

SAHARA FOR LIFE TRUST

England & Wales · Charity number 1088219

Details

Status Registered

Legal form Other

Registered 2001-08-24

Register [View on the Charity Commission register](#)

Contact

Address Flat 1
Dicksee House
Lyons Place
London
NW8 8NH

Phone 02088546379

Website www.saharaforlife.org

Activities

Objects: THE RELIEF OF THE SICK AND THOSE IN NEED OF HEALTH CARE IN PAKISTAN AND IN PARTICULAR THE PROVISION OF MEDICAL SERVICES AND FACILITIES TO RELIEVE SICKNESS IN UNDERDEVELOPED AREAS OF PAKISTAN.

Activities: The Charity's objective and principal activity is the provision of relief to the sick and those in need of health care in Pakistan and in particular the provision of medical services and facilities to relieve sickness in the underdeveloped areas of Pakistan.

Classification

- **How:** Makes Grants To Organisations
- **What:** The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- **Area of benefit:** PAKISTAN
- Pakistan

Finances

Period end	Income	Expenditure	Assets	Employees
2024-11-30	£184,636	£566,540	-	-
2023-11-30	£535,476	£591,703	£426,491	1
2022-11-30	£693,891	£667,975	£482,718	1
2021-11-30	£422,788	£233,206	-	-
2020-11-30	£460,114	£429,477	-	-

Trustees

Name	Role	Appointed
ABRAR - UL HAQ	Chair	
MR ISRAR CHOUDHARY		
NAEEM JAVED		2013-09-20
Sara Mumtaz		2020-11-03

SAHARA FOR LIFE TRUST

England & Wales - Charity number 1088219

Accounts

Sahara for Life Trust

Charity No. 1088219

Trustees' Report and Unaudited Accounts

30 November 2024

Sahara for Life Trust
Contents

	Pages
Trustees' Annual Report	2 to 5
Independent Examiner's Report	6
Statement of Financial Activities	7
Balance Sheet	8
Statement of Cash flows	15
Notes to the Accounts	9 to 14
Detailed Statement of Financial Activities	16 to 17

The trustees present their report with the unaudited financial statements of the charity for the year ended 30 November 2024.

REFERENCE AND ADMINISTRATIVE DETAILS

Charity No. 1088219

Principal Office

Flat 7, The Lindens

Great Austins

Farnham

Surrey

GU9 8LA

Trustees

The following trustees served during the year:

C. Israr-UI-Haq

N. Javed

S. Mumtaz

A. UI-Haq

Accountants

Sabat Accountants Ltd t/a Seymour King

Suite G1

Hartsbourne House

Delta Gain

Watford

WD19 5EF

Bankers

Natwest Bank

7 North Street

Bishop's Stortford

Herts

CM23 2LE

United National Bank Ltd t/a UBL UK

2 Brook Street

London

W1S 1BQ

OBJECTIVES AND ACTIVITIES

Sahara envisions providing education and healthcare facilities to the deprived people of Pakistan and ensuring healthy minds in healthy bodies. Sahara dreams of a country where the poor are not just merely reduced to past statistics but where there are no poor at all. Let there be a day when small children are taken to a poverty museum like a science museum, where they shiver at the plight of the way people used to live in the last millennium.

Mission

Reaching the unreached and serving the un-served, under-served or inappropriately served people of Pakistan.

Core Values;

- Trust built on truth, integrity and reconciliation
- Open communication, transparency and consultation
- Committed to perform
- Courage to learn, change and innovate

The trustees believe that the objectives, aims and activities stated above are for the public benefit and that they have given due regard to guidance published by the Charity Commission.

ACHIEVEMENTS AND PERFORMANCE

Our hospital Sughra Shafi Medical Complex Narowal, Punjab, Pakistan is a 650 bed Hospital. More than 1,200 patients are treated daily in our Hospital for treatment. Community Out-reach program including weekly camps, Lectures and 24 hours ambulance services (serving catchment area of almost 7.1 million people).

Free plastic surgery camps of cleft lip & palate by Pakistani and British surgeons including reconstructive surgeries. Control & Management of Tuberculosis.

Training of Medical Graduates (PMDC recognition for house job training).

Sahara has established "The Sahara College Narowal" affiliated with University of Faisalabad and "Sahara Nursing College" registered with Pakistan Nursing Council during the financial year 2018-19. Aiming the income of both projects will be used in our hospital.

Our fourth new project is "Sahara Cancer Hospital" is under construction at Narowal. Very equipped C.T scan and MRI machine are providing free of cost treatment to poor and needy patients of the area's.

SAHARA Medical College at Narowal, which is functional since 2016, its proceeds are being used for the treatment of deserving patients at our hospital.

During the year up to 30th November 2024 Sahara for Life Trust helped and facilitate the following services;

- 146,715 patients were provided outpatient services including consultations, Diagnostic tests and medicines
- 20,178 patients were treated as inpatient for various serious conditions
- 7,971 surgeries were performed
- 100,542 patients were treated in lab
- 47,112 patient were treated in radiology
- 21,291 patients treated in OPD Procedure
- 1,612 Ambulance calls were attended

Departments of Sughra Shafi Medical Complex:

Outpatient & Inpatient Departments

Medicine, Surgery, Obstetrics & Gynaecology, Paediatrics, Orthopaedics, ENT, Ophthalmology, Psychiatry, Radiology Lab, Physiotherapy, Dental department, Cardiology, Skin surgery, Stomach and Liver, Neurosurgery, Plastic Surgery.

Allied Services

CCU, Adult ICU, Paediatric ICU, Labor Room, Nursery, 4 State of the art operation theatres, Emergency and Trauma Centre, Isolation rooms, Dialysis Centre, CT scan, Endoscopy, Central Oxygen System, Ventilators.

Diagnostic facilities

Radiology, Pathology, Blood bank.

Supporting services

24 hours free ambulance service, Laundry, Housekeeping, Incinerator, CSSD, Cafeteria, Permanent staff accommodation.

The hospital has so far treated more than 6.5 million patients, the majority of which have been treated free or at heavily subsidized rates.

FINANCIAL REVIEW

During the year under review, the charity received unrestricted funds of £184,636 (2023: £435,476) and had an expenditure of £566,540 (2023: £591,703). At the balance sheet date the charity held unrestricted funds of £44,587 (2023: £426,491).

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six months running costs. The trustees consider that the reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. The trustees are aware of the current level of reserves held and are actively seeking additional sources of funding for the next financial year.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Sahara For Life Trust is a not for profit, registered charity, dedicated to providing quality healthcare, education and social services that are accessible and cost effective to the people residing in the remote areas of Pakistan. The primary goal of Sahara For Life Trust is to serve the community. It is run on the concept of equality and social responsibility, implemented through a cross subsidization model. The income generated by the donations is used to cover the cost of medical treatment for the less privileged members of the community.

The recruitment and appointment of a trustee is governed by clause D of the charity's trust deed. If for any reason a trustee cannot be appointed in accordance with clause D then the Charity Commission is entitled to appoint a trustee.

Statement of trustees' responsibilities in relation to the financial statements

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the Trust deed. The Trustees are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on behalf of the charity's trustees

C. Israr-UI-Haq
Trustee
08 August 2025

Independent Examiner's Report to the trustees of Sahara for Life Trust

I report to the trustees on my examination of the financial statements of Sahara for Life Trust for the year ended 30 November 2024.

Responsibilities and basis of report

As the charity's trustees you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I can confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- the accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

Sajjad Tejani FCCA
Sabat Accountants Ltd t/a Seymour King
Suite G1
Hartsbourne House
Delta Gain
Watford
WD19 5EF
08 August 2025

Sahara for Life Trust
Statement of Financial Activities
for the year ended 30 November 2024

	Notes	Unrestricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
Income and endowments from:				
Donations and legacies	3	184,636	184,636	535,476
Total		184,636	184,636	535,476
Expenditure on:				
Raising funds	4	11,296	11,296	44,474
Charitable activities	5	500,144	500,144	500,144
Other	6	55,100	55,100	47,085
Total		566,540	566,540	591,703
Net gains on investments		-	-	-
Net expenditure	7	(381,904)	(381,904)	(56,227)
Transfers between funds		-	-	-
Net expenditure before other gains/(losses)		(381,904)	(381,904)	(56,227)
Other gains and losses				
Net movement in funds		(381,904)	(381,904)	(56,227)
Reconciliation of funds:				
Total funds brought forward		426,491	426,491	482,718
Total funds carried forward		44,587	44,587	426,491

Sahara for Life Trust
 Balance Sheet
 at 30 November 2024

Charity No. 1088219	2024	2023
	£	£
Fixed assets		
Tangible assets	9 -	-
Current assets		
Cash at bank and in hand	61,688	436,088
	<u> 61,688</u>	<u> 436,088</u>
Creditors: Amount falling due within one year	10 (17,101)	(9,597)
Net current assets	44,587	426,491
Total assets less current liabilities	44,587	426,491
Net assets excluding pension asset or liability	44,587	426,491
Total net assets	<u> 44,587</u>	<u> 426,491</u>
 The funds of the charity		
Restricted funds	11	
Unrestricted funds	11	
General funds	44,587	426,491
	<u> 44,587</u>	<u> 426,491</u>
Reserves	11	
Total funds	<u> 44,587</u>	<u> 426,491</u>

Approved by the trustees on 08 August 2025

And signed on their behalf by:

C. Israr-UI-Haq
 Trustee
 08 August 2025

for the year ended 30 November 2024

1 Accounting policies

Basis of preparation

The financial statements have been prepared in accordance with Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

Change in basis of accounting or to previous accounts

There has been no change to the accounting policies (valuation rules and method of accounting) since last year and no changes have been made to accounts for previous years.

Fund accounting

Unrestricted funds	These are available for use at the discretion of the trustees in furtherance of the general objects of the charity.
Designated funds	These are unrestricted funds earmarked by the trustees for particular purposes.
Revaluation funds	These are unrestricted funds which include a revaluation reserve representing the restatement of investment assets at their market values.
Restricted funds	These are available for use subject to restrictions imposed by the donor or through terms of an appeal.

Income

Recognition of income Income is included in the Statement of Financial Activities (SoFA) when the charity becomes entitled to, and virtually certain to receive, the income and the amount of the income can be measured with sufficient reliability.

Income with related expenditure Where income has related expenditure the income and related expenditure is reported gross in the SoFA.

Donations and legacies Voluntary income received by way of grants, donations and gifts is included in the the SoFA when receivable and only when the Charity has unconditional entitlement to the income.

Tax reclaims on donations and gifts Income from tax reclaims is included in the SoFA at the same time as the gift/donation to which it relates.

Donated services and facilities These are only included in income (with an equivalent amount in expenditure) where the benefit to the Charity is reasonably quantifiable, measurable and material.

Volunteer help The value of any volunteer help received is not included in the accounts.

Investment income This is included in the accounts when receivable.

Gains/(losses) on revaluation of fixed assets This includes any gain or loss resulting from revaluing investments to market value at the end of the year.

Gains/(losses) on investment assets This includes any gain or loss on the sale of investments.

Expenditure

Recognition of expenditure	Expenditure is recognised on an accruals basis. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.
Expenditure on raising funds	These comprise the costs associated with attracting voluntary income, fundraising trading costs and investment management costs.
Expenditure on charitable activities	These comprise the costs incurred by the Charity in the delivery of its activities and services in the furtherance of its objects, including the making of grants and governance costs.
Grants payable	All grant expenditure is accounted for on an actual paid basis plus an accrual for grants that have been approved by the trustees at the end of the year but not yet paid.
Governance costs	These include those costs associated with meeting the constitutional and statutory requirements of the Charity, including any audit/independent examination fees, costs linked to the strategic management of the Charity, together with a share of other administration costs.
Other expenditure	These are support costs not allocated to a particular activity.

Taxation

The charity is exempt from tax on its charitable activities.

Tangible fixed assets and depreciation

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life:

Plant and machinery	20% on cost
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Trade and other debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Cash and cash equivalents

Cash and cash equivalents comprise cash at bank and on hand, demand deposits with banks and other short-term highly liquid investments with original maturities of three months or less and bank overdrafts. In the statement of financial position, bank overdrafts are shown within borrowings or current liabilities. In the Statement of Cash Flows, cash and cash equivalents are shown net of bank overdrafts that are repayable on demand and form an integral part of the company's cash management.

Trade and other creditors

Short term creditors are measured at the transaction price. Other creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Pension costs

The charity operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the charity pays fixed contributions into a separate entity. Once the contributions have been paid the charity has no further payments obligations. The contributions are recognised as expenses when they fall due. Amounts not paid are shown in accruals in the balance sheet. The assets of the plan are held separately from the charity in independently administered funds.

Receipt of donated goods, facilities and services

All donated goods, facilities and services received are recognised within incoming resources and expenditure at an estimate of the value to the charity.

2 Statement of Financial Activities - prior year

	Unrestricted funds 2023 £	Total funds 2023 £
Income and endowments from:		
Donations and legacies	535,476	535,476
Total	<u>535,476</u>	<u>535,476</u>
Expenditure on:		
Raising funds	44,474	44,474
Charitable activities	500,144	500,144
Other	47,085	47,085
Total	<u>591,703</u>	<u>591,703</u>
Net income	<u>(56,227)</u>	<u>(56,227)</u>
Net income before other gains/(losses)	(56,227)	(56,227)
Other gains and losses:		
Net movement in funds	<u>(56,227)</u>	<u>(56,227)</u>
Reconciliation of funds:		
Total funds brought forward	482,718	482,718
Total funds carried forward	<u><u>426,491</u></u>	<u><u>426,491</u></u>

3 Income from donations and legacies

	Unrestricted £	Total 2024 £	Total 2023 £
General donation	184,636	184,636	535,476
	<u>184,636</u>	<u>184,636</u>	<u>535,476</u>

4 Expenditure on raising funds

	Unrestricted	Total 2024	Total 2023
	£	£	£
<i>Costs of generating voluntary income</i>			
Advertising	-	-	12,500
Fund raising expenses	11,296	11,296	31,974
	<u>11,296</u>	<u>11,296</u>	<u>44,474</u>

5 Expenditure on charitable activities

	Unrestricted	Total 2024	Total 2023
	£	£	£
<i>Expenditure on charitable activities</i>			
Charitable donation	500,144	500,144	500,144
<i>Governance costs</i>			
	<u>500,144</u>	<u>500,144</u>	<u>500,144</u>

6 Other expenditure

	Unrestricted	Total 2024	Total 2023
	£	£	£
Other interest payable	-	-	9
Employee costs	28,487	28,487	22,018
Motor and travel costs	-	-	350
General administrative costs	24,213	24,213	22,308
Legal and professional costs	2,400	2,400	2,400
	<u>55,100</u>	<u>55,100</u>	<u>47,085</u>

7 Net expenditure before transfers

	2024	2023
	£	£
This is stated after charging:		
Independent Examiner's fee	2,400	2,400

8 Staff costs

	2024	2023
Salaries and wages	27,839	21,337
Pension costs	648	681
	<u>28,487</u>	<u>22,018</u>

No employee received emoluments in excess of £60,000.

The average monthly number of full time equivalent employees during the year was as follows:

	2024 Number	2023 Number
Administration	1	1
	<u>1</u>	<u>1</u>

9 Tangible fixed assets

	Plant and machinery £	Total £
Cost or revaluation		
At 1 December 2023	3,889	3,889
At 30 November 2024	<u>3,889</u>	<u>3,889</u>
Depreciation and impairment		
At 1 December 2023	3,889	3,889
At 30 November 2024	<u>3,889</u>	<u>3,889</u>
Net book values		
At 30 November 2024	<u>-</u>	<u>-</u>
At 30 November 2023	<u>-</u>	<u>-</u>

10 Creditors:

amounts falling due within one year

	2024 £	2023 £
Other taxes and social security	3,068	193
Other creditors	11,633	7,005
Accruals	2,400	2,399
	<u>17,101</u>	<u>9,597</u>

11 Movement in funds

	At 1 December 2023	Incoming resources (including other gains/losses) £	Resources expended £	At 30 November 2024 £
Restricted funds:				
Unrestricted funds:				
General funds	426,491	184,636	(566,540)	44,587
Total funds	<u>426,491</u>	<u>184,636</u>	<u>(566,540)</u>	<u>44,587</u>

12 Analysis of net assets between funds

	Unrestricted funds £	Total £
Net current assets	44,587	44,587
	<u>44,587</u>	<u>44,587</u>

13 Reconciliation of net debt

	At 1 December 2023 £	Cash flows £	At 30 November 2024 £
Cash and cash equivalents	436,088	(374,400)	61,688
	<u>436,088</u>	<u>(374,400)</u>	<u>61,688</u>
Net debt	<u>436,088</u>	<u>(374,400)</u>	<u>61,688</u>

14 Commitments

Operating lease commitments

Annual commitments under non-cancellable operating leases are as follows:

	2024 Land and buildings £	2024 Other £	2023 Land and buildings £	2023 Other £
Operating leases with expiry date:				

Pension commitments

	2024 £	2023 £
The pension cost charge to the charity amounted to:	<u>648</u>	<u>681</u>

Sahara for Life Trust
Statement of Cash flows
for the year ended 30 November 2024

	2024 £	2023 £
Cash flows from operating activities		
Net expenditure per Statement of Financial Activities	(381,904)	(56,227)
Adjustments for:		
Decrease in trade and other receivables	-	550
Increase in trade and other payables	7,504	6,817
Net cash used in operating activities	<u>(374,400)</u>	<u>(48,860)</u>
Net cash from investing activities	<u>-</u>	<u>-</u>
Net cash from financing activities	<u>-</u>	<u>-</u>
Net decrease in cash and cash equivalents	(374,400)	(48,860)
Cash and cash equivalents at the beginning of the year	436,088	484,948
Cash and cash equivalents at the end of the year	<u>61,688</u>	<u>436,088</u>
Components of cash and cash equivalents		
Cash and bank balances	61,688	436,088
	<u>61,688</u>	<u>436,088</u>

Sahara for Life Trust
Detailed Statement of Financial Activities
for the year ended 30 November 2024

	Unrestricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
Income and endowments from:			
Donations and legacies			
General donation	184,636	184,636	535,476
	<u>184,636</u>	<u>184,636</u>	<u>535,476</u>
Total income and endowments	184,636	184,636	535,476
Expenditure on:			
Costs of generating donations and legacies			
Advertising	-	-	12,500
Fund raising expenses	11,296	11,296	31,974
	<u>11,296</u>	<u>11,296</u>	<u>44,474</u>
Total of expenditure on raising funds	11,296	11,296	44,474
Charitable activities			
Charitable donation	500,144	500,144	500,144
	<u>500,144</u>	<u>500,144</u>	<u>500,144</u>
Total of expenditure on charitable activities	500,144	500,144	500,144
Other expenditure			
Other interest payable	-	-	9
	<u>-</u>	<u>-</u>	<u>9</u>
Employee costs			
Salaries/wages	27,839	27,839	21,337
Pension costs	648	648	681
	<u>28,487</u>	<u>28,487</u>	<u>22,018</u>
Travel and subsistence	-	-	350
	<u>-</u>	<u>-</u>	<u>350</u>
General administrative costs, including depreciation and amortisation			
Depreciation of Plant and machinery	-	-	-
Bank charges	582	582	823
Postage and couriers	1,422	1,422	833
Software, IT support and related costs	-	-	1,043
Stationery and printing	1,173	1,173	1,284
Sundry expenses	-	-	548
Telephone, fax and broadband	21,036	21,036	17,777

Sahara for Life Trust
Detailed Statement of Financial Activities

	24,213	24,213	22,308
Legal and professional costs			
Accountancy and bookkeeping	2,400	2,400	2,400
	2,400	2,400	2,400
Total of expenditure of other costs	55,100	55,100	47,085
Total expenditure	566,540	566,540	591,703
Net gains on investments	-	-	-
Net expenditure	(381,904)	(381,904)	(56,227)
Net expenditure before other gains/(losses)	(381,904)	(381,904)	(56,227)
Other Gains	-	-	-
Net movement in funds	(381,904)	(381,904)	(56,227)
Reconciliation of funds:			
Total funds brought forward	426,491	426,491	482,718
Total funds carried forward	44,587	44,587	426,491

SAHARA FOR LIFE TRUST

England & Wales - Charity number 1088219

Accounts

Sahara for Life Trust

Charity No. 1088219

Trustees' Report and Unaudited Accounts

30 November 2023

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The trustees present their report with the unaudited financial statements of the charity for the year ended 30 November 2023.

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Charity No. 1088219

Principal Office

Flat 7, The Lindens

Great Austins

Farnham

Surrey

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C. Israr-UI-Haq

N. Javed

S. Mumtaz

A. UI-Haq

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Suite G1

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2 Brook Street

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W1S 1BQ

OBJECTIVES AND ACTIVITIES

Sahara envisions providing education and healthcare facilities to the deprived people of Pakistan and ensuring healthy minds in healthy bodies. Sahara dreams of a country where the poor are not just merely reduced to past statistics but where there are no poor at all. Let there be a day when small children are taken to a poverty museum like a science museum, where they shiver at the plight of the way people used to live in the last millennium.

Mission

Reaching the unreached and serving the un-served, under-served or inappropriately served people of Pakistan.

Core Values

- Trust built on truth, integrity and reconciliation
- Open communication, transparency and consultation
- Committed to perform
- Courage to learn, change and innovate

The trustees believe that the objectives, aims and activities stated above are for the public benefit and that they have given due regard to guidance published by the Charity Commission.

ACHIEVEMENTS AND PERFORMANCE

Our hospital Sughra Shafi Medical Complex Narowal, Punjab, Pakistan is a 600 bed Hospital. More than 1,102 patients are treated daily in our Hospital for treatment. Community Out-reach program including weekly camps, Lectures and 24 hours ambulance services (serving catchment area of almost 7 million people).

Free plastic surgery camps of cleft lip & palate by Pakistani and British surgeons including reconstructive surgeries. Control & Management of Tuberculosis.

Training of Medical Graduates (PMDC recognition for house job training).

Sahara has established "The Sahara College Narowal" affiliated with University of Faisalabad and "Sahara Nursing College" registered with Pakistan Nursing Council during the financial year 2018-19. Aiming the income of both projects will be used in our hospital.

Our fourth new project is "Sahara Cancer Hospital" is under construction at Narowal. Very equipped C.T scan and MRI machine are providing free of cost treatment to poor and needy patients of the area's.

SAHARA Medical College at Narowal, which is functional since 2016, its proceeds are being used for the treatment of deserving patients at our hospital.

Sahara for Life Trust
Trustees Annual Report

During the period up to 30th November 2023 Sahara for Life Trust helped and facilitate the following services.

- 143,137 patients were provided outpatient services including consultations, Diagnostic tests and medicines
- 20,028 patients were treated as inpatient for various serious conditions
- 8,382 surgeries were performed
- 86,921 patients were treated in lab
- 42,100 patient were treated in radiology
- 20,123 patients treated in OPD Procedure
- 1,560 Ambulance calls were attended

Departments of Sughra Shafi Medical Complex
Outpatient & Inpatient Departments

Medicine, Surgery, Obstetrics & Gynecology, Pediatrics, Orthopedics, ENT, Ophthalmology, Psychiatry, Radiology, Lab Physiotherapy, Dental department, Cardiology, Skin surgery, Stomach and Liver, Neurosurgery, Plastic Surgery.

Allied Services

CCU, Adult ICU, Pediatric ICU, Labor Room, Nursery, 4 State of the art operation theatres, Emergency and Trauma Centre, Isolation rooms, Dialysis Centre, CT scan, Endoscopy, Central Oxygen System, Ventilators.

Diagnostic facilities

Radiology, Pathology, Blood bank.

Supporting services

24 hours free ambulance service, Laundry, Housekeeping, Incinerator, CSSD, Cafeteria, Permanent staff accommodation.

The hospital has so far treated more than 5.4 million patients, the majority of which have been treated free or at heavily subsidized rates.

FINANCIAL REVIEW

During the year under review, the charity received unrestricted funds of £535,476 (2022: £693,891) and had an expenditure of £591,703 (2022: £667,975). At the balance sheet date the charity held unrestricted funds of £426,491 (2022: £482,718).

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six months running costs. The trustees consider that the reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. The trustees are aware of the current level of reserves held and are actively seeking additional sources of funding for the next financial year.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Sahara For Life Trust is a not for profit, registered charity, dedicated to providing quality healthcare, education and social services that are accessible and cost effective to the people residing in the remote areas of Pakistan. The primary goal of Sahara For Life Trust is to serve the community. It is run on the concept of equality and social responsibility, implemented through a cross subsidization model. The income generated by the donations is used to cover the cost of medical treatment for the less privileged members of the community.

The recruitment and appointment of a trustee is governed by clause D of the charity's trust deed. If for any reason a trustee cannot be appointed in accordance with clause D then the Charity Commission is entitled to appoint a trustee.

Statement of trustees' responsibilities in relation to the financial statements

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the Trust deed. The Trustees are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on behalf of the charity's trustees

C. Israr-UI-Haq
Trustee
28 June 2024

Independent Examiner's Report to the trustees of Sahara for Life Trust

I report to the trustees on my examination of the financial statements of Sahara for Life Trust for the year ended 30 November 2023.

Responsibilities and basis of report

As the charity's trustees you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

As the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination by being a qualified member of FCCA.

I have completed my examination. I can confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- the accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

Sajjad Tejani FCCA
Sabat Accountants Ltd t/a Seymour King
Suite G1
Hartsbourne House
Delta Gain
Watford
WD19 5EF
28 June 2024

Sahara for Life Trust
Statement of Financial Activities
for the year ended 30 November 2023

	Notes	Unrestricted funds 2023 £	Total funds 2023 £	Total funds 2022 £
Income and endowments from:				
Donations and legacies	3	535,476	535,476	693,891
Total		535,476	535,476	693,891
Expenditure on:				
Raising funds	4	44,474	44,474	19,515
Charitable activities	5	500,144	500,144	614,169
Other	6	47,085	47,085	34,291
Total		591,703	591,703	667,975
Net gains on investments		-	-	-
Net (expenditure)/income	7	(56,227)	(56,227)	25,916
Transfers between funds		-	-	-
Net (expenditure)/income before other gains/(losses)		(56,227)	(56,227)	25,916
Other gains and losses				
Net movement in funds		(56,227)	(56,227)	25,916
Reconciliation of funds:				
Total funds brought forward		482,718	482,718	456,802
Total funds carried forward		426,491	426,491	482,718

Sahara for Life Trust
 Balance Sheet
 at 30 November 2023

Charity No. 1088219	2023	2022
	£	£
Fixed assets		
Tangible assets	9 -	-
Current assets		
Debtors	10 -	550
Cash at bank and in hand	436,088	484,948
	<u>436,088</u>	<u>485,498</u>
Creditors: Amount falling due within one year	11 (9,597)	(2,780)
Net current assets	<u>426,491</u>	<u>482,718</u>
Total assets less current liabilities	<u>426,491</u>	<u>482,718</u>
Net assets excluding pension asset or liability	<u>426,491</u>	<u>482,718</u>
Total net assets	<u><u>426,491</u></u>	<u><u>482,718</u></u>

The funds of the charity

Unrestricted funds	12	
General funds	426,491	482,718
	<u>426,491</u>	<u>482,718</u>
Reserves	12	
Total funds	<u><u>426,491</u></u>	<u><u>482,718</u></u>

Approved by the trustees on 28 June 2023

And signed on their behalf by:

C. Israr-UI-Haq
 Trustee
 28 June 2023

for the year ended 30 November 2023

1 Accounting policies

Basis of preparation

The financial statements have been prepared in accordance with Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

Change in basis of accounting or to previous accounts

There has been no change to the accounting policies (valuation rules and method of accounting) since last year and no changes have been made to accounts for previous years.

Fund accounting

Unrestricted funds	These are available for use at the discretion of the trustees in furtherance of the general objects of the charity.
Designated funds	These are unrestricted funds earmarked by the trustees for particular purposes.
Revaluation funds	These are unrestricted funds which include a revaluation reserve representing the restatement of investment assets at their market values.
Restricted funds	These are available for use subject to restrictions imposed by the donor or through terms of an appeal.

Income

Recognition of income Income is included in the Statement of Financial Activities (SoFA) when the charity becomes entitled to, and virtually certain to receive, the income and the amount of the income can be measured with sufficient reliability.

Income with related expenditure Where income has related expenditure the income and related expenditure is reported gross in the SoFA.

Donations and legacies Voluntary income received by way of grants, donations and gifts is included in the the SoFA when receivable and only when the Charity has unconditional entitlement to the income.

Tax reclaims on donations and gifts Income from tax reclaims is included in the SoFA at the same time as the gift/donation to which it relates.

Donated services and facilities These are only included in income (with an equivalent amount in expenditure) where the benefit to the Charity is reasonably quantifiable, measurable and material.

Volunteer help The value of any volunteer help received is not included in the accounts.

Investment income This is included in the accounts when receivable.

Gains/(losses) on revaluation of fixed assets This includes any gain or loss resulting from revaluing investments to market value at the end of the year.

Gains/(losses) on investment assets This includes any gain or loss on the sale of investments.

Expenditure

Recognition of expenditure	Expenditure is recognised on an accruals basis. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.
Expenditure on raising funds	These comprise the costs associated with attracting voluntary income, fundraising trading costs and investment management costs.
Expenditure on charitable activities	These comprise the costs incurred by the Charity in the delivery of its activities and services in the furtherance of its objects, including the making of grants and governance costs.
Grants payable	All grant expenditure is accounted for on an actual paid basis plus an accrual for grants that have been approved by the trustees at the end of the year but not yet paid.
Governance costs	These include those costs associated with meeting the constitutional and statutory requirements of the Charity, including any audit/independent examination fees, costs linked to the strategic management of the Charity, together with a share of other administration costs.
Other expenditure	These are support costs not allocated to a particular activity.

Taxation

The charity is exempt from tax on its charitable activities.

Tangible fixed assets and depreciation

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life:

Plant and machinery	20% on cost
---------------------	-------------

Trade and other debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Cash and cash equivalents

Cash and cash equivalents comprise cash at bank and on hand, demand deposits with banks and other short-term highly liquid investments with original maturities of three months or less and bank overdrafts. In the statement of financial position, bank overdrafts are shown within borrowings or current liabilities. In the Statement of Cash Flows, cash and cash equivalents are shown net of bank overdrafts that are repayable on demand and form an integral part of the company's cash management.

Trade and other creditors

Short term creditors are measured at the transaction price. Other creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Pension costs

The charity operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the charity pays fixed contributions into a separate entity. Once the contributions have been paid the charity has no further payments obligations. The contributions are recognised as expenses when they fall due. Amounts not paid are shown in accruals in the balance sheet. The assets of the plan are held separately from the charity in independently administered funds.

Receipt of donated goods, facilities and services

All donated goods, facilities and services received are recognised within incoming resources and expenditure at an estimate of the value to the charity.

2 Statement of Financial Activities - prior year

	Unrestricted funds 2022 £	Total funds 2022 £
Income and endowments from:		
Donations and legacies	693,891	693,891
Total	<u>693,891</u>	<u>693,891</u>
Expenditure on:		
Raising funds	19,515	19,515
Charitable activities	614,169	614,169
Other	34,291	34,291
Total	<u>667,975</u>	<u>667,975</u>
Net income	<u>25,916</u>	<u>25,916</u>
Net income before other gains/(losses)	25,916	25,916
Other gains and losses:		
Net movement in funds	<u>25,916</u>	<u>25,916</u>
Reconciliation of funds:		
Total funds brought forward	456,802	456,802
Total funds carried forward	<u><u>482,718</u></u>	<u><u>482,718</u></u>

3 Income from donations and legacies

	Unrestricted £	Total 2023 £	Total 2022 £
General donation	535,476	535,476	693,891
	<u>535,476</u>	<u>535,476</u>	<u>693,891</u>

4 Expenditure on raising funds

	Unrestricted	Total 2023	Total 2022
	£	£	£
<i>Costs of generating voluntary income</i>			
Advertising	12,500	12,500	19,515
Fund raising expenses	31,974	31,974	-
	<u>44,474</u>	<u>44,474</u>	<u>19,515</u>

5 Expenditure on charitable activities

	Unrestricted	Total 2023	Total 2022
	£	£	£
<i>Expenditure on charitable activities</i>			
Charitable donation	500,144	500,144	614,169
	<u>500,144</u>	<u>500,144</u>	<u>614,169</u>

6 Other expenditure

	Unrestricted	Total 2023	Total 2022
	£	£	£
Other interest payable	9	9	-
Employee costs	22,018	22,018	9,744
Motor and travel costs	350	350	372
General administrative costs	22,308	22,308	21,175
Legal and professional costs	2,400	2,400	3,000
	<u>47,085</u>	<u>47,085</u>	<u>34,291</u>

7 Net (expenditure)/income before transfers

	2023	2022
	£	£
This is stated after charging:		
Independent Examiner's fee	2,400	2,400

8 Staff costs

	2023	2022
Salaries and wages	21,337	9,548
Pension costs	681	196
	<u>22,018</u>	<u>9,744</u>

No employee received emoluments in excess of £60,000.

The average monthly number of full time equivalent employees during the year was as follows:

	2023 Number	2022 Number
Administration	1	1
	<u>1</u>	<u>1</u>

9 Tangible fixed assets

	Plant and machinery £	Total £
Cost or revaluation		
At 1 December 2022	3,889	3,889
At 30 November 2023	<u>3,889</u>	<u>3,889</u>
Depreciation and impairment		
At 1 December 2022	3,889	3,889
At 30 November 2023	<u>3,889</u>	<u>3,889</u>
Net book values		
At 30 November 2023	<u>-</u>	<u>-</u>
At 30 November 2022	<u>-</u>	<u>-</u>

10 Debtors

	2023 £	2022 £
Other debtors	-	550
	<u>-</u>	<u>550</u>

11 Creditors:

amounts falling due within one year

	2023 £	2022 £
Other taxes and social security	193	324
Other creditors	7,004	56
Accruals	2,400	2,400
	<u>9,597</u>	<u>2,780</u>

12 Movement in funds

	At 1 December 2022	Incoming resources (including other gains/losses) £	Resources expended £	At 30 November 2023 £
Unrestricted funds:				
General funds	482,718	535,476	(591,703)	426,491
Total funds	<u>482,718</u>	<u>535,476</u>	<u>(591,703)</u>	<u>426,491</u>

13 Analysis of net assets between funds

	Unrestricted funds £	Total £
Net current assets	426,491	426,491
	<u>426,491</u>	<u>426,491</u>

14 Reconciliation of net debt

	At 1 December 2022 £	Cash flows £	At 30 November 2023 £
Cash and cash equivalents	484,948	(48,860)	436,088
	<u>484,948</u>	<u>(48,860)</u>	<u>436,088</u>
Net debt	<u>484,948</u>	<u>(48,860)</u>	<u>436,088</u>

15 Commitments

Operating lease commitments

Annual commitments under non-cancellable operating leases are as follows:

	2023 Land and buildings £	2023 Other £	2022 Land and buildings £	2022 Other £
Operating leases with expiry date:				

Pension commitments

	2023 £	2022 £
The pension cost charge to the charity amounted to:	<u>681</u>	<u>196</u>

Sahara for Life Trust
Statement of Cash flows
for the year ended 30 November 2023

	2023 £	2022 £
Cash flows from operating activities		
Net (expenditure)/income per Statement of Financial Activities	(56,227)	25,916
Adjustments for:		
Decrease in trade and other receivables	550	-
Increase/(Decrease) in trade and other payables	6,817	(268)
Net cash (used in)/provided by operating activities	<u>(48,860)</u>	<u>25,648</u>
Net cash from investing activities	<u>-</u>	<u>-</u>
Net cash from financing activities	<u>-</u>	<u>-</u>
Net (decrease)/increase in cash and cash equivalents	(48,860)	25,648
Cash and cash equivalents at the beginning of the year	484,948	459,300
Cash and cash equivalents at the end of the year	<u>436,088</u>	<u>484,948</u>
Components of cash and cash equivalents		
Cash and bank balances	436,088	484,948
	<u>436,088</u>	<u>484,948</u>

Sahara for Life Trust
Detailed Statement of Financial Activities
for the year ended 30 November 2023

	Unrestricted funds 2023 £	Total funds 2023 £	Total funds 2022 £
Income and endowments from:			
Donations and legacies			
General donation	535,476	535,476	693,891
	<u>535,476</u>	<u>535,476</u>	<u>693,891</u>
Total income and endowments	535,476	535,476	693,891
Expenditure on:			
Costs of generating donations and legacies			
Advertising	12,500	12,500	19,515
Fund raising expenses	31,974	31,974	-
	<u>44,474</u>	<u>44,474</u>	<u>19,515</u>
Total of expenditure on raising funds	44,474	44,474	19,515
Charitable activities			
Charitable donation	500,144	500,144	614,169
	<u>500,144</u>	<u>500,144</u>	<u>614,169</u>
Total of expenditure on charitable activities	500,144	500,144	614,169
Other expenditure			
Other interest payable	9	9	-
	<u>9</u>	<u>9</u>	<u>-</u>
Employee costs			
Salaries/wages	21,337	21,337	9,548
Pension costs	681	681	196
	<u>22,018</u>	<u>22,018</u>	<u>9,744</u>
Motor and travel costs			
Travel and subsistence	350	350	372
	<u>350</u>	<u>350</u>	<u>372</u>
General administrative costs, including depreciation and amortisation			
Depreciation of Plant and machinery	-	-	-
Bank charges	823	823	1,101
Postage and couriers	833	833	2,200
Software, IT support and related costs	1,043	1,043	-
Stationery and printing	1,284	1,284	-
Sundry expenses	548	548	-

Sahara for Life Trust
Detailed Statement of Financial Activities

Telephone, fax and broadband	17,777	17,777	17,874
	<u>22,308</u>	<u>22,308</u>	<u>21,175</u>
Legal and professional costs			
Accountancy and bookkeeping	2,400	2,400	2,400
Other legal and professional costs	-	-	600
	<u>2,400</u>	<u>2,400</u>	<u>3,000</u>
Total of expenditure of other costs	<u>47,085</u>	<u>47,085</u>	<u>34,291</u>
Total expenditure	591,703	591,703	667,975
Net gains on investments	-	-	-
	<u>(56,227)</u>	<u>(56,227)</u>	<u>25,916</u>
Net (expenditure)/income			
Net (expenditure)/income before other gains/(losses)	<u>(56,227)</u>	<u>(56,227)</u>	<u>25,916</u>
Other Gains	-	-	-
	<u>(56,227)</u>	<u>(56,227)</u>	<u>25,916</u>
Net movement in funds			
Reconciliation of funds:			
Total funds brought forward	482,718	482,718	456,802
Total funds carried forward	<u>426,491</u>	<u>426,491</u>	<u>482,718</u>

SAHARA FOR LIFE TRUST

England & Wales - Charity number 1088219

Accounts

Sahara for Life Trust

Charity No. 1088219

Trustees' Report and Unaudited Accounts

30 November 2022

Sahara for Life Trust
Contents

	Pages
Trustees' Annual Report	2 to 5
Independent Examiner's Report	6
Statement of Financial Activities	7
Balance Sheet	8
Statement of Cash flows	15
Notes to the Accounts	9 to 14
Detailed Statement of Financial Activities	16 to 17

The trustees present their report with the unaudited financial statements of the charity for the year ended 30 November 2022.

REFERENCE AND ADMINISTRATIVE DETAILS

Charity No. 1088219

Principal Office

193 Trafalgar Road

Greenwich

London

SE10 9EQ

Trustees

The following trustees served during the year:

C. Israr-UI-Haq

N. Javed

S. Mumtaz

A. UI-Haq

Accountants

Sabat Accountants Ltd t/a Seymour King

Suite G1

Hartsbourne House

Delta Gain

Watford

WD19 5EF

Bankers

Natwest Bank

7 North Street

Bishop's Stortford

Herts

CM23 2LE

OBJECTIVES AND ACTIVITIES

Sahara envisions providing education and healthcare facilities to the deprived people of Pakistan and ensuring healthy minds in healthy bodies. Sahara dreams of a country where the poor are not just merely reduced to past statistics but where there are no poor at all. Let there be a day when small children are taken to a poverty museum like a science museum, where they shiver at the plight of the way people used to live in the last millennium.

Mission

Reaching the unreached and serving the un-served, under-served or inappropriately served people of Pakistan.

Core Values

- Trust built on truth, integrity and reconciliation
- Open communication, transparency and consultation
- Committed to perform
- Courage to learn, change and innovate

The trustees believe that the objectives, aims and activities stated above are for the public benefit and that they have given due regard to guidance published by the Charity Commission.

ACHIEVEMENTS AND PERFORMANCE

Our hospital Sughra Shafi Medical Complex Narowal, Punjab, Pakistan is a 600 bed Hospital. More than 842 patients are treated daily in our Hospital for treatment. Community Out-reach program including weekly camps, Lectures and 24 hours ambulance services (serving catchment area of almost 6.9 million people).

Free plastic surgery camps of cleft lip & palate by Pakistani and British surgeons including reconstructive surgeries. Control & Management of Tuberculosis.

Training of Medical Graduates (PMDC recognition for house job training).

Sahara has established "The Sahara College Narowal" affiliated with University of Faisalabad and "Sahara Nursing College" registered with Pakistan Nursing Council during the financial year 2018-19. Aiming the income of both projects will be used in our hospital.

Our fourth new project is "Sahara Cancer Hospital" is under construction at Narowal. Very equipped C.T scan and MRI machine are providing free of cost treatment to poor and needy patients of the area's.

SAHARA Medical College at Narowal, which is functional since 2016, its proceeds are being used for the treatment of deserving patients at our hospital.

During the period up to 30th November 2022 Sahara for Life Trust helped and facilitate the following

- 141,921 patients were provided with outpatient services including consultations, diagnostics tests and medicines.
- 21,233 patients were treated as inpatient for various serious conditions.
- 4,651 surgeries were performed
- 75,113 patients were treated in lab
- 41,672 patients were treated in radiology
- 21,529 patients were treated in OPD Procedure
- 1,283 Ambulance calls were attended

Departments of Sughra Shafi Medical Complex

Outpatient & Inpatient Departments

Medicine, Surgery, Obstetrics & Gynaecology, Paediatrics, Orthopaedics, ENT, Ophthalmology, Psychiatry, Radiology, Lab Physiotherapy, Dental department, Cardiology, Skin surgery, Stomach and Liver, Neurosurgery, Plastic Surgery.

Allied Services

CCU, Adult ICU, Paediatric ICU, Labor Room, Nursery, 4 State of the art operation theatres, Emergency and Trauma Centre, Isolation rooms, Dialysis Centre, CT scan, Endoscopy, Central Oxygen System, Ventilators.

Diagnostic facilities

Radiology, Pathology, Blood bank.

Supporting services

24 hours free ambulance service, Laundry, Housekeeping, Incinerator, CSSD, Cafeteria, Permanent staff accommodation.

The hospital has so far treated more than 5 million patients, the majority of which have been treated free or at heavily subsidized rates.

FINANCIAL REVIEW

During the year under review, the charity received unrestricted funds of £693,891 (2021: £422,789) and had an expenditure of £667,975 (2021: £233,207). At the balance sheet date the charity held unrestricted funds of £482,718 (2021: £456,802).

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six months running costs. The trustees consider that the reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. The trustees are aware of the current level of reserves held and are actively seeking additional sources of funding for the next financial year.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Sahara For Life Trust is a not for profit, registered charity, dedicated to providing quality healthcare, education and social services that are accessible and cost effective to the people residing in the remote areas of Pakistan. The primary goal of Sahara For Life Trust is to serve the community. It is run on the concept of equality and social responsibility, implemented through a cross subsidization model. The income generated by the donations is used to cover the cost of medical treatment for the less privileged members of the community.

The recruitment and appointment of a trustee is governed by clause D of the charity's trust deed. If for any reason a trustee cannot be appointed in accordance with clause D then the Charity Commission is entitled to appoint a trustee.

Statement of trustees' responsibilities in relation to the financial statements

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the Trust deed. The Trustees are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on behalf of the charity's trustees

C. Israr-UI-Haq
Trustee
28 July 2023

I report to the trustees on my examination of the financial statements of Sahara for Life Trust for the year ended 30 November 2022 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and the related notes.

Responsibilities and basis of report

As the charity's trustees you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act'). The trustees consider that an audit is not required for this year under the Charities Act 2011, s.144(2) (the 2011 Act) and that an independent examination is needed.

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

As the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination by being a qualified member of FCCA.

I have completed my examination. I can confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in, any material respect:

- the accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the applicable requirements concerning the form and content of the financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

Mr Sajjad Tejani

FCCA

Sabat Accountants Ltd t/a Seymour King

Suite G1

Hartsbourne House

Delta Gain

Watford

WD19 5EF

28 July 2023

Sahara for Life Trust
Statement of Financial Activities
for the year ended 30 November 2022

	Notes	Unrestricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
Income and endowments from:				
Donations and legacies	3	693,891	693,891	422,789
Total		693,891	693,891	422,789
Expenditure on:				
Raising funds	4	19,515	19,515	17,301
Charitable activities	5	614,169	614,169	177,721
Other	6	34,291	34,291	38,185
Total		667,975	667,975	233,207
Net gains on investments		-	-	-
Net income	7	25,916	25,916	189,582
Transfers between funds		-	-	-
Net income before other gains/(losses)		25,916	25,916	189,582
Other gains and losses				
Net movement in funds		25,916	25,916	189,582
Reconciliation of funds:				
Total funds brought forward		456,802	456,802	267,220
Total funds carried forward		482,718	482,718	456,802

Sahara for Life Trust
 Balance Sheet
 at 30 November 2022

Charity No. 1088219	2022	2021
	£	£
Fixed assets		
Tangible assets	10 -	-
Current assets		
Debtors	11 550	550
Cash at bank and in hand	484,948	459,300
	<u>485,498</u>	<u>459,850</u>
Creditors: Amount falling due within one year	12 (2,780)	(3,048)
Net current assets	<u>482,718</u>	<u>456,802</u>
Total assets less current liabilities	482,718	456,802
Net assets excluding pension asset or liability	<u>482,718</u>	<u>456,802</u>
Total net assets	<u><u>482,718</u></u>	<u><u>456,802</u></u>
 The funds of the charity		
Restricted funds	13	
Unrestricted funds	13	
General funds	482,718	456,802
	<u>482,718</u>	<u>456,802</u>
Reserves	13	
Total funds	<u><u>482,718</u></u>	<u><u>456,802</u></u>

Approved by the trustees on 28 July 2023

And signed on their behalf by:

C. Israr-UI-Haq
 Trustee
 28 July 2023

for the year ended 30 November 2022

1 Accounting policies

Basis of preparation

The financial statements have been prepared in accordance with Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

Change in basis of accounting or to previous accounts

There has been no change to the accounting policies (valuation rules and method of accounting) since last year and no changes have been made to accounts for previous years.

Fund accounting

Unrestricted funds	These are available for use at the discretion of the trustees in furtherance of the general objects of the charity.
Designated funds	These are unrestricted funds earmarked by the trustees for particular purposes.
Revaluation funds	These are unrestricted funds which include a revaluation reserve representing the restatement of investment assets at their market values.
Restricted funds	These are available for use subject to restrictions imposed by the donor or through terms of an appeal.

Income

Recognition of income Income is included in the Statement of Financial Activities (SoFA) when the charity becomes entitled to, and virtually certain to receive, the income and the amount of the income can be measured with sufficient reliability.

Income with related expenditure Where income has related expenditure the income and related expenditure is reported gross in the SoFA.

Donations and legacies Voluntary income received by way of grants, donations and gifts is included in the the SoFA when receivable and only when the Charity has unconditional entitlement to the income.

Tax reclaims on donations and gifts Income from tax reclaims is included in the SoFA at the same time as the gift/donation to which it relates.

Donated services and facilities These are only included in income (with an equivalent amount in expenditure) where the benefit to the Charity is reasonably quantifiable, measurable and material.

Volunteer help The value of any volunteer help received is not included in the accounts.

Investment income This is included in the accounts when receivable.

Gains/(losses) on revaluation of fixed assets This includes any gain or loss resulting from revaluing investments to market value at the end of the year.

Gains/(losses) on investment assets This includes any gain or loss on the sale of investments.

Expenditure

Recognition of expenditure	Expenditure is recognised on an accruals basis. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.
Expenditure on raising funds	These comprise the costs associated with attracting voluntary income, fundraising trading costs and investment management costs.
Expenditure on charitable activities	These comprise the costs incurred by the Charity in the delivery of its activities and services in the furtherance of its objects, including the making of grants and governance costs.
Grants payable	All grant expenditure is accounted for on an actual paid basis plus an accrual for grants that have been approved by the trustees at the end of the year but not yet paid.
Governance costs	These include those costs associated with meeting the constitutional and statutory requirements of the Charity, including any audit/independent examination fees, costs linked to the strategic management of the Charity, together with a share of other administration costs.
Other expenditure	These are support costs not allocated to a particular activity.

Taxation

The charity is exempt from tax on its charitable activities.

Tangible fixed assets and depreciation

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life:

Plant and machinery	20% on cost
---------------------	-------------

Trade and other debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Cash and cash equivalents

Cash and cash equivalents comprise cash at bank and on hand, demand deposits with banks and other short-term highly liquid investments with original maturities of three months or less and bank overdrafts. In the statement of financial position, bank overdrafts are shown within borrowings or current liabilities. In the Statement of Cash Flows, cash and cash equivalents are shown net of bank overdrafts that are repayable on demand and form an integral part of the company's cash management.

Trade and other creditors

Short term creditors are measured at the transaction price. Other creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Foreign currencies

Monetary assets and liabilities denominated in currencies other than the functional currency of the charity are translated at the rates of exchange prevailing at the end of the reporting period. Transactions in currencies other than the functional currency of the charity are recorded at the rate of exchange on the date that the transaction occurred. All exchange differences are taken into account in arriving at net income/expenditure.

Pension costs

The charity operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the charity pays fixed contributions into a separate entity. Once the contributions have been paid the charity has no further payments obligations. The contributions are recognised as expenses when they fall due. Amounts not paid are shown in accruals in the balance sheet. The assets of the plan are held separately from the charity in independently administered funds.

Receipt of donated goods, facilities and services

All donated goods, facilities and services received are recognised within incoming resources and expenditure at an estimate of the value to the charity.

2 Statement of Financial Activities - prior year

	Unrestricted funds 2021 £	Total funds 2021 £
Income and endowments from:		
Donations and legacies	422,788	422,788
Total	<u>422,788</u>	<u>422,788</u>
Expenditure on:		
Raising funds	17,301	17,301
Charitable activities	177,721	177,721
Other	38,184	38,184
Total	<u>233,206</u>	<u>233,206</u>
Net income	<u>189,582</u>	<u>189,582</u>
Net income before other gains/(losses)	189,582	189,582
Other gains and losses:		
Net movement in funds	<u>189,582</u>	<u>189,582</u>
Reconciliation of funds:		
Total funds brought forward	267,220	267,220
Total funds carried forward	<u><u>456,802</u></u>	<u><u>456,802</u></u>

3 Income from donations and legacies

	Unrestricted	Total 2022	Total 2021
	£	£	£
General donation	693,891	693,891	422,789
	<u>693,891</u>	<u>693,891</u>	<u>422,789</u>

4 Expenditure on raising funds

	Unrestricted	Total 2022	Total 2021
	£	£	£
<i>Costs of generating voluntary income</i>			
Advertising	19,515	19,515	17,301
	<u>19,515</u>	<u>19,515</u>	<u>17,301</u>

5 Expenditure on charitable activities

	Unrestricted	Total 2022	Total 2021
	£	£	£
<i>Expenditure on charitable activities</i>			
Charitable donation	614,169	614,169	177,721
	<u>614,169</u>	<u>614,169</u>	<u>177,721</u>

6 Other expenditure

	Unrestricted	Total 2022	Total 2021
	£	£	£
Employee costs	9,744	9,744	10,484
Motor and travel costs	372	372	-
Amortisation, depreciation, impairment, profit/loss on disposal of fixed assets	-	-	849
General administrative costs	21,175	21,175	24,452
Legal and professional costs	3,000	3,000	2,400
	<u>34,291</u>	<u>34,291</u>	<u>38,185</u>

7 Net income before transfers

	2022	2021
	£	£
This is stated after charging:		
Depreciation of owned fixed assets	-	849

8 Trustee remuneration and expenses

One or more of the trustees has been paid remuneration in the current or prior periods.

9 Staff costs

	2022	2021
Salaries and wages	9,548	10,406
Pension costs	196	78
	<u>9,744</u>	<u>10,484</u>

No employee received emoluments in excess of £60,000.

The average monthly number of full time equivalent employees during the year was as follows:

	2022 Number	2021 Number
Administration	1	1
	<u>1</u>	<u>1</u>

10 Tangible fixed assets

	Plant and machinery £	Total £
Cost or revaluation		
At 1 December 2021	3,889	3,889
At 30 November 2022	<u>3,889</u>	<u>3,889</u>
Depreciation and impairment		
At 1 December 2021	3,889	3,889
At 30 November 2022	<u>3,889</u>	<u>3,889</u>
Net book values		
At 30 November 2022	<u>-</u>	<u>-</u>
At 30 November 2021	<u>-</u>	<u>-</u>

11 Debtors

	2022 £	2021 £
Other debtors	550	550
	<u>550</u>	<u>550</u>

12 Creditors:

amounts falling due within one year

	2022 £	2021 £
Other taxes and social security	324	648
Other creditors	56	-
Accruals	2,400	2,400
	<u>2,780</u>	<u>3,048</u>

13 Movement in funds

	At 1 December 2021	Incoming resources (including other gains/losses) £	Resources expended £	At 30 November 2022 £
Restricted funds:				
Unrestricted funds:				
General funds	456,802	693,891	(667,975)	482,718
Total funds	<u>456,802</u>	<u>693,891</u>	<u>(667,975)</u>	<u>482,718</u>

14 Analysis of net assets between funds

	Unrestricted funds £	Total £
Net current assets	482,718	482,718
	<u>482,718</u>	<u>482,718</u>

15 Reconciliation of net debt

	At 1 December 2021 £	Cash flows £	At 30 November 2022 £
Cash and cash equivalents	459,300	25,648	484,948
	<u>459,300</u>	<u>25,648</u>	<u>484,948</u>
Net debt	<u>459,300</u>	<u>25,648</u>	<u>484,948</u>

16 Commitments

Operating lease commitments

Annual commitments under non-cancellable operating leases are as follows:

	2022 Land and buildings £	2022 Other £	2021 Land and buildings £	2021 Other £
Operating leases with expiry date:				

Pension commitments

	2022 £	2021 £
The pension cost charge to the charity amounted to:	<u>196</u>	<u>78</u>

Sahara for Life Trust
Statement of Cash flows
for the year ended 30 November 2022

	2022 £	2021 £
Cash flows from operating activities		
Net income per Statement of Financial Activities	25,916	189,582
Adjustments for:		
Decrease in trade and other receivables	-	10,323
Decrease in trade and other payables	(268)	(1,735)
Net cash provided by operating activities	<u>25,648</u>	<u>199,019</u>
Net cash from investing activities	<u>-</u>	<u>-</u>
Net cash from financing activities	<u>-</u>	<u>-</u>
Net increase in cash and cash equivalents	25,648	199,019
Cash and cash equivalents at the beginning of the year	459,300	260,281
Cash and cash equivalents at the end of the year	<u>484,948</u>	<u>459,300</u>
Components of cash and cash equivalents		
Cash and bank balances	484,948	459,300
	<u>484,948</u>	<u>459,300</u>

Sahara for Life Trust
Detailed Statement of Financial Activities
for the year ended 30 November 2022

	Unrestricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
Income and endowments from:			
Donations and legacies			
General donation	693,891	693,891	422,789
	<u>693,891</u>	<u>693,891</u>	<u>422,789</u>
Total income and endowments	693,891	693,891	422,789
Expenditure on:			
Costs of generating donations and legacies			
Advertising	19,515	19,515	17,301
	<u>19,515</u>	<u>19,515</u>	<u>17,301</u>
Total of expenditure on raising funds	19,515	19,515	17,301
Charitable activities			
Charitable donation	614,169	614,169	177,721
	<u>614,169</u>	<u>614,169</u>	<u>177,721</u>
Total of expenditure on charitable activities	614,169	614,169	177,721
Employee costs			
Salaries/wages	9,548	9,548	10,406
Pension costs	196	196	78
	<u>9,744</u>	<u>9,744</u>	<u>10,484</u>
Motor and travel costs			
Travel and subsistence	372	372	-
	<u>372</u>	<u>372</u>	<u>-</u>
General administrative costs, including depreciation and amortisation			
Depreciation of Plant and machinery	-	-	849
Bank charges	1,101	1,101	2,444
Postage and couriers	2,200	2,200	1,888
Telephone, fax and broadband	17,874	17,874	20,120
	<u>21,175</u>	<u>21,175</u>	<u>25,301</u>
Legal and professional costs			
Accountancy and bookkeeping	2,400	2,400	2,400
Other legal and professional costs	600	600	-
	<u>3,000</u>	<u>3,000</u>	<u>2,400</u>
Total of expenditure of other costs	<u>34,291</u>	<u>34,291</u>	<u>38,185</u>

Sahara for Life Trust
Detailed Statement of Financial Activities

Total expenditure	667,975	667,975	233,207
Net gains on investments	-	-	-
	<hr/>	<hr/>	<hr/>
Net income	25,916	25,916	189,582
	<hr/>	<hr/>	<hr/>
Net income before other gains/(losses)	25,916	25,916	189,582
Other Gains	-	-	-
	<hr/>	<hr/>	<hr/>
Net movement in funds	25,916	25,916	189,582
	<hr/>	<hr/>	<hr/>
Reconciliation of funds:			
Total funds brought forward	456,802	456,802	267,220
Total funds carried forward	<hr/>	<hr/>	<hr/>
	482,718	482,718	456,802
	<hr/>	<hr/>	<hr/>

SAHARA FOR LIFE TRUST

England & Wales - Charity number 1088219

Accounts

Sahara for Life Trust

Charity No. 1088219

Trustees' Report and Unaudited Accounts

30 November 2021

Sahara for Life Trust
Contents

	Pages
Trustees' Annual Report	2 to 4
Independent Examiner's Report	5
Statement of Financial Activities	6
Balance Sheet	7
Statement of Cash flows	15
Notes to the Accounts	8 to 14
Detailed Statement of Financial Activities	16 to 17

The trustees present their report with the unaudited financial statements of the charity for the year ended 30 November 2021.

REFERENCE AND ADMINISTRATIVE DETAILS

Charity No. 1088219

Principal Office

193 Trafalgar Road

Greenwich

London

SE10 9EQ

Trustees

The following trustees served during the year:

C. Israr-UI-Haq

N. Javed

S. Mumtaz

A. UI-Haq

Accountants

Sabat Accountants Ltd t/a Seymour King

Suite G1

Hartsbourne House

Delta Gain

Watford

WD19 5EF

Bankers

Natwest Bank

7 North Street

Bishop's Stortford

Herts

CM23 2LE

OBJECTIVES AND ACTIVITIES

Sahara envisions providing education and healthcare facilities to the deprived people of Pakistan and ensuring healthy minds in healthy bodies. Sahara dreams of a country where the poor are not just merely reduced to past statistics but where there are no poor at all. Let there be a day when small children are taken to a poverty museum like a science museum, where they shiver at the plight of the way people used to live in the last millennium.

The Charity's objective and principal activity is the provision of relief to the sick and those in need of health care in Pakistan and in particular the provision of medical services and facilities to relieve sickness in the underdeveloped areas of Pakistan.

Mission

Reaching the unreached and serving the un-served, under-served or inappropriately served people of Pakistan.

Core Values

- Trust built on truth, integrity and reconciliation
- Open communication, transparency and consultation
- Committed to perform
- Courage to learn, change and innovate

The trustees believe that the objectives, aims and activities stated above are for the public benefit and that they have given due regard to guidance published by the Charity Commission.

ACHIEVEMENTS AND PERFORMANCE

Our hospital Sughra Shafi Medical Complex Narowal, Punjab, Pakistan is a 600 bed Hospital. More than 500 patients are treated daily in our Hospital for treatment. Community Out-reach program including weekly camps, Lectures and 24 hours ambulance services (serving catchment area of almost 6.9 million people).

Free plastic surgery camps of cleft lip & palate by Pakistani and British surgeons including reconstructive surgeries. Control & Management of Tuberculosis.

Training of Medical Graduates (PMDC recognition for house job training).

Sahara has established "The Sahara College Narowal" affiliated with University of Faisalabad and "Sahara Nursing College" registered with Pakistan Nursing Council during the financial year 2018-19. Aiming the income of both projects will be used in our hospital.

Our fourth new project is "Sahara Cancer Hospital" is under construction at Narowal. Very equipped C.T scan and MRI machine are providing free of cost treatment to poor and needy patients of the area's.

SAHARA Medical College at Narowal, which is functional since 2016, its proceeds are being used for the treatment of deserving patients at our hospital.

During the period up to 30th November 2021 Sahara for Life Trust helped and facilitate the following services.

- 8,211 Ambulance calls were attended
- 193,751 patients were provided outpatient services including consultations, Diagnostic tests and medicines
- 33,001 patients were treated as inpatient for various serious conditions
- 6,805 surgeries were performed

Departments of Sughra Shafi Medical Complex

Outpatient & Inpatient Departments

Medicine, Surgery, Obstetrics & Gynaecology, Paediatrics, Orthopaedics, ENT, Ophthalmology, Psychiatry, Physiotherapy, Dental department, Cardiology, Skin surgery, Stomach and Liver, Neurosurgery, Plastic Surgery.

Allied Services

CCU, Adult ICU, Paediatric ICU, Labor Room, Nursery, 4 State of the art operation theatres, Emergency and Trauma Centre, Isolation rooms, Dialysis Centre, CT Scan, Endoscopy, Central Oxygen System, Ventilators, Trauma Centre.

Diagnostic facilities

Radiology, Pathology, Blood bank.

Supporting services

24 hours free ambulance service, Laundry, Housekeeping, Incinerator, CSSD, Cafeteria, Permanent staff accommodation.

The hospital has so far treated more than 3.623 million patients, the majority of which have been treated free or at heavily subsidized rates

FINANCIAL REVIEW

During the year under review, the charity received unrestricted funds of £422,788 (2020: £460,114) and had an expenditure of £233,206 (2020: £429,477). At the balance sheet date the charity held unrestricted funds of £456,802 (2020: £267,220).

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six months running costs. The trustees consider that the reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. The trustees are aware of the current level of reserves held and are actively seeking additional sources of funding for the next financial year.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Sahara For Life Trust is a not for profit, registered charity, dedicated to providing quality healthcare, education and social services that are accessible and cost effective to the people residing in the remote areas of Pakistan. The primary goal of Sahara For Life Trust is to serve the community. It is run on the concept of equality and social responsibility, implemented through a cross subsidization model. The income generated by the donations is used to cover the cost of medical treatment for the less privileged members of the community.

The recruitment and appointment of a trustee is governed by clause D of the charity's trust deed. If for any reason a trustee cannot be appointed in accordance with clause D then the Charity Commission is entitled to appoint a trustee.

Statement of trustees' responsibilities in relation to the financial statements

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the Trust deed. The Trustees are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on behalf of the charity's trustees

C. Israr-UI-Haq
Trustee
01 September 2022

Independent Examiner's Report to the trustees of Sahara for Life Trust

I report to the trustees on my examination of the financial statements of Sahara for Life Trust for the year ended 30 November 2021 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and the related notes.

Responsibilities and basis of report

As the charity's trustees you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011('the Act'). The trustees consider that an audit is not required for this year under the Charities Act 2011, s.144(2) (the 2011 Act) and that an independent examination is needed.

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

As the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination by being a qualified member of FCCA.

I have completed my examination. I can confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in, any material respect:

- the accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the applicable requirements concerning the form and content of the financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

Mr Sajjad Tejani
FCCA
Sabat Accountants Ltd t/a Seymour King
Suite G1
Hartsbourne House
Delta Gain
Watford
WD19 5EF
01 September 2022

Sahara for Life Trust
Statement of Financial Activities
for the year ended 30 November 2021

	Notes	Unrestricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Income and endowments from:				
Donations and legacies	3	422,788	422,788	460,114
Total		422,788	422,788	460,114
Expenditure on:				
Raising funds	4	17,301	17,301	9,000
Charitable activities	5	177,721	177,721	375,000
Other	6	38,184	38,184	45,477
Total		233,206	233,206	429,477
Net gains on investments		-	-	-
Net income	7	189,582	189,582	30,637
Transfers between funds		-	-	-
Net income before other gains/(losses)		189,582	189,582	30,637
Other gains and losses				
Net movement in funds		189,582	189,582	30,637
Reconciliation of funds:				
Total funds brought forward		267,220	267,220	236,583
Total funds carried forward		456,802	456,802	267,220

Sahara for Life Trust
 Balance Sheet
 at 30 November 2021

Charity No. 1088219	2021	2020
	£	£
Fixed assets		
Tangible assets	10	
	-	849
	-	849
Current assets		
Debtors	11	10,873
Cash at bank and in hand		260,281
	459,300	
	459,850	271,154
Creditors: Amount falling due within one year	12	(4,783)
	(3,048)	
Net current assets		266,371
	456,802	
Total assets less current liabilities		267,220
	456,802	
Net assets excluding pension asset or liability		267,220
	456,802	
Total net assets		267,220
	456,802	
The funds of the charity		
Restricted funds	13	
Unrestricted funds	13	
General funds		267,220
	456,802	
	456,802	267,220
Reserves	13	
Total funds		267,220
	456,802	
	456,802	267,220

Approved by the trustees on 01 September 2022

And signed on their behalf by:

C. Israr-UI-Haq
 Trustee
 01 September 2022

for the year ended 30 November 2021

1 Accounting policies

Basis of preparation

The financial statements have been prepared in accordance with Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

Change in basis of accounting or to previous accounts

There has been no change to the accounting policies (valuation rules and method of accounting) since last year and no changes have been made to accounts for previous years.

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Unrestricted funds	These are available for use at the discretion of the trustees in furtherance of the general objects of the charity.
Designated funds	These are unrestricted funds earmarked by the trustees for particular purposes.
Revaluation funds	These are unrestricted funds which include a revaluation reserve representing the restatement of investment assets at their market values.
Restricted funds	These are available for use subject to restrictions imposed by the donor or through terms of an appeal.

Income

Recognition of income Income is included in the Statement of Financial Activities (SoFA) when the charity becomes entitled to, and virtually certain to receive, the income and the amount of the income can be measured with sufficient reliability.

Income with related expenditure Where income has related expenditure the income and related expenditure is reported gross in the SoFA.

Donations and legacies Voluntary income received by way of grants, donations and gifts is included in the the SoFA when receivable and only when the Charity has unconditional entitlement to the income.

Tax reclaims on donations and gifts Income from tax reclaims is included in the SoFA at the same time as the gift/donation to which it relates.

Donated services and facilities These are only included in income (with an equivalent amount in expenditure) where the benefit to the Charity is reasonably quantifiable, measurable and material.

Volunteer help The value of any volunteer help received is not included in the accounts.

Investment income This is included in the accounts when receivable.

Gains/(losses) on revaluation of fixed assets This includes any gain or loss resulting from revaluing investments to market value at the end of the year.

Gains/(losses) on investment assets This includes any gain or loss on the sale of investments.

Expenditure

Recognition of expenditure	Expenditure is recognised on an accruals basis. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.
Expenditure on raising funds	These comprise the costs associated with attracting voluntary income, fundraising trading costs and investment management costs.
Expenditure on charitable activities	These comprise the costs incurred by the Charity in the delivery of its activities and services in the furtherance of its objects, including the making of grants and governance costs.
Grants payable	All grant expenditure is accounted for on an actual paid basis plus an accrual for grants that have been approved by the trustees at the end of the year but not yet paid.
Governance costs	These include those costs associated with meeting the constitutional and statutory requirements of the Charity, including any audit/independent examination fees, costs linked to the strategic management of the Charity, together with a share of other administration costs.
Other expenditure	These are support costs not allocated to a particular activity.

Tangible fixed assets and depreciation

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life:

Plant and machinery	20% on cost
---------------------	-------------

Trade and other debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Cash and cash equivalents

Cash and cash equivalents comprise cash at bank and on hand, demand deposits with banks and other short-term highly liquid investments with original maturities of three months or less and bank overdrafts. In the statement of financial position, bank overdrafts are shown within borrowings or current liabilities. In the Statement of Cash Flows, cash and cash equivalents are shown net of bank overdrafts that are repayable on demand and form an integral part of the company's cash management.

Trade and other creditors

Short term creditors are measured at the transaction price. Other creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Foreign currencies

Monetary assets and liabilities denominated in currencies other than the functional currency of the charity are translated at the rates of exchange prevailing at the end of the reporting period. Transactions in currencies other than the functional currency of the charity are recorded at the rate of exchange on the date that the transaction occurred. All exchange differences are taken into account in arriving at net income/expenditure.

Pension costs

The charity operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the charity pays fixed contributions into a separate entity. Once the contributions have been paid the charity has no further payments obligations. The contributions are recognised as expenses when they fall due. Amounts not paid are shown in accruals in the balance sheet. The assets of the plan are held separately from the charity in independently administered funds.

Receipt of donated goods, facilities and services

All donated goods, facilities and services received are recognised within incoming resources and expenditure at an estimate of the value to the charity.

2 Statement of Financial Activities - prior year

	Unrestricted funds 2020 £	Total funds 2020 £
Income and endowments from:		
Donations and legacies	460,114	460,114
Total	<u>460,114</u>	<u>460,114</u>
Expenditure on:		
Raising funds	9,000	9,000
Charitable activities	375,000	375,000
Other	45,477	45,477
Total	<u>429,477</u>	<u>429,477</u>
Net income	<u>30,637</u>	<u>30,637</u>
Net income before other gains/(losses)	30,637	30,637
Other gains and losses:		
Net movement in funds	<u>30,637</u>	<u>30,637</u>
Reconciliation of funds:		
Total funds brought forward	236,583	236,583
Total funds carried forward	<u><u>267,220</u></u>	<u><u>267,220</u></u>

3 Income from donations and legacies

	Unrestricted £	Total 2021 £	Total 2020 £
General donation	422,788	422,788	460,114
	<u>422,788</u>	<u>422,788</u>	<u>460,114</u>

4 Expenditure on raising funds

Unrestricted	Total	Total
	2021	2020
£	£	£
<i>Costs of generating voluntary income</i>		
17,301	17,301	9,000
<u>17,301</u>	<u>17,301</u>	<u>9,000</u>

5 Expenditure on charitable activities

Unrestricted	Total	Total
	2021	2020
£	£	£
<i>Expenditure on charitable activities</i>		
Charitable donation	177,721	375,000
<i>Governance costs</i>		
<u>177,721</u>	<u>177,721</u>	<u>375,000</u>

6 Other expenditure

Unrestricted	Total	Total
	2021	2020
£	£	£
Other interest payable	-	8
Employee costs	10,484	12,637
Amortisation, depreciation, impairment, profit/loss on disposal of fixed assets	849	972
General administrative costs	24,451	27,060
Legal and professional costs	2,400	4,800
<u>38,184</u>	<u>38,184</u>	<u>45,477</u>

7 Net income before transfers

	2021	2020
	£	£
This is stated after charging:		
Depreciation of owned fixed assets	849	972
Independent Examiner's fee	2,400	4,800

8 Trustee remuneration and expenses

One or more of the trustees has been paid remuneration in the current or prior periods.

Trustee	Remuneration	Pension	Other benefits
S. Mumtaz	10,406	78	-

9 Staff costs

	2021	2020
Salaries and wages	10,406	12,465
Pension costs	78	172
	<u>10,484</u>	<u>12,637</u>

No employee received emoluments in excess of £60,000.

The average monthly number of full time equivalent employees during the year was as follows:

	2021 Number	2020 Number
Administration	1	1
	<u>1</u>	<u>1</u>

10 Tangible fixed assets

	Plant and machinery £	Total £
Cost or revaluation		
At 1 December 2020	3,889	3,889
At 30 November 2021	<u>3,889</u>	<u>3,889</u>
Depreciation and impairment		
At 1 December 2020	3,040	3,040
Depreciation charge for the year	849	849
At 30 November 2021	<u>3,889</u>	<u>3,889</u>
Net book values		
At 30 November 2021	<u>-</u>	<u>-</u>
At 30 November 2020	<u>849</u>	<u>849</u>

11 Debtors

	2021 £	2020 £
Other debtors	550	10,873
	<u>550</u>	<u>10,873</u>

12 Creditors:

amounts falling due within one year

	2021 £	2020 £
Other taxes and social security	648	501
Other creditors	-	1,882
Accruals	2,400	2,400
	<u>3,048</u>	<u>4,783</u>

13 Movement in funds

	At 1 December 2020	Incoming resources (including other gains/losses) £	Resources expended £	At 30 November 2021 £
Restricted funds:				
Unrestricted funds:				
General funds	267,220	422,788	(233,206)	456,802
Total funds	<u>267,220</u>	<u>422,788</u>	<u>(233,206)</u>	<u>456,802</u>

14 Analysis of net assets between funds

	Unrestricted funds £	Total £
Net current assets	456,802	456,802
	<u>456,802</u>	<u>456,802</u>

15 Reconciliation of net debt

	At 1 December 2020 £	Cash flows £	At 30 November 2021 £
Cash and cash equivalents	260,281	199,019	459,300
	<u>260,281</u>	<u>199,019</u>	<u>459,300</u>
Net debt	<u>260,281</u>	<u>199,019</u>	<u>459,300</u>

16 Commitments

Operating lease commitments

Annual commitments under non-cancellable operating leases are as follows:

	2021 Land and buildings £	2021 Other £	2020 Land and buildings £	2020 Other £
Operating leases with expiry date:				

Pension commitments

	2021 £	2020 £
The pension cost charge to the charity amounted to:	<u>78</u>	<u>172</u>

Sahara for Life Trust
Notes to the Accounts

17 Advances and credits to trustees

Included within Other debtors are the following loans to trustees:

Trustee	Description	At 1 December 2020	Advanced	Repaid	At 30 November 2021
		£	£	£	£
S. Mumtaz	Loan	10,323	-	(10,323)	-
		<u>10,323</u>	<u>-</u>	<u>(10,323)</u>	<u>-</u>

Sahara for Life Trust
Statement of Cash flows
for the year ended 30 November 2021

	2021 £	2020 £
Cash flows from operating activities		
Net income per Statement of Financial Activities	189,582	30,637
Adjustments for:		
Depreciation of property, plant and equipment	849	972
Decrease in trade and other receivables	10,323	29,570
(Decrease)/Increase in trade and other payables	(1,735)	1,190
Net cash provided by operating activities	<u>199,019</u>	<u>62,369</u>
Net cash from investing activities	<u>-</u>	<u>-</u>
Net cash from financing activities	<u>-</u>	<u>-</u>
Net increase in cash and cash equivalents	199,019	62,369
Cash and cash equivalents at the beginning of the year	260,281	197,912
Cash and cash equivalents at the end of the year	<u>459,300</u>	<u>260,281</u>
Components of cash and cash equivalents		
Cash and bank balances	459,300	260,281
	<u>459,300</u>	<u>260,281</u>

Sahara for Life Trust
Detailed Statement of Financial Activities
for the year ended 30 November 2021

	Unrestricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Income and endowments from:			
Donations and legacies			
General donation	422,788	422,788	460,114
	<u>422,788</u>	<u>422,788</u>	<u>460,114</u>
Total income and endowments	422,788	422,788	460,114
Expenditure on:			
Costs of generating donations and legacies			
	17,301	17,301	9,000
	<u>17,301</u>	<u>17,301</u>	<u>9,000</u>
Total of expenditure on raising funds	17,301	17,301	9,000
Charitable activities			
Charitable donation	177,721	177,721	375,000
	<u>177,721</u>	<u>177,721</u>	<u>375,000</u>
Total of expenditure on charitable activities	177,721	177,721	375,000
Other expenditure			
Other interest payable	-	-	8
	<u>-</u>	<u>-</u>	<u>8</u>
Employee costs			
Salaries/wages	10,406	10,406	12,465
Pension costs	78	78	172
	<u>10,484</u>	<u>10,484</u>	<u>12,637</u>
General administrative costs, including depreciation and amortisation			
Depreciation of Plant and machinery	849	849	972
Bank charges	2,443	2,443	2,659
Exchange rate (gain)/loss	-	-	6
Postage and couriers	1,888	1,888	2,843
Telephone, fax and broadband	20,120	20,120	21,552
	<u>25,300</u>	<u>25,300</u>	<u>28,032</u>
Legal and professional costs			
Accountancy and bookkeeping	2,400	2,400	4,800
	<u>2,400</u>	<u>2,400</u>	<u>4,800</u>
Total of expenditure of other costs	<u>38,184</u>	<u>38,184</u>	<u>45,477</u>
Total expenditure	233,206	233,206	429,477

Sahara for Life Trust
Detailed Statement of Financial Activities

Net gains on investments	-	-	-
	<hr/>	<hr/>	<hr/>
Net income	189,582	189,582	30,637
	<hr/>	<hr/>	<hr/>
Net income before other gains/(losses)	189,582	189,582	30,637
	<hr/>	<hr/>	<hr/>
Other Gains	-	-	-
	<hr/>	<hr/>	<hr/>
Net movement in funds	189,582	189,582	30,637
	<hr/>	<hr/>	<hr/>
Reconciliation of funds:			
Total funds brought forward	267,220	267,220	236,583
	<hr/>	<hr/>	<hr/>
Total funds carried forward	456,802	456,802	267,220
	<hr/>	<hr/>	<hr/>

SAHARA FOR LIFE TRUST

England & Wales - Charity number 1088219

Accounts

Sahara for Life Trust

Charity No. 1088219

Trustees' Report and Unaudited Accounts

30 November 2020

Sahara for Life Trust
Contents

	Pages
Trustees' Annual Report	2 to 5
Independent Examiner's Report	6
Statement of Financial Activities	7
Balance Sheet	8
Statement of Cash flows	16
Notes to the Accounts	9 to 15
Detailed Statement of Financial Activities	17 to 18

The Trustees present their report with the unaudited financial statements of the charity for the year ended 30 November 2020.

REFERENCE AND ADMINISTRATIVE DETAILS

Charity No. 1088219

Principal Office

193 Trafalgar Road

Greenwich

London

SE10 9EQ

Trustees

The following Trustees served during the year:

C. Israr-UI-Haq

N. Javed

S. Mumtaz Appointed on 03 November 2020

A. UI-Haq

Accountants

Sabat Accountants Ltd t/a Seymour King

Suite G1

Hartsbourne House

Delta Gain

Watford

WD19 5EF

Bankers

Natwest Bank

7 North Street

Bishop's Stortford

Herts

CM23 2LE

OBJECTIVES AND ACTIVITIES

Sahara envisions providing education and healthcare facilities to the deprived people of Pakistan and ensuring healthy minds in healthy bodies. Sahara dreams of a country where the poor are not just merely reduced to past statistics but where there are no poor at all. Let there be a day when small children are taken to a poverty museum like a science museum, where they shiver at the plight of the way people used to live in the last millennium.

The Charity's objective and principal activity is the provision of relief to the sick and those in need of health care in Pakistan and in particular the provision of medical services and facilities to relieve sickness in the underdeveloped areas of Pakistan.

Mission

Reaching the unreached and serving the un-served, under-served or inappropriately served people of Pakistan.

Core Values

- Trust built on truth, integrity and reconciliation
- Open communication, transparency and consultation
- Committed to perform
- Courage to learn, change and innovate

The trustees believe that the objectives, aims and activities stated above are for the public benefit and that they have given due regard to guidance published by the Charity Commission.

ACHIEVEMENTS AND PERFORMANCE

Our hospital Sughra Shafi Medical Complex Narowal, Punjab, Pakistan is a 600 bed Hospital. More than 500 patients are treated daily in our Hospital for treatment. Community Out-reach program including weekly camps, Lectures and 24 hours ambulance services (serving catchment area of almost 6.9 million people).

Free plastic surgery camps of cleft lip & palate by Pakistani and British surgeons including reconstructive surgeries. Control & Management of Tuberculosis.

Training of Medical Graduates (PMDC recognition for house job training).

Sahara has established "The Sahara College Narowal" affiliated with University of Faisalabad and "Sahara Nursing College" registered with Pakistan Nursing Council during the financial year 2018-19. Aiming the income of both projects will be used in our hospital.

Our fourth new project is "Sahara Cancer Hospital" is under construction at Narowal.

Very equipped C.T scan and MRI machine are providing free of cost treatment to poor and needy patients of the area's.

SAHARA Medical College at Narowal, which is functional since 2016, its proceeds are being used for the treatment of deserving patients at our hospital.

During the period up to 30th November 2020 Sahara for Life Trust helped and facilitate the following services.

- 7,850 Ambulance calls were attended
- 192,002 patients were provided outpatient services including consultations, Diagnostic tests and medicines
- 32,020 patients were treated as inpatient for various serious conditions
- 6,711 surgeries were performed

Departments of Sughra Shafi Medical Complex

Outpatient & Inpatient Departments

Medicine, Surgery, Obstetrics & Gynaecology, Paediatrics, Orthopaedics, ENT, Ophthalmology, Psychiatry, Physiotherapy, Dental department, Cardiology, Skin surgery, Stomach and Liver, Neurosurgery, Plastic Surgery.

Allied Services

CCU, Adult ICU, Paediatric ICU, Labor Room, Nursery, 4 State of the art operation theatres, Emergency and Trauma Centre, Isolation rooms, Dialysis Centre, CT Scan, Endoscopy, Central Oxygen System, Ventilators, Trauma Centre.

Diagnostic facilities

Radiology, Pathology, Blood bank.

Supporting services

24 hours free ambulance service, Laundry, Housekeeping, Incinerator, CSSD, Cafeteria, Permanent staff accommodation.

The hospital has so far treated more than 3.623 million patients, the majority of which have been treated free or at heavily subsidized rates

FINANCIAL REVIEW

During the year under review, the charity received unrestricted funds of £460,114 (2019: £482,0762) and had an expenditure of £429,477 (2019: £528,704). At the balance sheet date the charity held unrestricted funds of £267,220 (2019: £236,584).

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six months running costs. The trustees consider that the reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. The trustees are aware of the current level of reserves held and are actively seeking additional sources of funding for the next financial year.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Sahara For Life Trust is a not for profit, registered charity, dedicated to providing quality healthcare, education and social services that are accessible and cost effective to the people residing in the remote areas of Pakistan. The primary goal of Sahara For Life Trust is to serve the community. It is run on the concept of equality and social responsibility, implemented through a cross subsidization model. The income generated by the donations is used to cover the cost of medical treatment for the less privileged members of the community.

The founder of the Trust Mr. Abrar Ul Haq (S.E, T.I) is a symbol of human service, an icon of popular music and has been instrumental in creating a vision of folk heritage, music and community service which has transcended geographical and linguistic barriers to propagate the message of love, hope and tolerance among millions of his followers. The death of his mother provided the needed stimulus for the realization of his benevolent dream. God embedded in him the vision to establish SAHARA as an NGO on 15th of June 1998 which was later registered as a Trust on 15th June 2000. Within a short span of time the Trust has established itself as a devoted, transparent and professional organization. The Trust is now recognized and registered as a leading charitable organization in Pakistan, the U.K & the U.S.A. It is also certified by the Pakistan Centre for Philanthropy (PCP) and the U.N (under the charter of DESA).

The recruitment and appointment of a trustee is governed by clause D of the charity's trust deed. If for any reason a trustee cannot be appointed in accordance with clause D then the Charity Commission is entitled to appoint a trustee.

Statement of trustees' responsibilities in relation to the financial statements

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the Trust deed. The Trustees are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on behalf of the charity's trustees

C. Israr-UI-Haq
Trustee
08 September 2021

I report to the trustees on my examination of the accounts of Sahara for Life Trust for the year ended 30 November 2020 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and the related notes.

Responsibilities and basis of report

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011('the Act'). The trustees consider that an audit is not required for this year under the Charities Act 2011, s.144(2) (the 2011 Act) and that an independent examination is needed.

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

As the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination by being a qualified member of FCCA.

I have completed my examination. I can confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in, any material respect:

- the accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the accounts do not accord with those records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Mr Sajjad Tejani

FCCA

Sabat Accountants Ltd t/a Seymour King

Suite G1

Hartsbourne House

Delta Gain

Watford

WD19 5EF

08 September 2021

Sahara for Life Trust
Statement of Financial Activities
for the year ended 30 November 2020

	Notes	Unrestricted funds 2020 £	Total funds 2020 £	Total funds 2019 £
Income and endowments from:				
Donations and legacies	3	460,114	460,114	482,075
Total		460,114	460,114	482,075
Expenditure on:				
Raising funds	4	9,000	9,000	9,733
Charitable activities	5	375,000	375,000	475,000
Other	6	45,477	45,477	43,971
Total		429,477	429,477	528,704
Net gains on investments		-	-	-
Net income/(expenditure)	7	30,637	30,637	(46,629)
Transfers between funds		-	-	-
Net income/(expenditure) before other gains/(losses)		30,637	30,637	(46,629)
Other gains and losses				
Net movement in funds		30,637	30,637	(46,629)
Reconciliation of funds:				
Total funds brought forward		236,583	236,583	283,212
Total funds carried forward		267,220	267,220	236,583

Sahara for Life Trust
Balance Sheet
at 30 November 2020

Charity No. 1088219		2020 £	2019 £
Fixed assets			
Tangible assets	10	849	1,821
		<u>849</u>	<u>1,821</u>
Current assets			
Debtors	11	10,873	40,443
Cash at bank and in hand		260,281	197,912
		<u>271,154</u>	<u>238,355</u>
Creditors: Amount falling due within one year	12	(4,783)	(3,593)
Net current assets		<u>266,371</u>	<u>234,762</u>
Total assets less current liabilities		<u>267,220</u>	<u>236,583</u>
Net assets excluding pension asset or liability		<u>267,220</u>	<u>236,583</u>
Total net assets		<u><u>267,220</u></u>	<u><u>236,583</u></u>
The funds of the charity			
Restricted funds	13		
Unrestricted funds	13		
General funds		267,220	236,583
		<u>267,220</u>	<u>236,583</u>
Reserves	13		
Total funds		<u><u>267,220</u></u>	<u><u>236,583</u></u>

Approved by the trustees on 08 September 2021

And signed on their behalf by:

C. Israr-UI-Haq
Trustee
08 September 2021

for the year ended 30 November 2020

1 Accounting policies

Basis of preparation

The financial statements have been prepared in accordance with Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

Change in basis of accounting or to previous accounts

There has been no change to the accounting policies (valuation rules and method of accounting) since last year and no changes have been made to accounts for previous years.

Fund accounting

Unrestricted funds	These are available for use at the discretion of the trustees in furtherance of the general objects of the charity.
Designated funds	These are unrestricted funds earmarked by the trustees for particular purposes.
Revaluation funds	These are unrestricted funds which include a revaluation reserve representing the restatement of investment assets at their market values.
Restricted funds	These are available for use subject to restrictions imposed by the donor or through terms of an appeal.

Income

Recognition of income Income is included in the Statement of Financial Activities (SoFA) when the charity becomes entitled to, and virtually certain to receive, the income and the amount of the income can be measured with sufficient reliability.

Income with related expenditure Where income has related expenditure the income and related expenditure is reported gross in the SoFA.

Donations and legacies Voluntary income received by way of grants, donations and gifts is included in the the SoFA when receivable and only when the Charity has unconditional entitlement to the income.

Tax reclaims on donations and gifts Income from tax reclaims is included in the SoFA at the same time as the gift/donation to which it relates.

Donated services and facilities These are only included in income (with an equivalent amount in expenditure) where the benefit to the Charity is reasonably quantifiable, measurable and material.

Volunteer help The value of any volunteer help received is not included in the accounts.

Investment income This is included in the accounts when receivable.

Gains/(losses) on revaluation of fixed assets This includes any gain or loss resulting from revaluing investments to market value at the end of the year.

Gains/(losses) on investment assets This includes any gain or loss on the sale of investments.

Expenditure

Recognition of expenditure	Expenditure is recognised on an accruals basis. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.
Expenditure on raising funds	These comprise the costs associated with attracting voluntary income, fundraising trading costs and investment management costs.
Expenditure on charitable activities	These comprise the costs incurred by the Charity in the delivery of its activities and services in the furtherance of its objects, including the making of grants and governance costs.
Grants payable	All grant expenditure is accounted for on an actual paid basis plus an accrual for grants that have been approved by the trustees at the end of the year but not yet paid.
Governance costs	These include those costs associated with meeting the constitutional and statutory requirements of the Charity, including any audit/independent examination fees, costs linked to the strategic management of the Charity, together with a share of other administration costs.
Other expenditure	These are support costs not allocated to a particular activity.

Taxation

The charity is exempt from tax on its charitable activities.

Tangible fixed assets and depreciation

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life:

Plant and machinery	20% on cost
---------------------	-------------

Trade and other debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Cash and cash equivalents

Cash and cash equivalents comprise cash at bank and on hand, demand deposits with banks and other short-term highly liquid investments with original maturities of three months or less and bank overdrafts. In the statement of financial position, bank overdrafts are shown within borrowings or current liabilities. In the Statement of Cash Flows, cash and cash equivalents are shown net of bank overdrafts that are repayable on demand and form an integral part of the company's cash management.

Trade and other creditors

Short term creditors are measured at the transaction price. Other creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Pension costs

The charity operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the charity pays fixed contributions into a separate entity. Once the contributions have been paid the charity has no further payments obligations. The contributions are recognised as expenses when they fall due. Amounts not paid are shown in accruals in the balance sheet. The assets of the plan are held separately from the charity in independently administered funds.

Receipt of donated goods, facilities and services

All donated goods, facilities and services received are recognised within incoming resources and expenditure at an estimate of the value to the charity.

2 Statement of Financial Activities - prior year

	Unrestricted funds 2019 £	Total funds 2019 £
Income and endowments from:		
Donations and legacies	482,076	482,076
Total	<u>482,076</u>	<u>482,076</u>
Expenditure on:		
Raising funds	9,733	9,733
Charitable activities	475,000	475,000
Other	43,971	43,971
Total	<u>528,704</u>	<u>528,704</u>
Net income	<u>(46,628)</u>	<u>(46,628)</u>
Net income before other gains/(losses)	(46,628)	(46,628)
Other gains and losses:		
Net movement in funds	<u>(46,628)</u>	<u>(46,628)</u>
Reconciliation of funds:		
Total funds brought forward	283,212	283,212
Total funds carried forward	<u><u>236,584</u></u>	<u><u>236,584</u></u>

3 Income from donations and legacies

	Unrestricted £	Total 2020 £	Total 2019 £
General donation	460,114	460,114	482,075
	<u>460,114</u>	<u>460,114</u>	<u>482,075</u>

4 Expenditure on raising funds

	Unrestricted	Total 2020	Total 2019
	£	£	£
<i>Costs of generating voluntary income</i>			
Advertising	9,000	9,000	9,733
	<u>9,000</u>	<u>9,000</u>	<u>9,733</u>

5 Expenditure on charitable activities

	Unrestricted	Total 2020	Total 2019
	£	£	£
<i>Expenditure on charitable activities</i>			
Charitable donation	375,000	375,000	475,000
<i>Governance costs</i>			
	<u>375,000</u>	<u>375,000</u>	<u>475,000</u>

6 Other expenditure

	Unrestricted	Total 2020	Total 2019
	£	£	£
Other interest payable	8	8	6
Employee costs	12,637	12,637	12,531
Amortisation, depreciation, impairment, profit/loss on disposal of fixed assets	972	972	972
General administrative costs	27,060	27,060	28,062
Legal and professional costs	4,800	4,800	2,400
	<u>45,477</u>	<u>45,477</u>	<u>43,971</u>

7 Net income/(expenditure) before transfers

	2020	2019
	£	£
This is stated after charging:		
Depreciation of owned fixed assets	972	972
Independent Examiner's fee	4,800	2,400

8 Trustee remuneration and expenses

One or more of the trustees has been paid remuneration in the current or prior periods.

Trustee	Remuneration	Pension	Other benefits
S. Mumtaz	1,039	-	-

Sahara for Life Trust
Notes to the Accounts

9 Staff costs		
Salaries and wages	12,465	12,531
Pension costs	172	-
	<u>12,637</u>	<u>12,531</u>

No employee received emoluments in excess of £60,000.

The average monthly number of full time equivalent employees during the year was as follows:

	2020	2019
	Number	Number
Administration	1	1
	<u>1</u>	<u>1</u>

10 Tangible fixed assets

	Plant and machinery	Total
	£	£
Cost or revaluation		
At 1 December 2019	3,889	3,889
At 30 November 2020	<u>3,889</u>	<u>3,889</u>
Depreciation and impairment		
At 1 December 2019	2,068	2,068
Depreciation charge for the year	972	972
At 30 November 2020	<u>3,040</u>	<u>3,040</u>
Net book values		
At 30 November 2020	849	849
At 30 November 2019	<u>1,821</u>	<u>1,821</u>

11 Debtors

	2020	2019
	£	£
Other debtors	10,873	40,163
Prepayments and accrued income	-	280
	<u>10,873</u>	<u>40,443</u>

12 Creditors:

amounts falling due within one year

	2020	2019
	£	£
Other taxes and social security	501	192
Other creditors	1,882	-
Accruals and deferred income	2,400	3,401
	<u>4,783</u>	<u>3,593</u>

13 Movement in funds

	At 1 December 2019	Incoming resources (including other gains/losses) £	Resources expended £	At 30 November 2020 £
Restricted funds:				
Unrestricted funds:				
General funds	236,583	460,114	(429,477)	267,220
Revaluation Reserves:				
Total funds	<u>236,583</u>	<u>460,114</u>	<u>(429,477)</u>	<u>267,220</u>

14 Analysis of net assets between funds

	Unrestricted funds £	Total £
Fixed assets	849	849
Net current assets	266,371	266,371
	<u>267,220</u>	<u>267,220</u>

15 Reconciliation of net debt

	At 1 December 2019 £	Cash flows £	At 30 November 2020 £
Cash and cash equivalents	197,912	62,369	260,281
	<u>197,912</u>	<u>62,369</u>	<u>260,281</u>
Net debt	<u>197,912</u>	<u>62,369</u>	<u>260,281</u>

16 Commitments

Operating lease commitments

Annual commitments under non-cancellable operating leases are as follows:

	2020 Land and buildings £	2020 Other £	2019 Land and buildings £	2019 Other £
Operating leases with expiry date:				

Pension commitments

	2020 £	2019 £
The pension cost charge to the charity amounted to:	<u>172</u>	<u>-</u>

Sahara for Life Trust
Notes to the Accounts

17 Advances and credits to trustees

Included within Other debtors are the following loans to trustees:

Trustee	Description	At 1 December 2019	Advanced	Repaid	At 30 November 2020
		£	£	£	£
S. Mumtaz	Loan	10,323	-	-	10,323
		<u>10,323</u>	<u>-</u>	<u>-</u>	<u>10,323</u>

Sahara for Life Trust
Statement of Cash flows
for the year ended 30 November 2020

	2020 £	2019 £
Cash flows from operating activities		
Net income/(expenditure) per Statement of Financial Activities	30,637	(46,628)
Adjustments for:		
Depreciation of property, plant and equipment	972	972
Decrease/(Increase) in trade and other receivables	29,570	(29,172)
Increase/(Decrease) in trade and other payables	1,190	(763)
Net cash provided by/(used in) operating activities	<u>62,369</u>	<u>(75,591)</u>
Net cash from investing activities	<u>-</u>	<u>-</u>
Net cash from financing activities	<u>-</u>	<u>-</u>
Net increase/(decrease) in cash and cash equivalents	62,369	(75,591)
Cash and cash equivalents at the beginning of the year	197,912	273,503
Cash and cash equivalents at the end of the year	<u>260,281</u>	<u>197,912</u>
Components of cash and cash equivalents		
Cash and bank balances	260,281	197,912
	<u>260,281</u>	<u>197,912</u>

Sahara for Life Trust
Detailed Statement of Financial Activities
for the year ended 30 November 2020

	Unrestricted funds 2020 £	Total funds 2020 £	Total funds 2019 £
Income and endowments from:			
Donations and legacies			
General donation	460,114	460,114	482,075
	<u>460,114</u>	<u>460,114</u>	<u>482,075</u>
Total income and endowments	460,114	460,114	482,075
Expenditure on:			
Costs of generating donations and legacies			
Advertising	9,000	9,000	9,733
	<u>9,000</u>	<u>9,000</u>	<u>9,733</u>
Total of expenditure on raising funds	9,000	9,000	9,733
Charitable activities			
Charitable donation	375,000	375,000	475,000
	<u>375,000</u>	<u>375,000</u>	<u>475,000</u>
Total of expenditure on charitable activities	375,000	375,000	475,000
Other expenditure			
Other interest payable	8	8	6
	<u>8</u>	<u>8</u>	<u>6</u>
Employee costs			
Salaries/wages	12,465	12,465	12,531
Pension costs	172	172	-
	<u>12,637</u>	<u>12,637</u>	<u>12,531</u>
General administrative costs, including depreciation and amortisation			
Depreciation of Plant and machinery	972	972	972
Bank charges	2,659	2,659	2,829
Exchange rate (gain)/loss	6	6	-
Postage and couriers	2,843	2,843	2,418
Telephone, fax and broadband	21,552	21,552	22,815
	<u>28,032</u>	<u>28,032</u>	<u>29,034</u>
Legal and professional costs			
Accountancy and bookkeeping	4,800	4,800	2,400
	<u>4,800</u>	<u>4,800</u>	<u>2,400</u>
Total of expenditure of other costs	<u>45,477</u>	<u>45,477</u>	<u>43,971</u>
Total expenditure	429,477	429,477	528,704

Sahara for Life Trust
Detailed Statement of Financial Activities

Net gains on investments	-	-	-
	<hr/>	<hr/>	<hr/>
Net income/(expenditure)	30,637	30,637	(46,629)
	<hr/>	<hr/>	<hr/>
Net income/(expenditure) before other gains/(losses)	30,637	30,637	(46,629)
	<hr/>	<hr/>	<hr/>
Other Gains	-	-	-
	<hr/>	<hr/>	<hr/>
Net movement in funds	30,637	30,637	(46,629)
	<hr/>	<hr/>	<hr/>
Reconciliation of funds:			
Total funds brought forward	236,583	236,583	283,212
	<hr/>	<hr/>	<hr/>
Total funds carried forward	<u>267,220</u>	<u>267,220</u>	<u>236,583</u>