



Essential
2025



President's report

Rachid Lahlou - *President-Founder*

I am pleased to present our 2025 report, a year marked by major challenges in France and internationally.

Thanks to the valuable support of our donors, volunteers and partners, whom we warmly thank, Secours Islamique France (SIF) continued its work with the most vulnerable communities in an increasingly demanding context.

In 2025, the humanitarian sector remained under pressure from declining funding and worsening crises. Violations of international humanitarian law, particularly against children, continued to be a major concern. SIF also expresses its solidarity with the people of Gaza, Sudan and Mayotte, who have been severely affected by these humanitarian crises.

In France, social, economic, energy and climate-related crises continue to deepen insecurity and weaken the nonprofit sector.

In response to these challenges, SIF continued its collective engagement, notably within Coordination SUD, to defend aid based on people's needs and to preserve official development assistance.

The mandate carried out within the CNDSD, with the co-chairing of a working group on children's rights, marked an important step in making the voices of the most vulnerable heard.

Despite financial pressures, we remain confident in the commitment of our teams and sincerely thank our beneficiaries, donors, volunteers, partners and colleagues.

More than ever, SIF will continue to rely on its three fundamental pillars: human development, social cohesion and environmental protection, in the service of the most vulnerable.



INCOME STATEMENT BY SOURCE AND BY FUNCTION (CROD)

The income statement (CROD) is certified by our statutory auditor Baker Tilly.

EXPENDITURE BY FUNCTION in €K	TOTAL 2025 in €K	From funds raised from the public in €K
SOCIAL ACTIVITIES	52,848	35,132
FUNDRAISING EXPENSES	4,393	4,393
OPERATING COSTS	1 899	1,560
PROVISIONS AND DEPRECIATION	1,470	453
INCOME TAX	322	
ALLOCATED FUNDS CARRIED OVER AT YEAR-END	22,653	20,711
GRAND TOTAL	83,585	62,249
SURPLUS OR DEFICIT	2,092	2,756

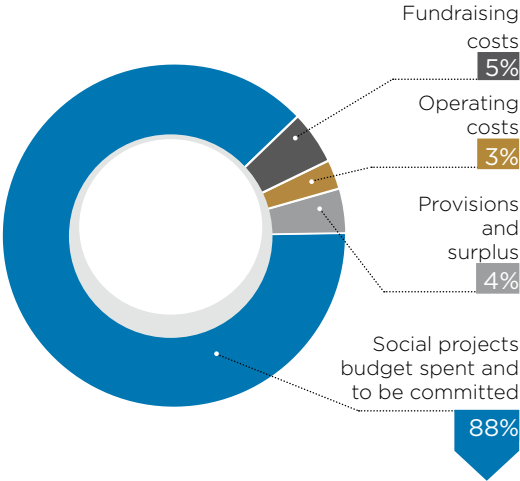
This expenditure is funded by the following income:

INCOME BY SOURCE in €K	TOTAL 2025 IN €K	From funds raised from the public
FUNDS RAISED FROM THE PUBLIC	50,124	50,124
OTHER INCOME NOT LINKED TO PUBLIC DONATIONS	11,447	
GRANTS & OTHER PUBLIC SUBSIDIES	4,649	
REVERSAL OF PROVISIONS AND DEPRECIATION	3,517	2,728
UTILISATION OF ALLOCATED FUNDS FROM PREVIOUS PERIODS	15,940	12,154
GRAND TOTAL	85,677	65,006

Total of 2025 fundraising income spent in K€	28,932
% of 2025 fundraising income spent in 2025	58%
Ratio of 2025 private fundraising costs to 2025 private fundraising income	8%

HOW WE ALLOCATED OUR INCOME IN 2025 (TOTAL 2025 EXPENDITURE: €83.6 MILLION)

The total amount spent in 2025, namely €59 million, is made up of project costs (€45.7 million), fundraising costs (€4.4 million) and operating costs (€2 million). The breakdown of our 2025 expenditure is detailed below:



Support for Palestine remained particularly strong in 2025, generating nearly €19 million in donations, representing 39% of private fundraising. Part of these funds was spent in 2025, while the remainder was allocated to restricted funds for Palestine, which account for 60% of the restricted funds raised from public donations, pending safer and more unrestricted access for humanitarian operations.

- 62%: project costs, particularly international projects. We implement all of our projects directly, without operational partners.
- 26%: funding committed to social projects for which SIF no longer pays operating or fundraising costs.

Social missions increased by 16%, from €45.7 million in 2024 to €52.8 million.

SIF in 2025

€**66.2** million

of new income in 2025

76%
private donations

24%
public donations

102,767

private donors

857

employees

828

volunteers

3,065 tCO₂e



20
countries

2.3 million

beneficiaries

International projects

€**48.4** million

SIF works in 14 different countries around the world, including in Africa, Asia, Europe and the Middle East. we also implement projects in 6 other countries through partnerships with local and international NGOs operating in 4 priority areas: Education and Child Well-being, Food Security and Livelihoods, Water, Sanitation and Hygiene (WASH), and Shelter and Housing.

FOCUS: OPERATION IN THE MARASSABRÉ CAMP, EASTERN CHAD.

The resurgence of conflict in Sudan in late October 2025 triggered a large-scale influx of refugees into eastern Chad, particularly in the Ouaddai, Wadi Fira, and Sila provinces, increasing pressure on local resources and urgent needs in water, sanitation, and food security.

Already present in Guéréda, remove SIF quickly deployed an emergency response in the Marassabré camp, which hosted over 35,000 people by December 2025, the majority being women and children facing limited access to safe water and food.

SIF's intervention included the distribution of food parcels, WASH (Water, Sanitation and Hygiene) kits and essential items to 500 households, as well as the provision of water through a trucking system.

Implemented in coordination with other humanitarian actors, these actions aim to ensure a coherent and sustainable response. As needs remain high, additional activities are planned for 2026, including borehole drilling and the continuation of distributions and water trucking.

Social Mission France

€**3.2** million

FOCUS: VOLUNTEERING IN ACTION

Volunteering is a key strategic pillar of the Social Mission France. The commitment of 822 volunteers, mobilised across the country, has strengthened support for the most vulnerable populations.

Social outreach activities mobilised 69 volunteers during 120 rounds in Seine-Saint-Denis, reaching out to people living on the streets. On the front line, they build social connections, distribute essential items, and facilitate access to rights.

The social grocery store accounted for 429.5 hours of volunteer work dedicated to reception, stock management, and beneficiary support, contributing to dignified, low-cost access to food and promoting household autonomy.

In Saint-Denis, food parcel preparation and distributions represented 916.5 hours of volunteer work, addressing the needs of families facing hardship.

In Massy, 62 volunteers were involved in reception, active listening, and the distribution of hot meals, fostering social bonds and helping to combat isolation. In Lyon, 136 volunteers contributed to social activities, particularly through food distributions and the resource center.

Beyond these activities, volunteers also support SIF events such as the solidarity gala and the SIF Cup. Mostly young, they reflect strong youth engagement in solidarity efforts.

Finally, their mobilisation during the Ramadan Tables (386 volunteers) enabled the distribution of more than 45,822 meals, offering not only food assistance but also an opportunity to talk and share, in line with SIF's values.

Advocacy

€**0.8** million

FOCUS: CHILDREN IN ARMED CONFLICT

In 2025, SIF stepped up its advocacy efforts to raise awareness of the devastating impact of armed conflict on children, who are among the most vulnerable in these settings. In 2023, nearly one in four children worldwide lived in conflict-affected areas or had fled violence, and children accounted for 40% of forcibly displaced people in 2022 and 2023.

In May 2025, SIF published a report titled "Children in Armed Conflict: How to Better Protect Them?". The report describes how conflict affects children's rights and presents SIF's response, with a focus on Gaza, Syria, and Nigeria. It also highlights gaps in current protection frameworks and mechanisms, reviews the French government's approach, and sets out recommendations to strengthen France's efforts to protect children in conflict settings. Finally, it calls for renewed commitments at both diplomatic and operational levels, as well as increased support for child protection within humanitarian aid.

SIF also produced a position paper outlining the current challenges of protecting children affected by armed conflict, in a context marked by the erosion of international law and cuts in Official Development Assistance (ODA) funding.

These publications and recommendations were notably shared with the Office of the United Nations Secretary-General's Special Representative for Children and Armed Conflict, the French Presidency (Élysée Palace), the French Ministry for Europe and Foreign Affairs (MEAE), and presented during the European Humanitarian Forum.



Subsidiaries & affiliates

DOTASIF: The Secours Islamique France endowment fund, DOTASIF, has been managing Waqf¹ donations from SIF since 2010 (through the endowment each year of all Waqf donations net of expenses). The statutory purpose of DOTASIF is to earn a return on these Waqf investments and pass this onto SIF for its social projects (see the DOTASIF activity report for details of the latest programme financed). The SIF Board of Directors is responsible for DOTASIF governance and appoints its own board members to the DOTASIF board. In addition, DOTASIF is required to have an Expert Committee that helps choose its risk-free investments (property investment thus far), ensuring they comply with the ethics that underpin Waqf donations.

"In 2025, DOTASIF transferred its net profit of €69,549 to partially fund (19% of the total 2025 cost) the following social programmes in France..."
Iftar Tables, Day Reception Centre, and Domiciliation (administrative address registration) services.

SAS SOLECOINSERT:

The simplified joint stock company, Société par Actions Simplifiée SOLECOINSERT, created on 10th January 2019 (with capital of €57,000 provided by SIF) has been set up to manage SIF's second-hand clothes shop (Vet'Sol). In accordance with social economy and solidarity legislation, this separate entity

makes it possible for our non-profit organisation to develop this business activity within the appropriate legal framework. The profit generated is reinvested into running and developing Vet'Sol, with any surplus used to help finance SIF's humanitarian projects.

SCI SIFHABITAT:

SCI SIFINVEST and SIFHABITAT were merged into Société Civile Immobilière SIFHABITAT, previously known as SCI SIF MASSY, over the course of 2023. These three entities, which have the same partners and same corporate purpose, were brought together under one umbrella to simplify the SIF group set-up and optimise management costs. SIF holds 17,743 of SCI SIFHABITAT's 19,574 shares; the remaining 1,831 shares are held by DOTASIF.

The SCI owns two buildings, one in Massy (10 rue Galvani) and one in Saint-Denis (58 boulevard Ornano), which are occupied by SIF under traditional rental agreements.

This legal set-up enables SIF to safeguard our premises while effectively managing our assets.

SCI SIFHABITAT also owns a property in Paris, part of which is rented out to an association and a new real estate complex in Cenon, acquired in 2025 (SIF will lease premises there to strengthen its operations in the Bordeaux region).

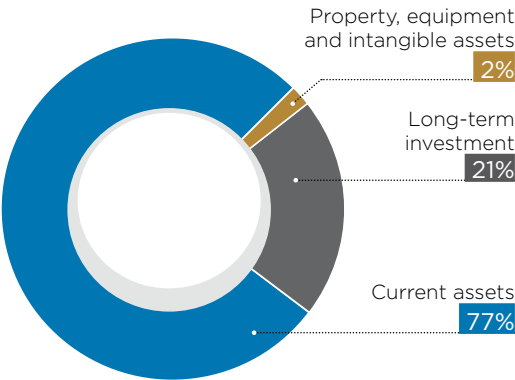
¹ Inalienable donations from which any profit made is used on SIF social and humanitarian projects.

Situation as at December 31st 2025

SIF remains in a strong financial position with a total balance sheet of €107 million.

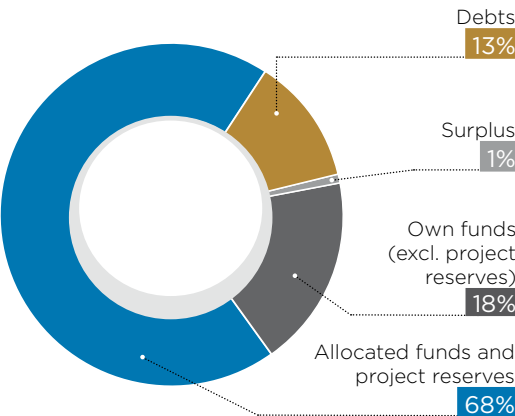
ASSETS:

2025 Net Assets



LIABILITIES:

2025 Liabilities



RESERVE POLICY

Unutilised funds (general funds - excluding Waqf and Zakat El Maal donations) can be listed as surplus (profit), then placed in the free reserve. The SIF aims to build up reserves equivalent to 12 months of budget (17 M€ as of 31/12/2025, corresponding 4 months of overall budget*). Zakât Al Maal, set aside within the project reserves specifically established for this purpose (15 M€ as of 31/12/2025, corresponding to 4 months of programme budget). Under no circumstances must allocated funds be included in the reserve. They are recorded as unutilised funds and always used for their intended purpose (according to the donors' wishes). It is worth noting that at SIF, Waqf donations are allocated to a Waqf reserve for DOTASIF, and Zakat El Maal donations are placed in a specific project reserve (€15.2 M for consistency as at 31/12/2025). Precautionary principles are applied to the utilisation of SIF reserves, funds from which may be invested. The aim of this investment is to prevent the depreciation of these reserves pending their use. To ensure any urgent funding needs can be met, some of this secure investment must remain available for or business continuity.

* Or for business continuity

THE ESSENTIAL, INSTILLING CONFIDENCE

At SIF, we believe that it is 'essential' to publish our balance sheet and the cost of our projects in France and abroad. The Essential is a summary of our annual report; it clearly and concisely describes our accounts and interventions. This document also demonstrates our transparency, reflected in the recognition granted by the "Don en Confiance".

OUR PROJECT

SIF is a national and international humanitarian NGO that has been operating in France and around the world for more than 34 years, without proselytism or discrimination. We respond wherever humanitarian and social needs arise through emergency relief, development programmes and advocacy initiatives.

Internationally, SIF works primarily in four sectors: Education and Child Well-being, Food Security and Livelihoods, Water, Sanitation and Hygiene (WASH), and Shelter and Housing. In France, our organisation is committed to combating poverty and social exclusion through Social Emergency Assistance, Socio-economic Support, Professional Integration, and the Social and Solidarity Economy.

To maximise its impact on the most vulnerable populations, SIF draws on its diversity and intercultural identity to position itself as a leading humanitarian and social actor. While remaining faithful to its Muslim values and fully integrated into the French and global NGO community, SIF is strongly committed to human development, social cohesion and environmental responsibility. ([see SIF project & strategic plan](#)).

OUR OPERATING MODEL

In 2025, SIF was supported by 129 employees and around 828 volunteers in France, as well as 728 expatriates and local employees in the other countries in which we work.

Most of our income (84% of a total of 66 million euros in 2025) comes from private donations collected in France in response to different fundraising campaigns launched by SIF online, by phone, by post and at numerous events and meetings with our partners all over France.

Our organisation is also supported (16% of our new income) by institutional donors such as the French Ministry of Foreign Affairs and International Development, Agence Française du développement (AFD) and United Nations agencies (Unicef, UNHCR, etc.).

SIF also relies on contributions in kind (€267 worth of volunteering and donations in kind).

The commitment of our volunteers - to whom we would like to extend our thanks - enabled us to carry out tangible campaigns across France for people in need, including solidarity meals, food parcels and social patrols.

CONTINUOUS IMPROVEMENT

As a part of our internal processes, internal and external audits are carried out to monitor our management (statutory auditor, Don en Confiance, etc.) and assess the impact of our programmes (particularly by our donors, etc.) SIF also uses strategic indicators, particularly those related to its CSR/OSR objectives (Corporate Social Responsibility / Organizational Social Responsibility).

STATUTORY AUDITOR

SIF obtained unqualified certification of its 2025 audited accounts by the statutory auditor Baker Tilly. The DOTASIF and SIF HABITAT accounts have also been fully certified by this same statutory auditor. The accounts of all our entities are available on our website.

DON EN CONFIANCE

"Don en Confiance" is a labelling body that audits nonprofit organizations receiving public donations. Since 2011, SIF has benefited from this recognition and is committed to upholding its principles and standards regarding governance, management, fundraising and communication.

All of the information contained in this Essential is taken from the Annual Report or the certified accounts. All of these certified documents are available on our website: www.secours-islamique.org



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SIF is a Don en Confiance-
recognised organisation

