



Global
Islamic Fund
for Refugees

Global Islamic Fund for Refugees

Transforming Displacement into Dignity



03	Message from the ISFD Officer-in-Charge, Director General
04	Message from the UNHCR Senior Advisor on Islamic Philanthropy
05	The Global Refugees Crisis <ul style="list-style-type: none">› Growing Humanitarian Challenge› OIC Member Countries at the Core
07	GIFR: A Beacon of Hope <ul style="list-style-type: none">› Collaborative Vision› Sustainable Empowerment› Purpose-Driven Impact
08	GIFR Structure & Governance <ul style="list-style-type: none">› Financial Framework› Robust Governance› Commitment to Transparency
09	GIFR Impactful Sectors
10	GIFR in Action: Sudanese Refugees Relief Initiative <ul style="list-style-type: none">› Crisis Overview› Collaborative Response› Interventions
11	Why Support GIFR? <ul style="list-style-type: none">› For Donors: Philanthropy with Financial Sustainability› For Communities: Direct Impact on Lives› Global Impact: 62.4 Million Displaced in OIC Member Countries› A Legacy of Dignity
12	Join the Mission <ul style="list-style-type: none">› Contact Us



Message from the ISFD Officer-in-Charge, Director General

Adil Alsharif

Officer-in-Charge, Director General
Islamic Solidarity Fund for Development (ISFD)



The Global Islamic Fund for Refugees (GIFR) emerged as a pioneering initiative, forged through an innovative collaboration between the ISFD, the poverty alleviation arm of the Islamic Development Bank (IsDB), and the United Nations High Commissioner for Refugees (UNHCR), with subsequent support from the King Salman Humanitarian Aid and Relief Centre (KSRelief) and Islamic Relief USA (IRUSA) as key contributors.



As the global community confronts an unprecedented humanitarian crisis, with more than 122 million people forcibly displaced worldwide in mid-2024, we remain steadfast in our mission to ease the plight of the most vulnerable.


Within the member countries of the Islamic Development Bank (IsDB), there are above 62 million forcibly displaced people that include 33.8 million internally displaced persons (IDPs) and 23 million refugees, representing nearly half of the world's forcibly displaced population. This sobering statistic underscores the urgent challenge facing the Organization of Islamic Cooperation (OIC) countries, where prolonged conflicts, successive crises, and the worsening effects of climate-related disasters continue to result in massive displacement. Against this backdrop, we are witnessing major challenges with the funding to address the scourge of IDPs.

In response to this pressing need, the Global Islamic Fund for Refugees (GIFR) emerged as a pioneering initiative, forged through an innovative collaboration between the ISFD, the poverty alleviation arm of the Islamic Development Bank (IsDB), and the United Nations High Commissioner for Refugees (UNHCR), with subsequent support from the King Salman Humanitarian Aid and Relief Centre (KSRelief) and Islamic Relief USA (IRUSA) as key contributors. GIFR is structured as an endowment fund that leverages Sharia-compliant investment returns to sustain humanitarian and economic empowerment programs. By preserving

its principal capital while generating a reliable stream of funding, GIFR ensures sustainable support for refugees, IDPs, stateless individuals, and their host communities across IsDB member countries. Our goal is to protect human dignity, build resilience, and promote self-sufficiency among those uprooted by displacement.

The scale of the current crisis is vast, and millions endure profound hardship, with displacement figures reflecting the urgent need for innovative, long-term solutions. GIFR rises to this challenge by directing resources toward transformative areas such as education, shelter, healthcare, livelihoods, and climate resilience. The Sudanese Refugees Relief Initiative, which brings clean water, medical care, and educational access to millions in neighboring countries is a good example of our commitment. Through such efforts, GIFR not only meets immediate needs but also paves the way for sustainable recovery and prosperity.

I extend a heartfelt invitation to donors, philanthropists, and partners to join us in this noble pursuit. With a target of US\$500 million, supported by contributions from ISFD, UNHCR, and key partners like KSRelief and IRUSA, GIFR presents a remarkable opportunity to merge philanthropy with financial sustainability. Together, we can reshape the lives of millions, transforming the adversity of displacement into a pathway for hope and dignity.



Message from the UNHCR Senior Advisor on Islamic Philanthropy

Khaled Khalifa, PhD

Senior Advisor to the United Nations High Commissioner for Refugees and UNHCR Representative to the GCC

“GIFR provides a pathway for an ongoing sustainable and ultimately returnable humanitarian investment that brings together diverse stakeholders with a vision to help the forcibly displaced gain resilience and rebuild their lives with dignity and hope.”

As global forced displacement continues to deepen and worsen, it has become almost impossible to stick to business as usual in trying to address the magnitude of the crisis. Ongoing conflicts, climate disasters, and human rights violations have pushed forced displacement to over 122 million people worldwide, a staggering number that continues to grow. The effects are profound, with families torn from their homes, communities devastated, and children deprived of education, health, and safety. As we confront these challenges, it is becoming increasingly clear that traditional methods of funding humanitarian efforts are no longer sufficient to address the scale of the crisis.

The needs of displaced populations are vast and continue to evolve and rise. The international community, in its need to respond with urgency and efficiency, must adapt and innovate in how it mobilizes and grows sustainable and renewable resources. This is where initiatives like the Global Islamic Fund for Refugees (GIFR) come in, offering an innovative, sustainable, and Sharia compliant financing mechanism that aligns with both the humanitarian needs of the forcibly displaced and the values and principles of Islamic philanthropy.

The GIFR, launched through a collaboration between UNHCR and IsDB's ISFD, is a pioneer and award-winning initiative that leverages the power of Islamic finance to create a sustainable, Sharia-compliant funding model. It represents an extraordinary opportunity for donors, be it governments, NGOs, corporations, or individuals to contribute directly to responding to the rising humanitarian needs of the forcibly displaced and their host communities. With a target of US\$500 million and a seed capital of US\$100 million already contributed by both founders and substantiated by an additional US\$10 million from KSRelief and another US\$10 million from IRUSA, the

GIFR aims to raise an additional US\$380 million to provide critical support for education, healthcare, livelihoods, and protection services for forcibly displaced populations.

But beyond its immediate financial impact, the GIFR holds a unique value in its ability to tap into the rich tradition of Islamic philanthropy, which has long played a critical role in supporting the most vulnerable in society. Through mechanisms such as Waqf (endowment), the fund ensures that the resources raised will continue to benefit the forcibly displaced and their host communities for years to come, creating long-term, sustainable solutions to the forced displacement crisis.

The forced displacement crisis is one of the defining challenges of our time. And while it may seem overwhelming, we must remember that through collective action, we can make a real difference. In my many years of working with forcibly displaced communities, I have witnessed firsthand the transformative power of humanitarian aid. Yet, I have also seen the limitations of relying solely on traditional funding models. We must continue to innovate, to think beyond traditional financing models, and to commit to a future where no one is left behind. In this context, GIFR's innovative approach offers more than just financial support. It provides a pathway for an ongoing sustainable and ultimately returnable humanitarian investment that brings together diverse stakeholders with a vision to help the forcibly displaced gain resilience and rebuild their lives with dignity and hope.

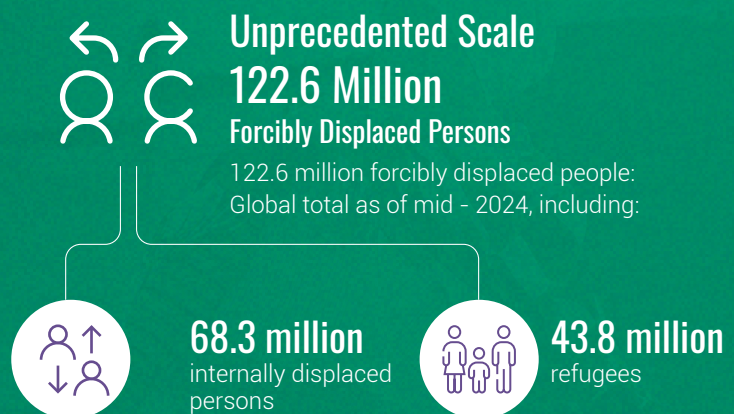
In the face of forced displacement, the strength of our shared humanity is the most powerful resource we have. Let us come together to ensure that those affected by the crisis are not only cared for in the short term but also empowered to rebuild their lives for generations to come.



The Global Refugees Crisis

Growing Humanitarian Challenge

Today, the world faces an unprecedented crisis with 122.6 million forcibly displaced people globally as of mid-2024, including approximately 43.8 million refugees and an estimated 68.3 million internally displaced persons (IDPs). **The increase in refugee figures reflects ongoing conflicts across various regions, alongside emerging crises and the compounding effects of climate-related hazards.**

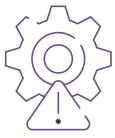


OIC Member Countries at the Core

50.8% of the global displaced population - over 62.4 million people - reside in OIC member countries.

33.8 million internally displaced persons (60.6% of the global refugee population).

23 million refugees (57.6% of the global IDP population).



Urgent Need for Action

The staggering scale of global displacement, from Yemen's 4.5 million internally displaced persons (IDPs) to the 1.2 million stateless Rohingya refugees in Bangladesh and Malaysia, demands immediate, innovative, and sustainable solutions. To address this crisis, the Global Islamic Fund for Refugees (GIFR) has emerged as a vital initiative, offering hope and structured support for vulnerable populations worldwide.



GIFR Partnerships



Signing of Donor Contribution Agreement with KSRelief

KSRelief US\$10 million



Signing of Donor Contribution Agreement with IRUSA

IRUSA US\$10 million



Global Islamic Fund for Refugees (GIFR) Award-Winning Initiative

Recognized in Refugee Support



GIFR pioneers Islamic philanthropic finance, delivering innovative and sustainable solutions for displaced populations.

Prestigious Awards



April 2024
DIHAD Sustainable Humanitarian Organization



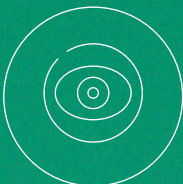
February 2025
Cambridge Islamic Funds Award (CIFA)



Elham and her children have recently arrived from Sudan and are registering with UNHCR Egypt as asylum seekers. © UNHCR/Pedro Costa Gomes

GIFR: A Beacon of Hope

The Global Islamic Fund for Refugees (GIFR) is a Sharia-compliant endowment that harnesses investment returns to sustainably support refugees, displaced persons, and host communities across IsDB member countries, offering donors a unique opportunity to blend philanthropy with financial sustainability while preserving human dignity.



A Collaborative Vision

The Global Islamic Fund for Refugees (GIFR) is a pioneering partnership between the United Nations High Commissioner for Refugees (UNHCR), the Islamic Development Bank (IsDB), and its poverty alleviation arm, the Islamic Solidarity Fund for Development (ISFD).



Sustainable Empowerment

As an endowment fund, GIFR channels investment returns into a steady, Sharia-compliant funding stream for humanitarian and economic empowerment initiatives, preserving its capital for enduring impact.



Purpose-Driven Impact

GIFR meets the critical needs of refugees, internally displaced persons (IDPs), stateless individuals, and their host communities in IsDB member countries, protecting their dignity while promoting resilience and self-reliance.

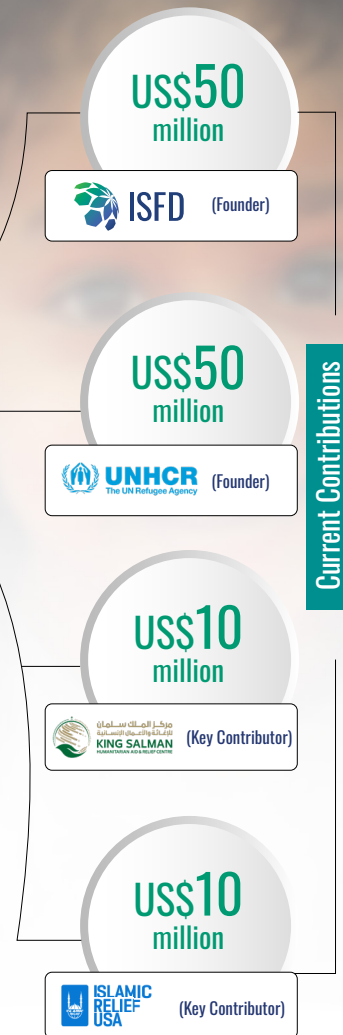


A Unique Opportunity

Donors can support displaced populations with the potential to reclaim their contributions at maturity, depending on donation type, blending philanthropy with financial sustainability in harmony with Islamic principles.

GIFR Structure & Governance: A Model of Excellence

Financial Framework



Robust Governance



Founders' Board (ISFD/IsDB & UNHCR)

Provides strategic guidance, sets policies, approves budgets, and oversees GIFR operations.



Steering Committee (ISFD/IsDB, UNHCR & US\$20M+ Contributors)

Approves program selection, funding allocations, and reports, ensuring alignment with the GIFR's mission.



Management Unit (within ISFD)

Handles daily operations, resource mobilization, and reporting, ensuring transparency and efficiency.

Commitment to Transparency

Every dollar is tracked, every impact measured - GIFR governance ensures donors' contributions make a lasting difference in the livelihoods and resilience of forcibly displaced populations and host communities.

GIFR Impactful Sectors

GIFR channels its resources into critical areas to **uplift displaced populations and their host communities.**



GIFR in Action: Sudanese Refugees Relief Initiative



Sudan

Crisis Overview

Conflict in Sudan:

Since April 2023, escalating violence has displaced 14.6 million people, with 10.5 million internally displaced within Sudan and 4.1 million fleeing to neighboring countries like **Chad, Egypt, Libya, and beyond.**

Sudanese Refugees in Focus (UNHCR Data, March 2025)



Chad:

770,000 refugees arrived; more than 220,000 relocated to safer sites with expanded services.



Egypt:

1.5 million Sudanese refugees, receiving protection and cash assistance.



Libya:

256,000 refugees, straining public services, especially healthcare.

A Collaborative Response

New Initiative by Global Partners



Objective:

To deliver targeted support to Sudanese refugees in Chad, Libya, and Egypt through a regional series of projects addressing critical needs.

Interventions

Chad

- ✔ Boreholes and water networks to provide **clean water for 50,000 refugees.**
- ✔ A refugee-led water management committee to ensure sustainable distribution.

Libya

- ✔ Strengthened healthcare in border areas like Al Kufra with equipment, medicines, and psychosocial support, **benefiting 10,000 refugees.**

Egypt

- ✔ Bridging classes and catch-up classes for Sudanese refugee children, plus referrals for **secondary and tertiary healthcare for serious medical cases.**



Sudanese refugee children and their mother register at UNHCR Egypt after the fleeing conflict in Sudan. ©UNHCR/Pedro Costa Gomes

Why Support GIFR: A Win-Win Opportunity



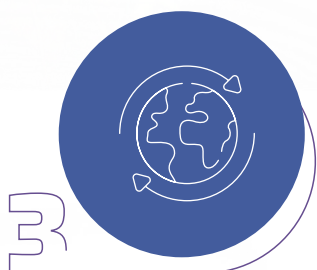
For Donors: Philanthropy with Financial Sustainability

GIFR offers a unique blend of philanthropy and financial sustainability. You contribute to a noble cause with the option to recover your capital contribution at maturity, all while adhering to Sharia-compliant principles.



For Communities: Direct Impact on Lives

Your support directly transforms lives, provides education to children, shelter to families, and jobs for youth across OIC member countries, while empowering host communities to thrive alongside displaced populations.



Global Impact: 62.4 Million Displaced in OIC Member Countries

With 62.4 million forcibly displaced people in OIC member countries, GIFR addresses a crisis that affects 50.8% of the global displaced population, offering hope where it is needed most.



A Legacy of Dignity

By supporting GIFR, you join IsDB, ISFD, UNHCR, KSRelief, and IRUSA in safeguarding the dignity of the most vulnerable, turning displacement into an opportunity for growth and resilience.

Join the GIFR Mission

The refugee crisis demands action and you can be part of the solution. Whether you are a donor, partner, or advocate, our team is ready to collaborate for lasting impact.

Get in Touch Today

GIFR Management Unit

Belal Naiem Khalifa
✉ bkhalifa@isdb.org

IsDB

Karim Ait Chabane
✉ kchabane@isdb.org

UNHCR

Amina Zoubairi
✉ zoubairi@unhcr.org



Global
Islamic Fund
for Refugees

8111 King Khalid Street, Al Nuzlah Al Yaman District,
Unit No.1, Jeddah 22332-2444, Kingdom of Saudi Arabia

☎ +966 12 636 1400

☎ +966 12 636 6871

🌐 <https://isfd.isdb.org/>