

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.

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 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.

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

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.
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Income with related expenditure	Where income has related expenditure the income and related expenditure is reported gross in the SoFA.
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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.
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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.
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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.
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Volunteer help	The value of any volunteer help received is not included in the accounts.
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Investment income	This is included in the accounts when receivable.
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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.
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Gains/(losses) on investment assets	This includes any gain or loss on the sale of investments.
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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 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><u>535,476</u></u>	<u><u>535,476</u></u>	<u><u>693,891</u></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 £
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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	-

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>