushes and toothpaste, were also distributed to newly arrived refugee families.

As a result, the project had an immediate and significant impact, benefiting more than 14,000 people in the area. More people now have easy access to sufficient water, and local people have the skills to be able to manage this. The knowledge shared has also changed behaviours, with people adopting better hygiene habits, helping prevent ill health and disease.

Agwat Loack, age 30, had to flee her home in South Sudan and arrived in El Mairam with her four children, the youngest just a few months old.

“Since the war started in my area, all our farms and properties were destroyed and to save our lives, we had to flee and come here seeking security, peace and food.”

“We were walking on foot with my children and many other families like us, facing the danger of wild animal’s attacks, we suffered from hunger and thirst till we reached this town.”

When they arrived, she struggled to get access to clean water.

Agwat says, “When I arrived, the water source was far and the water was also not clean.

Thanks to International Waqf Fund now the water point is very close to my home even my young daughter can help to fetch water, and there is no more overcrowding and waiting many hours for water.

The Waqf-funded project has made a real difference to Agwat and her family. “Thank you for providing us water near our huts, to drink, wash clothes any time, bathe and maintain cleanliness.”



Above: Rehabilitated water yard



Above: Children from the village collecting water from the repaired water distribution points.



Qurbani

# Helping families celebrate Eid

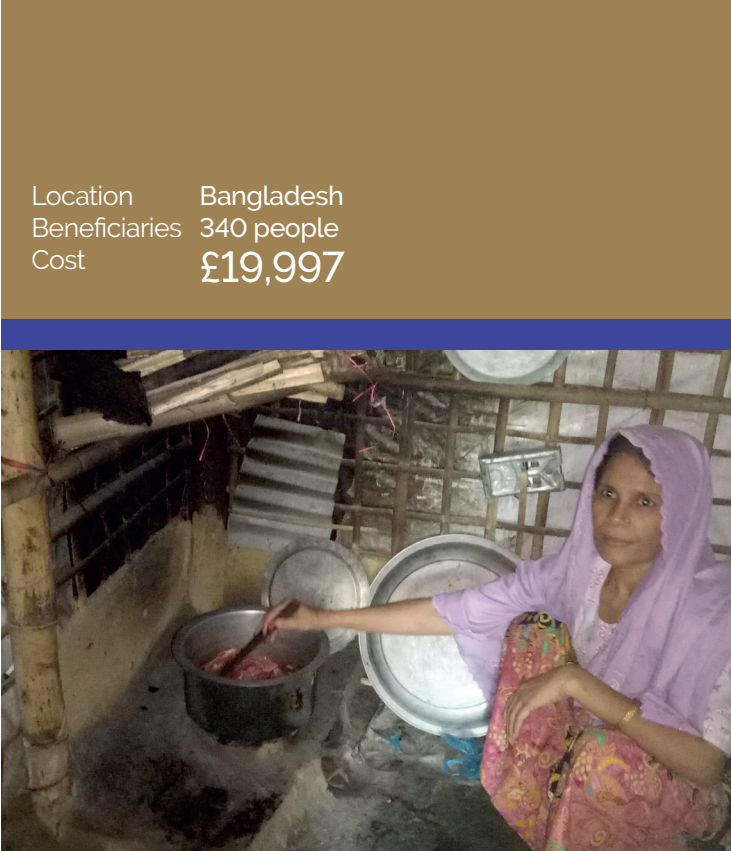
This year, over 800,000 Rohingya witnessed Eid-UI-Adha in Bangladesh. Eid is very important to the Rohingyas as well since the majority of them are Muslims. After a year since the influx, most of them now have the bare minimum such as a shelter, but celebrating an important occasion like Eid is still far beyond their means.

International Waqf Fund reached out to as many as we could to make them feel included in the festivities this year by providing them with Qurbani meat.

*We successfully delivered Qurbani meat to 340 people. Many of whom hadn't eaten meat for a long time, and they were able to celebrate the Eid festival.*

Tayba lives with her five month old daughter and took refuge in a camp with her aunt who has a disabled son, after Tayba's husband was killed by the Myanmar Army.

Below: Beneficiary receiving qurbani meat.



Above: Beneficiary cooking the Qurbani meat received from International Waqf Fund.

The women take care of the children, with the support of projects within the camp. Tayba, who is 30, says that being able to get meat is rare.

“Actually, I do not think of meat here. This is enough for me that my aunt kept us, feeding us twice a day. I do not remember when I last ate meat. Besides, we have no money in our hands to buy meat. It's enough that we are surviving.”

Tayba received 2kg of meat under the Qurbani programme. It was, she says, a ‘blessing’.

“I used to celebrate Eid in my country since it was a very happy occasion. The meat you give us is a blessing which we never thought we could eat again. After so many days, we had our meal with delicious meat. I feel happy that my aunt and my helpless cousin were also able to enjoy alongside me.

*“Thank you very much for being kind to us.”*

Location Bangladesh  
Beneficiaries 340 people  
Cost £19,997



Above: Beneficiary family eating the cooked qurbani meat together.

The Waqf-funded project also helped 35 year-old Arafa Hatun and her family celebrate Eid-al-Adha. While Arafa's husband works as a volunteer or sometimes receives a very meagre wage, there is little opportunity to make a real income.

With four children under the age of 10, the family have to rely on food from one of the supporting organisations, so they have no choice over the type of meals they have – and there is no meat available inside the camp.

“Last August we came to Bangladesh. For the last 12 months, we could not eat rice with any type of meat. Vegetables, pulses and sometimes eggs in our food list.

*“I cannot say what problems we will face due to lack of meat but meat is a delicious food and everyone in my family likes to eat meat. In the camp, nobody provides us any kind of meat.”*

Arafa and her family celebrated Eid-al-Adha every year, but last year was the first time they had no meat to eat. This year, Arafa explains, she was anxious and uncertain about what would happen again.

“We are Muslim. We celebrated Eid-al-Adha every year in a festive manner. We would have sacrificed an animal with our own ability every year.”

*“We could not eat any kind of meat in the last one year. My kids did not even get the chance. But you may know, meat is the favourite food for all of us. This one packet of meat provided by you is a blessing for my children. We got the opportunity to eat two meals with this meat.*

*“You have given us shelter, sharing the Eid festival with us. We are grateful to you for showing such compassion.”*

*\*Name changed for protection purposes*



# Financing better lives

Across the world, the poorest people struggle to access financial services like loans, which could improve their circumstances. Islamic Relief offers a real route out of poverty with microfinance programmes.

In Bosnia and Herzegovina, our Waqf-funded scheme has provided life-changing micro loans to 80 vulnerable women. The women received an interest-free loan which they can use to launch small enterprises, support their children's education, pay for healthcare or to improve their living conditions.

As well as empowering those women, their families - children, parents, husbands – all benefit too, creating better living conditions and opportunities for them all.

We know there is a real need for business loans and many women are using their loans to set up agricultural businesses, or to start their own handmade craft business such as knitting or painting.



Above: Beneficiary greenhouse constructed by International Waqf Fund.

Location      Bosnia and Herzegovina  
Beneficiaries    80 women  
Cost              £50,000



Above: Begovic working in her greenhouses funded by International Waqf Fund.

Begovic Fata became the family breadwinner when she moved with her husband and three children to Sarajevo after the war ended. Her husband was severely injured in the war, and they had to start rebuilding their lives from scratch. With just her husband's very small invalid income to survive on, Fata started her own small agricultural business to support her family.

As her business grew, Fata says they were able to build a house and put their children through school.

As her business grew, Fata says they were able to build a house and put their children through school.

"At the beginning it was very hard, we started to sell milk, cheese, and cream on the market and to the neighbours. But due to the quality of our products, we were able to increase productions, and buyers were coming on our door."

They now supply Hotel Hills, one of the biggest hotels in Sarajevo, with their organic products.

Fata took a loan of 1,687 Euros from Islamic Relief microfinance, sponsored by the International Waqf fund, to continue to expand the business, specifically dairy products and growing vegetables in a greenhouse.

Fata said, "This loan came in right time, and these are the best loans that Bosnia ever had, free of any fees."

Fifty-four year old Buza Amila, took a micro loan of 1,565 Euros to start selling decoupage products to help give her family an extra income.

Buza loves arts and painting, her father was an artist, and she uses decoupage technique - cutting and gluing, then varnishing paper - to decorate items including boxes, bottles, candlesticks and even furniture.

Buza says she is grateful for the loan and support which has helped her a lot.



Above: Buza making her products for sale.



Above: Buza Amila's decoupage products.

Mother of four Sahman Sadeta took a micro loan to help her husband pay for her cancer treatment.

Sadeta's husband works in a school but also paints and has a degree from the Academy of Arts. He started selling his paintings for extra income to pay for Sadeta's health care and she used the micro loan to support him by buying more materials.

Sadeta's husband is now exhibiting his paintings in The Bosnian Islamic culture community, in the centre of Sarajevo.

They say they are very thankful to International Waqf Fund for providing loans without any fees.



Sustainable Livelihoods

# Businesses are a cut above the rest

With over 18% of unemployment rate in Jordan and poor employment opportunities, there is a real need for job creation, especially for young people, with nearly one third unemployed.

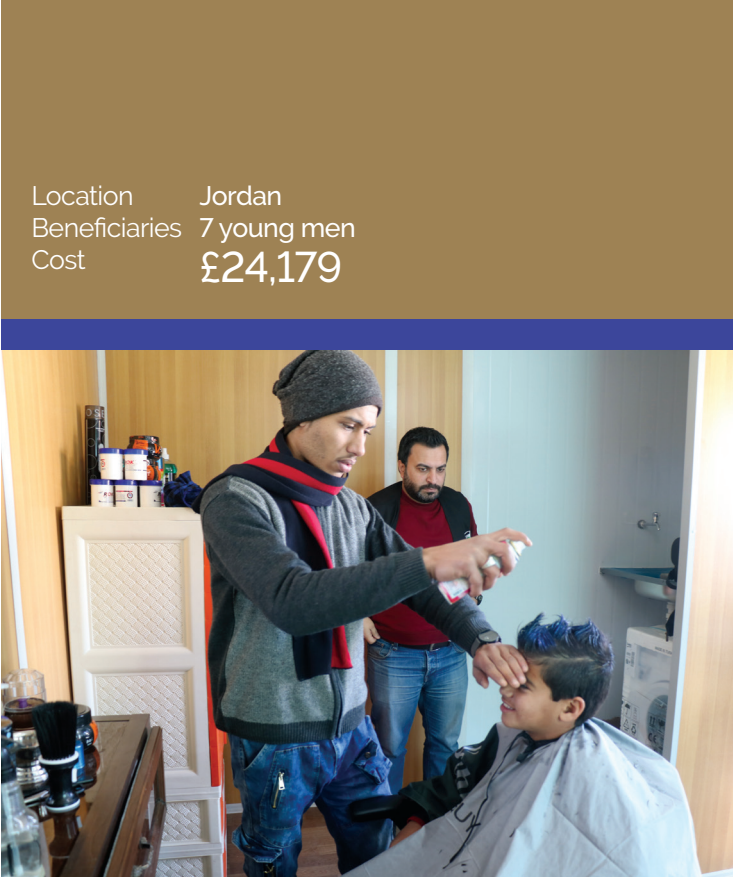
Our aim through Waqf funding was to empower seven young Jordanian men in the most vulnerable villages, to support them to set up and run their own barbershop businesses.

This creates job opportunities for them by giving them training and developing their skills, and establishing and equipping barbershops to enable them run their own business. The project not only empowers the young men themselves, but also generates income to help support their families. It also benefits the people living in the areas, giving them the opportunity to access professional hairdressing services.

Jameel, 28 years old from Northern Badia in Jordan, lives with six members of his family in a small house in a rural area, where there are limited employment opportunities.



Above: Little boy having haircut in one of the barbershops funded by International Waqf Fund.



Above: Yosef\* undertaking training to run his new barbershop.

For Jameel the chance to establish his own Waqf-funded barbershop was as dream come true, and he grabbed the chance to undertake training, gaining the skills he needed to set up his own business.

Jameel says working in a barbershop was his childhood dream,

*“Since I was I child, I would have loved to work in barbershop, but the nearest one is 12 kilometres away from my town, and I never had the opportunity.”*

“I heard about the barbershop project and I applied and had training on it. My dream comes true and now I am very happy that I am serving my town and I am looking forward to expand this project and serve the neighbouring towns.”



Above: The first barbershop funded by International Waqf Fund in Tall Al Rimah.

Jameel feels he is not able to not only help his own family but also contribute to his home town. Among his customers are vulnerable children and households who he charges just nominal prices and sometimes even gives haircuts for free.

Jameel says,

*“I would love to thank the donors for implementing such projects in Al Badia and for giving me the chance to follow my dream.”*

Father of eight Ibrahim Al Dabbas is from a village around 80 km away from Amman. He used to work on farms but struggled on the very low income he earned.

Ibrahim explains, “Most people here work either as sheep-herders or farmers. I used to work as a daily paid worker on a farm. The amount of money I used to receive was not enough for 10 family members.”

When he heard about the Waqf-funded support for young men to train and open their own barbershops, he was keen to run one of his own.

“I tried so hard to find better work to manage my family expenses. I know I have the capacity to learn new skills. Once I have heard about the project I visited the local CBO and explain my situation. I was extremely happy to be enrolled on vocational training, where I have learnt hair styling, shaving, colouring, and precision haircutting.”

Ibrahim explains how the project not only benefits him and his family, but the whole community.

“The idea of this project was helpful. The nearest barbershop is about 20 km away from here. The location of the barbershop you have established is accessible for all and they already know me very well.”

Ibrahim now plans to expand his business, saying,

*“I would like to thank International Waqf Fund for their efforts to alleviate the suffering of the community. They find a job for me and provide me with fully equipped place as well. I will make sure to take my business to next level. I want to open another one only for girls.”*

\*Name changed for protection purposes



# Improving health care in hospital

Bosnia and Herzegovina has one of the highest unemployment rates in Europe, at 44%, and is suffering from a slow pace of reform and a poor economic situation.

The government doesn't invest in the public health sector so the poorest people struggle get quality medical care because they are not able to afford private health treatment.

The public health sector has extremely poorly equipped premises and dated technology. This means a low percentage of early diagnoses which causes additional complications and increases the rate of mortality.

*The country's 4th biggest hospital, Travnik, which serves more than 250,000 people, doesn't have modern equipment and had only one 40 year old ultrasound machine, which was unreliable.*



Above: Ultrasound machine provided by International Waqf Fund.

Location Bosnia and Herzegovina  
Beneficiaries 10,000 patients  
Cost £32,063



Above: Dr. Fatima Čurić – Ljevaković, a gynaecologist at Travnik hospital with the new Ultrasound machine.

We provided a brand new ultrasound device for Tavnik hospital's pathology department, which will mean earlier diagnosis and better treatment, improving the health and prevention of diseases for men, women and children in Travnik and the surrounding areas.

Dr. Fatima Čurić – Ljevaković, a gynaecologist at Travnik hospital explained the importance of the new ultrasound machine. Although a new Department of Pregnancy Pathology had been created, staff couldn't actually carry out their work because of the lack of an ultrasound device.

"The work of a gynaecologist is not possible without the ultrasound machine used in everyday diagnostics. The Department of Pregnancy Pathology is specifically for women who have high-risk pregnancies. One maternity delivery department could not be operative if there is no department of pregnancy pathology."

With around 1200 babies born in Travnik maternity ward each year, Dr Čurić – Ljevaković said the ultrasound machine will make a huge difference to the care of pregnant women.

*"Our patients are delighted because they have so far been able to have this type of review only in private clinics with very high rates, while all women now have that option."*



Above: Dr. Fatima Čurić – Ljevaković talking about the ultrasound machine.

*"Thanks to International Waqf Fund and their donation of the ultrasound machine, we successfully opened the Department of Pathology of Pregnancy."*

Selma Pajić from Travnik would have struggled to afford to pay for an ultrasound examination during her third pregnancy.

Selma said, "During my previous two pregnancies I went to private clinics and I had to pay extra for ultrasound services. It was a lot of money for my family.

"I am so happy that on this new ultrasound device we can see the health and gender of my baby and also what is important to us that ultrasound examination is not painful or dangerous for the baby.

*"After so many years thanks to International Waqf Fund, me and other pregnant women have been given the opportunity to have ultrasound recordings for free in the Travnik hospital."*

The new ultrasound machine detected potential complications in Belma Smajić's pregnancy which could have put her or her baby's health at risk if they hadn't been spotted in time.

Belma, who couldn't have afforded private health care, says, "This is my first experience with the ultrasound machine and I'm really happy with it. The examination successfully revealed the potential risks of my pregnancy, which the doctor found later, but the machine shows much more, and more precisely."

Belma also described how emotional it was when she first heard her baby's heartbeat, saying she was both crying and smiling at the same time.

*"It is really amazing and incredible to see your child and to hear the beating of his heart. In the name of all pregnant women in Travnik hospital, I am truly grateful for this donation because without you I would not have the possibility of ultrasound examination."*





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