penny**appeal**

Charity starts at Home Doing good for others PAGE 20 **Fighting Hunger** Distributing to the disadvanged PAGE 26

ANNUAL 2019 2020 FEEDBACK

CHANGING LIVES

Giving children the opportunity to learn and succeed by providing them with a first class education.

PAGE 38

penny**appeal**

We distributed over **1 million meals**

over Ramadan 2019.



We provided emergency aid to 83,230 people



in crises around the world.

We gave warm clothes, blankets, heating and food to

19,867 people

over the winter months.

We have built over

8,000 wells

to underprivileged people across Africa and Asia.



Penny Appeal was set up in 2009 to provide poverty relief across Asia, the Middle East and Africa by offering water solutions, organising mass feedings, supporting orphan care, and providing emergency aid. We've come a long way since then and have grown tremendously in the past 11 years!

We've transformed lives and empowered communities, helping to break the poverty cycle and build brighter futures. Over the past few years, our work has expanded and our teams have grown considerably, allowing us to launch new campaigns and work in even more crisis-hit countries. As well as strengthening communities in over 30 countries around the world, we also make it a point to support vulnerable people here in the UK, too.

Each of our projects are carefully designed to be accessible and effective. They are a wonderful blend of emergency support, short-term relief, and longer-term sustainable solutions. Our way of approaching relief means that we can save lives immediately, improve situations in the coming days and transform communities for years to come.

At Penny Appeal, people are at the heart of everything we do. Every one of our projects are tailor-made to meet the needs of those we support and benefit as many people in need as possible, in ways that cost our generous donors just a little bit of loose change each day.

Have a look through the various ways you've helped us deliver essential aid to impoverished people all over the world this year. From being OrphanKind to championing Thirst Relief, your support has had a huge impact on the less fortunate in our ummah, Alhamdulillah.



Keep updated with your donations in action, follow us on:

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EFFECTIVE, EFFICIENT AND EXPERIENCED.

Those are three words you could use to describe our Emergency Response.

When disaster strikes, Penny Appeal are there to help. We are currently operating emergency response initiatives across several countries worldwide, providing rapid emergency aid as well as sustainable, long-term support in disaster-hit areas.

Our goal is to secure a better future for those who have suffered unimaginably through conflict or disaster. After a disaster, our emergency panel assesses the situation before deploying a Disaster Response Team, a specialist team of Penny Appeal staff members with experience of working in a crisis.

The team works tirelessly to deliver round the clock to support victims and ensure that we deliver the most effective response. Working within the community, in many cases alongside local organisations, authorities, external stakeholders, and local government, we make sure that all our projects are culturally sensitive, efficient and sustainable.

EMERGENCY RESPONSE



Our expert teams and partners are currently working in:





Palestine

income.

We've given nutritious food packs to 2,210 vulnerable Syrian families, as well as providing life-saving medical care for thousands of mothers and children. through our Maternal Mobile Health Clinic. We're currently responding to the escalation of violence and the subsequent mass displacement of Syrians from Idlib. with vital food and other essentials.

We've provided clean drinking water for

24,077 Gazan students, as well as giving

100 local Eid gifts to Palestinian children in Al-Makassed hospital, and a total of

1.165 fresh food parcels for hundreds of disadvantaged Gazan families with no

We're helping Rohingya refugees by

providing access to safe shelters, hygiene facilities, food, healthcare, and safe

nutritional support to over 18,000 children

We delivered 650 nutritious food baskets

spaces and counselling for traumatised people. We have provided life-saving

and 4,000 pregnant women, and given

out 24,120 meals in Ramadan alone.

to extremely impoverished families,

and gifted 100 families with livestock to raise, milk and use as a sustainable

solution to food insecurity during the

We provided emergency food and

July, after extreme flooding affected

water to 400 households in Rauthat in

Yemen

ongoing famine.

over 100,000 people.

💦 Nepal

Bangladesh



Kashmir

We responded to September's powerful 5.8 magnitude earthquake by providing nutritious food packs to 1,841 people, as well as shelter and warm items to 150 families who had lost their homes

🗮 Australia

We supported brave firefighters with 1,000 bottles of drinking water, energy bars and fruit to the Lithgow Rural Fire Service distribution centre, and gave out 1,000 Firefighter Packs including sunscreen, insect repellent, hydration liquids, throat lozenges and eye drops.



We're supporting 500 Uyahur refugee families with monthly food packs and warm winter clothing. We're also looking into providing psychosocial support for women and children who have been through extreme trauma in China.

Indonesia

We built a shelter for 30 families who had lost their homes in the deadly earthquake last September, including 20 kitchens and two playgrounds for the children. We've also set up five Women Friendly Spaces. distributed thousands of Dignity Kits and set up 12 livelihood projects to support and empower vulnerable Indonesian women after the tsunami

Southern Africa

We delivered life-saving food, dignity kits and hygiene kits to 24,714 people in the aftermath of the deadly Cyclone Idai, as well as giving out 3,900 Mosquito Nets. We are also developing long-term sustainable livelihoods programmes for 5,389 people, so that they can begin to re-build their lives.

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THE GIFT OF WARMTH.

For people living in poverty, winter is the most dangerous time of the year.

Many impoverished families go without proper shelter, clothing, or the basic means to heat their homes during the winter. they are at serious risk of falling ill, but a warm coat or blanket could make all the difference for them.

Thanks to all your donations, we were able to protect 19,867 vulnerable people this winter! Our emergency responders provided families in need with warm clothing, food packs, blankets, fuel for heaters and helped to make essential repairs on shelters. Thousands of people in Bangladesh, Kashmir, Pakistan, Lebanon, Palestine, Syria, Turkey and Yemen benefited from the gift of warmth you sent this year, mash'Allah.







Winter at Home

Winter in the UK can be cold and unforgiving, with temperatures dropping to below freezing. For the homeless, living rough on the streets, or poor families with no means to provide for themselves, winter is a seriously dangerous time.

Our Winter Emergency appeal provided essential relief to refugees, homeless people and families living in poverty across the UK. Our work supplied these people with warm clothing, blankets, food packs, and other essentials to keep them safe and warm during this difficult season.

Thanks to you, we were able to provide over 6,000 hot meals, delivered hundreds of food parcels, supplied 5,000 Winter Kits to the homeless and helped thousands of people in need here in the UK!

Winter Distributions

<u>Bangladesh</u>

2,560 people received blankets, clothing, baby kits and home repairs.

<u>Lebanon</u>

1,225 refugees received tents and winter home repairs.

<u>Palestine</u>

680 children were supplied with warm winter clothing.

<u>Syria</u>

3,468 individuals received food, heaters, fuel and blankets.

<u>Turkey</u>

1,400 people were provided with warm blankets and clothing.

<u>Yemen</u>

1,260 people were given warm winter clothing.

<u>Pakistan</u>

1,081 people were provided with food packs, blankets and winter clothing.

Thanks to all your donations, we were able to protect 19,867 vulnerable people this winter!

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BEING ORPHANKIND. OrphanKind

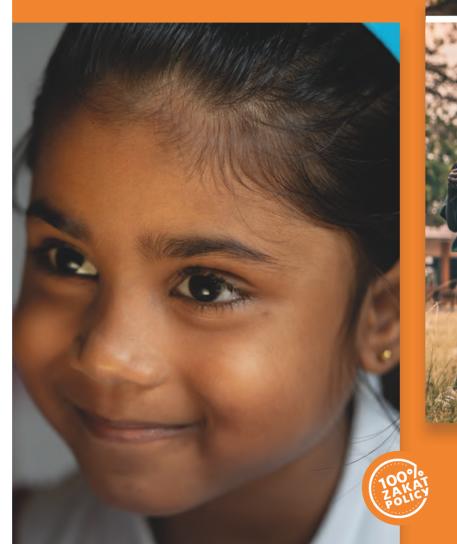
There are around 153 million orphans worldwide.

Most of these vulnerable children live in developing countries, where the loss of one or both of their parents can mean the loss of their basic human rights.

With nobody to love or care for them, they not only lose their rights to food, protection, education, and healthcare... but also the love, affection, patience, and understanding that every child deserves.

3.1 million children die each year from undernutrition, with 45% of all child deaths caused by poor nutrition. Furthermore, 246 million children and adolescents are out of school and thus have little hope of ever improving their situation. These rates are particularly high among orphaned children, who may have no means to help themselves, and nobody they can rely on.

At Penny Appeal, we designed our OrphanKind programme around what we would want for our own beloved children; a safe home, a loving guardian, good food, clean water, proper healthcare and an excellent education. We make sure that each child is treated as a unique and special individual, and we tailor our programmes around their specific needs.



ORPHANKIND, PAKISTAN



A core part of our orphan care are our Orphan Homes Complexes, which we establish in high need locations to provide marginalised orphaned children with safe loving homes. Bringing the children together under one roof, we fulfil their basic needs by giving them access to nourishing food, clean water, medical assistance, and a high-quality education, as well as the beautiful gift of a foster mother, who can give them the love, affection, patience, and understanding that every child deserves. All of this makes our Orphan Homes a ray of hope that breaks young children free from the cycle of poverty.

We also offer direct assistance for orphans with living relatives who love the children and know how best to care for them, such as single mothers. In these cases, we offer financial support to families and quality education to these orphaned children, who may otherwise have no choice but to help support their families through begging on the streets or participating in child labour.

WATER IS LIFE.

"The best charity is giving water to drink."

Prophet Muhammad (SAW)

Water is the most essential part of who we are; it makes up 60% of the human body, and we can't live more than a few days without it.

But although we might take the clean water pouring out of our taps for granted, it isn't so simple for millions of people around the world.

For many, gaining access to clean water is a daily – and sometimes deadly – struggle. The average distance that women and children walk to collect (often contaminated) water, is 3.7 miles, carrying 20 litres of water. Drinking unclean water is still one of the leading causes of death around the world; according to the World Health Organisation, approximately 340,000 children under the age of five die from diarrheal diseases each year. To put the crisis into perspective, according to the UN, 4 in 10 people are currently suffering from water scarcity.



THIRST RELIEF, UGANDA

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Through our life-changing Thirst Relief appeal, we're providing clean drinking water to some of the poorest people in the world, even extending our work to provide clean water to refugees living in Afghanistan and Cox's Bazar. Thanks to our incredible donors, we've installed over 20,000 water systems and wells in impoverished communities around the world!

We install our wells according to need, in central, accessible locations within the community. Our tube wells are operated by a hand pump and fit in small spaces, making them suitable for individual homes. Our deep wells are often built in the traditional rope and bucket style and serve over 300 people. For larger communities, we install Solar Panel Water and Power Centres, an innovative system that uses solar energy as its power source, making water immediately accessible at any time of day. Our Solar Panel Water and Power Centres also deliver electricity to local schools and mosques, as well as residential homes.

In areas where wells are unsuitable, such as some parts of Bangladesh, which have high levels of arsenic and saline in the groundwater, we have pioneered an innovative new system, which improves upon traditional rainwater collecting techniques. Our Rainwater Harvesting Systems collect, filter and safely store rainwater that can then be used and enjoyed by entire communities.

But we don't stop there. Our work goes far beyond the provision of access to water. At Penny Appeal, we recognise the urgent need for education on hygiene and sanitation. So, we run awareness sessions on topics such as handwashing and water storage. This reduces the spread of preventable waterborne diseases, and empowers communities to have the tools and the knowledge to keep themselves safe and healthy for generations to come.

> We're providing clean drinking water to some of the poorest people in the world.

THIRST RELIEF, BANGLADESH

HIFZ STUDENT, PAKISTAN

FOUNDATIONS OF FAITH.

Our Hifz Orphan appeal is a unique three-to-six year sponsorship programme, holistically designed to give young orphans the kind of support and education that we would want for our own children.

This programme combines orphan sponsorships with the opportunity to learn the Qur'an, giving children all the love and care they deserve, while providing them with an incredible education.

In addition to teaching the children to read, memorise and recite the Qur'an, we also provide them with a formal education in Maths, English and the local language, giving them the skills they need to succeed later in life! Your Hifz sponsorships in Pakistan, Palestine, Senegal and The Gambia are helping children grow strong in their faith and flourish with a profound appreciation of life. The children are growing up in a positive and socially enriching environment, with the love and support of a family and the pure joy of a playful, exciting childhood.

These children now have so many opportunities lying ahead of them and the experiences they gain during their years of study will set them up for a future free from poverty, and it's all thanks to wonderful donors like you.



HIFZ STUDENTS, THE GAMBIA

"The best of you are those who learn the Qur'an and teach it to others." Bukhari

CHARITY BEGINS AT HOME.

At Penny Appeal, we believe that we have responsibility to do good for others, make the world a better place and support those in need by empowering them to build brighter futures for themselves – and that starts right here, at home in the UK.

Our dedicated UK Programmes team supports vulnerable people, families and entire communities through a range of projects right across the UK. We strive to bring communities together, empowering them and strengthening the people within them.

Whilst we support food provisions throughout the year for the homeless and the hungry, over Ramadan we make a special effort to bring people together and serve those in need. During Ramadan 2019, we provided over 40,000 hot meals through soup kitchens and community iftars up and down the country.

We worked alongside the author of children's book, Hats of Faith, to encourage multi-faith understanding and alliance. We led 23 assemblies across 18 Primary Schools around the UK, teaching children about the importance of respecting and celebrating people of different faiths, backgrounds and identities.







We are proud to be currently pioneering an incredible series of domestic welfare projects. We reach out to disadvantaged individuals and impoverished groups - no matter how hard they are to reach – and work directly with the community to meet their needs in the most appropriate, practical way possible.

Travelling on our very own double decker charity bus, lovingly dubbed 'Penny the Bus', we've visited schools, hospitals and elderly homes across the nation. Over Eid and Winter 2019, we visited hospitals and distributed gifts to children who couldn't be home for the holidays, spreading cheer to the children who might have otherwise felt forgotten. We also regularly visit elderly care homes, to provide older people with tea, biscuits, entertainment and a few friendly faces!

This winter, we were proud to launch our first ever Big Orange Hug events across London, Peterborough, Wakefield and Coventry, bringing together a range of food, festivities and vital services for homeless and disadvantaged people.

"During the festive season, we wanted to do something special," says UK Programmes Coordinator Sarah Ashraf. "We wanted to tackle social isolation and bring people together from all backgrounds and faiths to spend time together."

"The Big Orange Hug was also set up in order to raise awareness of public services, such as free dental care and our Domestic Abuse Helpline, which vulnerable people can access. At each of the events, there were also barbers, entertainment, hot meals and pampering stations. Through these, we created a positive, enriching and safe environment, where everyone left with a smile."

Along with our many outreach programmes, this year our Domestic Abuse Helpline, a confidential listening service launched by Penny Appeal last year, received over 6,000 calls. Our trained practitioners are on hand every day from 10am to 10pm to help those struggling with issues surrounding domestic abuse, no matter what form it takes.

We're committed to supporting the wellbeing and welfare of all those we help, and with your support we have been able to help thousands of people right here at home, Alhamdulillah.

THE HEART OF OUR COMMUNITY.



A mosque is at the centre of every Muslim community; but around the world, millions of believers do not have a local mosque to call their own.

Many are forced to travel long distances in extreme weather conditions to find the nearest mosque, where, due to overcrowding, they might have to pray outside, risking their health and safety in a desperate attempt to practice their faith.

Our Mosque Project has been designed to bring mosques to central areas of impoverished villages, so that as many people as possible have access to a place of worship. Our mosques provide a place for communities to practice their faith and develop their communication and social skills, bringing peace and security to their villages.

Our mosques are beautiful spaces in which men, women and children can practice their faith together. They are fully accessible to marginalised and vulnerable groups due to their central locations, meaning that everybody can reach them easily. Many of our mosques double as an evening school, providing a selection of classes for adults and children alike, such as Islamic Studies and teachings on the Qur'an.

To ensure that our mosques last for as long as possible, we build using locally sourced materials and establish dedicated committees to take ownership of each building. By involving the community on such a high level, we foster a strong sense of ownership, which motivates the committees to take excellent care of the mosques.

When we build a mosque, the community members become empowered parts of a united whole, their lives brought together by the centre of faith constructed in the heart of their village. The mosques give them a place to celebrate together, mourn together and learn together, promoting community cohesion and building a strong sense of togetherness.



FIGHTING HUNGER.



"Since we have been given these gardens, we no longer have to travel long distances to buy vegetables. I can grow everything I need directly in my garden, just like all the other people who have benefitted from this project."

Safie Sanyang, one of 400 farmers who received climate-resistant training and their own Horticultural Garden where they can grow food in The Gambia.

For people living in poverty, hunger is a constant. For those facing conflict or natural disaster, food insecurity can develop very suddenly.

Our Feed our World programme is holistically designed to combat hunger across the globe.

Our food solutions are tailored to suit the vital needs of the affected community, no matter what situation they face.

From our frequent food distributions in crisis-hit countries and delivery of emergency aid to people at risk of starvation, to fostering sustainable food solutions in chronically food insecure nations, we empower and equip impoverished populations to feed and nourish themselves, their families, and the wider community.

This year, we've provided millions of meals to people in vulnerable situations, to ensure that vulnerable groups, such as children, do not fall victim to malnutrition. We pack our meals and food parcels with nutrient-rich, local food. Over Ramadan, we distributed over 1 million meals to disadvantaged people in 30 countries worldwide, including right here in the UK.

Our long-term interventions, such as our Horticultural Gardens in The Gambia and Climate Smart Village in Pakistan, teach communities how to arow their own crops using climate-smart techniques. We provide land, seeds and tools, and deliver high quality training to ensure that hundreds of farmers are able to take care of their crops and adapt their farming styles to suit changes in the climate. This allows vulnerable people to arow nutritious food for their families, with enough left over to sell at local markets and earn a sustainable living.



NNUAL FEEDBACK 2019/20

Over Ramadan, we distributed over 1 million meals to disadvantaged people in 30 countries worldwide, including right here in the UK.



FEED OUR WORLD, PAKISTAN

THE JOY OF EID.

You've helped us provide over 6 million meals with your Qurbani donations this year, Alhamdulillah!

We delivered Qurbani meat to some of the most impoverished communities in the world, helping them to share in a tradition that is so important to our faith and giving them access to a nutritious meal. Each one of your Qurbani donations provided 57 protein-packed meals to families struggling with poverty.

Your Qurbani donations allowed us to deliver Qurbani to people in Uganda, India, Pakistan, Palestine and many other locations around the world. This year, we were also able to distribute your Qurbani to families struggling to make ends meet right here at home in the UK.

Many of these communities have little to no access to meat throughout the year, so your donations have truly aided in making Eid ul-Adha extra special for them. You have helped poverty-stricken families put a delicious meal on the table, giving Qurbani the easy way with Penny Appeal!



HELPING THE ELDERLY.

We're providing the elderly in Asia and Africa with all the love and care we'd want for our own grandparents.

'ADOPT A GRAN' PROGRAMME, THE GAMBIA



There are millions of older people living in developing countries, with no one to look after them.

They are living in poverty; many of them too ill or frail to properly care for themselves. These poor older people face homelessness, isolation, hunger, exploitation and plethora of health problems that often go untreated.

Through Penny Appeal's Adopt a Gran programme, you've been able to support thousands of elderly people in our ummah, lifting them out of poverty and providing them with everything they need to live with dignity. Your sponsorships have changed the lives of seniors in **Pakistan, The Gambia and Senegal, Alhamdulillah.**

We have set up Adopt a Gran Homes to provide full time care for elderly people who have no one else, as well as providing the elderly with monthly oneto-one support so that they can stay in the comfort of their homes. Your donations are a lifeline to this older generation, supplying them with healthcare, nutritious meals, friendship, clothing and so much more.

Your sponsorships have changed the lives of seniors in Pakistan, The Gambia and Senegal, Alhamdulillah.

SHINE A LIGHT IN THE DARK.



Worldwide, 285 million people are visually impaired, 90% of whom live in the developing world.

It is further estimated that 80% of all visual impairments are preventable; many can even be cured. For some, a simple eye check is enough to make a life-changing difference, preventing their vision from deteriorating and leaving them blind.

We are currently working in Palestine, Bangladesh, Pakistan and The Gambia, where we hold eye camps to bring holistic eye care to those who would otherwise be at risk of preventable blindness. During our eye camps, impoverished communities have free access to a range of services including medicines, treatment, surgery, eye checks, glasses, basic eyecare information and advice. In many cases, just a short course of antibiotics or eye drops can improve someone's vision, stop conditions from worsening and even prevent blindness.

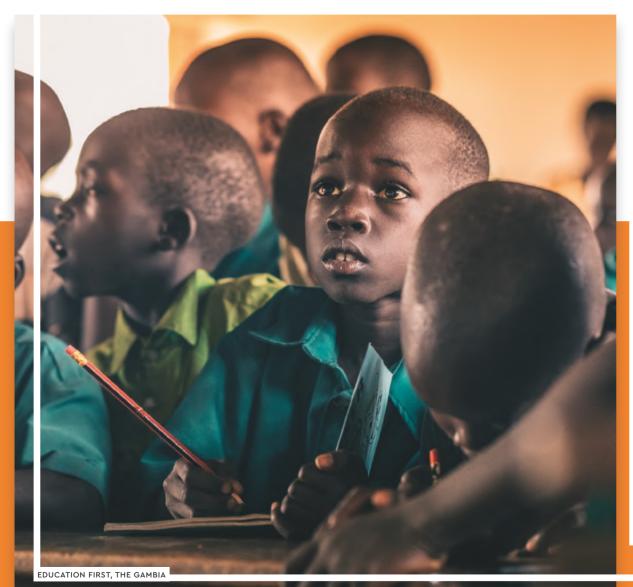
In Palestine, Penny Appeal are also working in to protect the rights of disabled children in the West Bank. Most Palestinian children are enrolled in school; however, disabled children are far less likely to enroll in school, and much more likely to drop out. This leads to isolation, low self-esteem and a lack of future prospects.

We worked with the Friends of the Blind Association in Palestine to promote the educational rights of 65 impoverished Palestinian children, who are either blind or have very poor eyesight. We paid the children's tuition registration fees for 2019, provided a Braille version of the Palestinian curriculum, secured accommodation for those living in remote West Bank villages and cities, as well as stationary, food, school uniforms, medicine, and transportation.

By restoring vulnerable people's vision in the developing world and facilitating the education of visually impaired children in Palestine, our Open your Eyes appeal opens the door for opportunity, ensuring that nobody is left in the dark.



LEADERS OF TOMORROW.



Education is one of the most effective ways to empower children all over the world, freeing them from poverty and enabling them to build brighter futures.

Our Education First appeal gives disadvantaged children the opportunity to learn and succeed by providing them with a first class education.

What a student can achieve, the number of students that are able to study and the quality of their instruction are often tied to the condition of the school itself and its facilities. The reason that many children miss out on an education simply comes down to access, so by bringing education within easy reach and providing all the items a child needs to learn, we break down the barriers preventing children around the globe from receiving an education.

Children need safe, nurturing environments in which to learn. By building and repairing schools and providing a supportive network of peers, we can create a space for these children to learn in peace, with limited distraction or interruption. With your help, children in Uganda, Turkey, Pakistan, Palestine and The Gambia have received a broad and well-balanced education in a safe learning environment.

Penny Appeal are opening schools across the globe, each with the capacity for over a hundred students. We invest our time in building confidence and inspiring success. Our mission is to give every child the equal opportunities they deserve, by providing them with access to further education, empowering them to build themselves a path out of poverty.

> Educat F

Our mission is to give every child the equal opportunities they deserve.

EDUCATION FIRST, SRI LANKA

EMPOWERING WOMEN.



We're transforming lives forever by empowering women around the world, through our Women's Welfare appeal.

With your help, we have aided thousands in breaking free from the cycle of poverty, created safe spaces for women and advocated for their rights.

In Bangladesh, Penny Appeal are empowering young women through paramedical training. We've supported 120 young women to become paramedics, not only to tackle unemployment but also to provide local communities with access to qualified health care providers. We are proud to say that 85% of our students are already out there healing their communities!

Without a voice in society, women can suffer from extreme marginalisation. In the Rauthat district of Nepal, the rights of Muslim women are nearly non-existent. The need for female empowerment and equality here was dire. Penny Appeal intervened by setting up several training programmes, where women could learn valuable skills, such as sewing, beautician training and electric rickshaw driving, and provided them with grants after their training to enable them to set up small businesses. We also mobilized the people of Rauthat, from the local community all the way up to government level, to advocate for the women, raising their awareness on women's rights and the importance of these livelihood generating activities.

For the very first time, we took our Women's Welfare programme to South America, where we worked with 10 women's entrepreneurial groups in Paraíba, Brazil. We empowered 250 women from Paraíba to get the most out of their businesses. We provided them with training in business management, marketing and quality control, as well as supplying them with equipment and various materials. This project helped these women gain a more sustainable livelihood, allowing them to take and maintain control of their own economic development.

We've created safe spaces for women and advocated for their rights.

WOMEN'S LIVELIHOOD PROJECT

PROTECT A CHILD FROM DANGER.



FORGOTTEN CHILDREN, PAKISTAN

Every child deserves love and care. But around the world, millions of children are being abused, neglected and forgotten by the very people who are supposed to care for them.

Penny Appeal have created an effective outreach programme to provide for vulnerable street children and neglected young people. They've often experienced trauma, deprivation and neglect in ways that could leave them incredibly vulnerable well into adulthood.

Each country has its own unique issues and areas of focus, so our dedicated teams on the ground work hard to provide tailored, culturally sensitive and holistic support designed to suit the specific needs of the children.

In Morocco, we run an outreach service for street children with specially trained social workers, who work with children to reintegrate them into formal education, tackle any health or substance abuse issues, and find a safe and appropriate care situation for each individual child, may that be with their own family or with a foster family.

In Pakistan, we've worked to protect children living in slums in Punjab, helping them gain official registration, birth certificates, healthcare and an informal education, which will help these vulnerable children reintegrate into formal schools.

In Senegal's capital, Dakar, it's estimated that nearly 50,000 children spend their days begging on the streets. We are working with local communities and Koranic schools to advocate for these children's rights, provide a holistic education and improve their living conditions.

One young boy, who we are giving an informal education, shared his joy with us, "Before the project, we had no idea how to read, we now know what we didn't know before. That is amazing."

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Direct Debit This guarantee is working days in a made in the paym not antitled to, yo	Direct Debit Guarantee (this guarantee should be retained by the payer) This guarantee is offered by all banks and building societies that accept instructions to pay Direct Deb working days in advance of your account being debited or as otherwise agreed. If your equest FSL rei made in the payment of your Direct Debit. by FSL re Penny Appeal or your bank or building society, yo not entitled to, you must pay it back when PSL re Penny Appeal asks you to. You can cancel a Direct D	Direct Debit Guarantee (this guarantee should be retained by the payer) This guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits. If there are any changes to the amount, date or frequency of your Direct Debit PSL re Penny Appeal will notify you five (5) This guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits. If there are any changes to the amount, date or frequency of your Direct Debit PSL re Penny Appeal will notify you five (5) working days in advance of your account being debited or as otherwise agreed. If your regives a PSL re Penny Appeal to collect a payment, confirmation of the amount and date will be given to you at the time of the request. If an error is made in the payment of your Direct Debit, by PSL re Penny Appeal asks you to. You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.	y changes to the amount, date or fr lilect a payment, confirmation of the full and immediate refund of the an y simply contacting your bank or bu	equency of your Direct Debit PSL re Penny Appe e amount and date will be given to you at the tir nourt paid from your bank or building society. If Iding society. Written confirmation may be requ	al will notify you five (5) ne of the request. If an error is you receive a refund you are red. Please also notify us.
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