

Charity number: 1119600

Malawi Relief Fund UK

Trustees' report and audited financial statements

for the year ended 31 December 2024

Malawi Relief Fund UK

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Malawi Relief Fund UK

Legal and administrative information

Charity number	1119600
Address	63-65 Victoria Street Blackburn Lancashire BB1 6DN
Trustees	Faruk Ibrahim Bharucha Ismail Valli Zunaid A Saeed Chunara Qari Ismail
Secretary	Mohammed Yusuf Mangera
Chairman	Faruk Ibrahim Bharucha
Auditor	Ilyas Patel (Accountants) Limited Chartered Certified Accountants Soloman House Belgrave Court Fulwood Preston Lancashire PR2 9PL
Bankers	Natwest Bank Pic King William Street Blackburn Lancashire BB1 7DJ

Report of the trustees for the year ended 31 December 2024

The Trustees have pleasure in presenting their report for the year ended 31 December 2024. This report is prepared in accordance with the Statement of Recommended Practice - Accounting and reporting by the Charities and complies with applicable law.

Status and administration

The charity started its operations in 2004 and is constituted under a 2007 constitution and registered with The Charity Commissioners under charity number 1119600.

MRF is registered as an NGO in Malawi.

Charity objects

The objectives of the charity are:

- To advance, support and deliver humanitarian relief aid in Malawi (central Africa) to help relieve poverty and respond to natural disasters.
- To support, and improve access to education and healthcare, and clean water and sanitation.
- Develop and support livelihood and sustainability programmes.

Activities and Achievements

The charity is run by volunteers. Members offer their services as trustees and committee members.

The programs are focused on alleviating poverty and our priorities are:

- Providing Humanitarian Aid
- Improving Access to Education and Healthcare and clean water
- Improving skills and promoting empowerment and economic development initiatives
- Providing decent homes

The charity has been successful in developing effective working partnerships with organisations (NGO's) based in Malawi with similar objectives as ourselves to deliver a range of projects and programs or by way of providing funds to them to further their work in achieving our objectives.

Trustees Report for Year Ended December 2024

Access to Healthcare- *Provided Free health care to 23,000*

Access to healthcare remains a critical challenge in many rural areas of Malawi, where labour shortages, inadequate infrastructure, poverty, and long travel distances make it difficult for people to receive proper medical care. Our Shukran Clinic in Chia, a community-driven initiative, is working to address these barriers at their core. Since opening in May 2023, the clinic has provided vital healthcare services to over 46,000 patients, including 13,500 children under the age of five.

Recognizing the growing need for specialised care, we are moving forward with plans to establish an Under 5's Clinic and a Maternity Unit, ensuring tailored support for mothers and young children in the community.

IMPACT

- Improved access to healthcare
- Reduced travel distance for healthcare
- Improved Health and wellbeing
- Reduce infant mortality
- Provided free healthcare to 23,000 patients

Gift of Sight Programme: Delivered 5,377 Cataract Operations

Malawi faces a serious public health challenge, with one of the highest rates of preventable blindness in the world. Over 160,000 Malawians suffer from vision impairment due to cataracts—an entirely treatable condition requiring a simple, low-cost surgical procedure. However, financial and geographical barriers make this life-changing treatment inaccessible for many.

The Gift of Sight Programme is dedicated to closing this gap, ensuring that cataract surgeries are available to those who need them most. By providing free procedures, MRF restores vision, dignity, and hope, transforming lives and creating new opportunities.

Through this powerful yet simple intervention, MRF is not just restoring sight—it is unlocking potential, empowering individuals, and fostering a brighter future for communities across Malawi.

IMPACT

- Improved quality of life
- Regain their independence
- Improved mobility for daily chores
- Able to work and sustain their families
- Delivered 5,377 cataract operations

Access to Clean Water: 170 Water points providing water for over 30,000 people

Over 5.6 million people in rural Malawi lack access to clean and safe water, leaving them vulnerable to waterborne diseases. This crisis affects health, limits education and economic opportunities, and undermines overall community well-being. Each year, approximately 3,000 children under five die from preventable water-related illnesses such as diarrhoea and dysentery.

Over the past year, MRF has made significant progress in tackling these challenges, providing clean water to nearly 8,000 people and constructing latrines for 600 households. These efforts not only improve health and hygiene but also create safer living conditions and reduce the spread of waterborne diseases.

IMPACT

- Clean water access for nearly 8,000 people.
- 610 households equipped with latrines and washrooms.
- Reduced distances to water points.
- Improved hygiene and sanitation.
- Enhanced health and well-being.

Livelihood Programmes: 120 Beneficiaries supported

Our sustainability programme continues to drive a diverse range of educational and vocational training, business support and enterprise initiatives, empowering households and communities to achieve food and nutrition security, generate income, secure employment, sustain their business and enhance rural livelihoods.

Through these efforts, we play a crucial role in fostering long-term well-being and resilience.

IMPACT

- Equip beneficiaries with essential vocational, business and life skills.
- Address the skilled workforce shortage.
- Improve access to training and resources for marginalised and hard-to-reach groups

Maone Vocational Training Centre: Trained 263 Students

Maone Technical College is a specialized, forward-thinking vocational institution dedicated to equipping skilled artisans with the expertise needed to meet industry demands.

Our mission is to provide high-quality vocational training and support to both young people and adults, by creating pathways to self-reliance and empowering them with the skills, confidence, and mindset to succeed in the workforce and contribute to their communities.

Our programmes include bricklaying, carpentry and joinery, plumbing, and electrical installation, with plans to expand into ICT, Horticulture, and Early Years education.

Beyond formal training, we offer tailored courses for marginalised individuals—particularly those in rural areas who lack the qualifications for formal education—helping them gain practical skills and secure meaningful employment.

IMPACT

- Equip students with workforce-ready skills.
- Address the skilled labour shortage.
- Strengthen construction industry expertise.
- Expand access for marginalised communities.

Teacher Training Scholarship: 150 Women Supported for Teacher Training

A critical shortage of qualified teachers has left many schools understaffed, resulting in overcrowded classrooms that hinder effective learning. This shortage not only affects education quality but also contributes to high dropout rates, with only 38% of children transitioning to secondary education.

Recognizing the urgency of these challenges, MRF is actively working to improve education standards by supporting teacher training initiatives that empower women, increase the number of qualified educators, and create better learning environments for children across Malawi.

Through our sponsorship of 150 women at Mariam Girls Teacher Training College, we are helping to bridge the gap in teacher availability, ensuring more children receive a quality education and a brighter future."

IMPACT

- Empowered 150 Women.
- Expanded employment opportunities.
- Improved life prospects.
- Strengthened family sustainability
- Addressed Malawi's teacher shortage
- Enhanced education standards

Talha Scholarships – 158 beneficiaries received Scholarships

Malawi has one of the lowest tertiary education enrolment rates globally, with financial constraints, gender inequality, and geographic barriers preventing many—especially those from marginalised and underrepresented groups—from pursuing higher education.

MRF's Scholarship Programme is designed to address these challenges, providing disadvantaged individuals with the opportunity to access university education. By breaking down systemic barriers, this initiative empowers students to realise their potential, build brighter futures, and contribute to Malawi's socio-economic development."

IMPACT

- Expanded access to higher education for disadvantaged students.
- Empowered individuals to reach their full potential.
- Removed barriers to university education.
- Promoted gender equality and inclusion.
- Strengthened Malawi's socio-economic development.

Early Years Childhood Development (ECD) – 300 children at 6 centers

Research shows that the first eight years of life are critical for a child's development. Providing early learning in a safe, nurturing environment is essential for fostering physical, socio-emotional, cognitive, spiritual, and moral growth.

This year, we opened two new Early Childhood Development (ECD) centres in Zomba, bringing the total to six in rural areas, ensuring more children receive a strong foundation for primary schooling.

With three additional centres set to open in 2025, we remain committed to expanding access to quality early education

IMPACT

- Enhance school readiness.
- Foster social, emotional, and spiritual development.
- Break the cycle of poor education in rural communities.
- Build a strong foundation for lifelong learning.

Shukran Academy Jali Complex- 90 Children at Academy

Established in 2012 in Zomba, Shukran Academy has grown into a well-managed institution dedicated to supporting children, particularly orphans.

In August 2023, we opened our flagship Jali complex, relocating children from Zomba to a purpose-built facility offering quality boarding accommodation, early years and primary education, Islamic studies, and additional support services. The centre also serves as a vital community hub, featuring a women's development centre, an early year's child development centre, an education block, and a place of worship.

The children are provided intellectual, spiritual, social and emotional support, empowering them to thrive and build a brighter future.

IMPACT

- Provided safe, purpose-built boarding facilities for orphaned children.
- Ensured access to quality early years and primary education for the community.
- Strengthened intellectual, spiritual, social, and emotional development.
- Created a community hub offering additional support services.
- Supported children into secondary schools.

Direct Support Programmes- 450 beneficiaries supported every month

Our Direct Support Programme (DSP) is a vital part of our social protection strategy, addressing poverty and food insecurity in remote villages.

Each month, vulnerable households receive essential food and supplies, with financial assistance provided when urgent needs arise.

Currently supporting over 450 households, the programme serves as a critical lifeline, helping families sustain themselves and improve their quality of life. The beneficiaries are the elderly, sick widows and the disabled.

IMPACT

- Enhanced quality of life for vulnerable households.
- Improved health and overall well-being.
- Strengthened food security for those most in need

Food Packs: 42,000 food packs distributed and over 200,000 cooked meals provided

Food security is a major challenge in Malawi. In an attempt to mitigate hunger due to food shortage, we provided food packs to over 42,000 families reaching some of the most remote and hard to reach areas of the country.

We also provided cooked meals during the blessed month at over 250 centres providing a hot meal to between 40 to 100 people every night.

IMPACT

- Improved Food Security for vulnerable communities during Ramadhan
- Cooked Meals to break the fast
- Improved health and well-being

Shelter Housing Project: 612 new homes built with washrooms and toilets

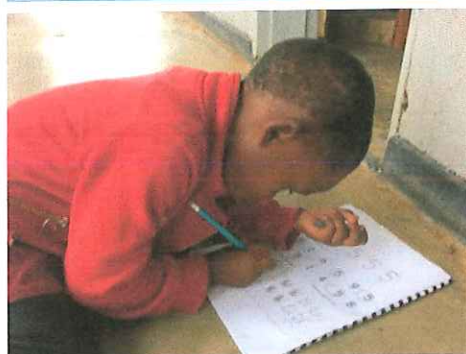
In rural Malawi, where 82% of the population resides, many families live in substandard mud homes with thatched roofs, leaving them vulnerable to extreme weather. These unsafe conditions contribute to poverty, poor health, and instability.

Our shelter programme is dedicated to improving living conditions by constructing durable, weather-resistant homes that offer security and protection. Additionally, we address sanitation needs by providing washrooms and latrines, promoting hygiene and preventing disease.

By integrating housing and sanitation solutions, we aim to break the cycle of inadequate living conditions and foster healthier, more resilient communities.

IMPACT

- Provided safe, durable homes, Improving living condition
- Enhanced health and well-being
- Improved Sanitation and hygiene standards.
- Improved quality of life
- Built 542 houses offering security and stability



Risk Management

The current account funds are held with a leading bank to minimise disruption to activities and reduce risk.

All investment decisions are made to achieve a reasonable return from acceptable sources according to Islamic Jurisprudence whilst minimising the risk.

Trustees' Responsibilities

Law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of charity and of the incoming resources and application of resources of the charity for that year. In preparing these financial statements the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP; make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and the Charity (Accounts and Reports) Regulations 2008. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

On behalf of the board

Ismail Valli
Trustee



Date:

15/10/2025

Faruk Ibrahim Bharucha
Chairman



Auditors Report

Independent auditor's report to the trustees of Malawi Relief Fund UK

Opinion

We have audited the financial statements of Malawi Relief Fund UK for the year ended 31st December 2024 which are set out on pages 10 to 15 and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the Charity's affairs, of its income and expenditure for the year then ended.
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice.
- have been prepared in accordance with the requirements of the Charities Act 2011

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs-UK) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the Charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the Charity's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements, or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the Charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Annual Report.

We have nothing to report in respect of the following matters in relation to which the Charities Act 2011 requires us to report to you if, in our opinion:

- sufficient accounting records have not been kept;
- the financial statements are not in agreement with the accounting records and returns; or
- we have not obtained all the information and explanations necessary for the purposes of our audit.

Responsibilities of the trustees

As explained more fully in the trustees' responsibilities statement set out on page 7, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as they determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the Charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the Charity or to cease operations, or have no realistic alternative but to do so.

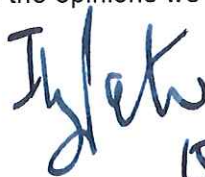
Our responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but it is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Use of our report

This report is made solely to the Charity's trustees, as a body, in accordance with section 144 of the Charities Act 2011 and the regulations made under section 154 of that Act. Our audit work has been undertaken so that we might state to the Charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Signed:



Date:

15th October 2025

Ilyas Patel (FCCA) Senior Statutory Auditor

For and on behalf of Ilyas Patel (Accountants) Ltd — Registered Auditors

Chartered Certified Accountants

Soloman House

Belgrave Court

Preston

Lancashire

PR2 9PL

Statement of Financial Activities for the year ended 31st December 2024

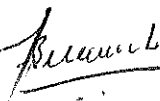
	Notes	Unrestricted funds £	Restricted income funds £	2024 Total £	2023 Total £
<u>Incoming resources</u>					
Incoming resources from generated funds					
Voluntary Income	2	108,634	2,766,638	2,875,272	3,630,572
Total incoming resources		108,634	2,766,638	2,875,272	3,630,572
<u>Resources expended</u>					
Charitable Activities	3	0	2,350,810	2,350,810	3,907,434
Support Costs	4	109,173	0	109,173	95,681
Total resources expended		109,173	2,350,810	2,459,983	4,003,115
Net Incoming Resources before Transfers		(539)	415,828	415,289	(372,543)
Net Movement in Funds		(539)	415,828	415,289	(372,543)
Total Funds Brought Forward		183,749	205,641	389,390	761,933
Total Funds Carried Forward		183,210	621,469	804,679	389,390

Balance Sheet as at 31st December 2024

	Notes	Unrestricted funds £	Restricted income funds £	2024 Total £	2023 Total £
<u>Fixed Assets</u>					
Tangible assets	6	95,717		95,717	114,441
Total Fixed Assets		95,717	0	95,717	114,441
<u>Current Assets</u>					
Debtors	7	62,283	0	62,283	69,061
Cash at bank and in hand		28,710	621,469	650,179	213,348
Total Current Assets		90,993	621,469	712,462	282,409
Creditors: amounts falling due within one year	8	3,500	0	3,500	7,460
Net Current Assets		87,493	621,469	708,962	274,949
Net Assets		183,210	621,469	804,679	389,390
<u>Funds of the Charity</u>					
Restricted funds	9		621,469	621,469	205,641
Unrestricted funds		183,210		183,210	183,749
Total Funds		183,210	621,469	804,679	389,390

Signed by two of the trustees on behalf of all the trustees:

Faruk Ibrahim Bharucha



Ismail Valli



Date:

15/10/2025

Notes forming part of the financial statements for the year ended 31st December 2024

1. Principal Accounting Policies

(a) Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts and in accordance with:

- the 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 SORP 2019 (FRS 102);
- the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland SORP 2019 (FRS 102);
- and with the Charities Act 2011.
- observe the methods and principles in the Charity SORP 2019.

(b) Change in basis of accounting

There has been no change to the accounting policies (valuation rules and methods of accounting) since last year.

(c) Changes to previous accounts

No changes have been made to accounts for previous years.

2. Accounting policies

INCOMING RESOURCES

Recognition of incoming resources These are included in the Statement of Financial Activities (SoFA) when:

- the charity becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

Incoming resources with related expenditure Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SoFA.

Grants and donations Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.

Tax reclaims on donations and gifts Incoming resources from tax reclaims are included in the SoFA at the same time as the gift to which they relate.

Gifts in kind Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised.

Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity.

Gifts in kind for use by the charity are included in the SoFA as incoming resources when receivable.

Donated services and facilities These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

Volunteer help The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

EXPENDITURE AND LIABILITIES

Liability recognition Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Governance costs Include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.

Support costs Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, e.g. allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

ASSETS

Tangible fixed assets for use by charity These are capitalised if they can be used for more than one year. They are valued at cost or, if gifted, at the value to the charity on receipt. Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value

Investment Tangible assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life, as follows:

- Office Equipment 25% Straight line
- Plant and equipment 10% Straight line
- Vehicles 10% Straight line

FOREIGN CURRENCIES

Transactions in foreign currencies are recorded at the rate of exchange at the date of the transaction. Foreign currency balances have been translated at the rates of exchange ruling at the balance sheet date.

2. Voluntary income

	Unrestricted funds £	Restricted income funds £	2024 Total £	2023 Total £
Admin	4,902		4,902	18,237
Aqiqah		3,375	3,375	1,346
General		269,375	269,375	287,159
Gift Aid	62,283		62,283	69,061
Iftari/ Fitra/ Fidya/ Kafara		40,743	40,743	66,958
Interest		59,772	59,772	129,140
Project Delivery Support	41,449		41,449	
Qurbani		35,362	35,362	27,271
Sadka		210,090	210,090	182,606
Zakat		2,147,921	2,147,921	2,848,794
	<u>108,634</u>	<u>2,766,638</u>	<u>2,875,272</u>	<u>3,630,572</u>

3. Charitable activities

	Unrestricted £	Restricted £	2024 Total £	2023 Total £
General		242,093	242,093	471,695
Iftari/ Fitra/ Fidya/ Kafara		12,882	12,882	21,685
Interest		58,148	58,148	102,074
Qurbani		34,713	34,713	29,717
Sadka		193,174	193,174	187,158
Zakat		1,809,800	1,809,800	3,095,105
	<u>0</u>	<u>2,350,810</u>	<u>2,350,810</u>	<u>3,907,434</u>

4. Support Costs

	Unrestricted	Restricted	2024 Total	2023 Total
	£	£	£	£
Accountancy Charges	500		500	500
Admin Charges	1,773		1,773	818
Audit Fee	1,800		1,800	3,480
Bank Charges	3,171		3,171	3,321
Casual Wages	1,855		1,855	2,908
Depreciation	19,453		19,453	19,447
Exchange Rate Differences	28		28	1,679
Insurance	397		397	642
Internet & Domain	1,440		1,440	1,462
Office and Admin Support	40,800		40,800	36,375
Paypal Fees	566		566	551
Printing, Stationery & Advertisement	1,005		1,005	2,926
PR, Marketing for Fundraising	12,325		12,325	10,596
Project Delivery Costs	21,505		21,505	
Repairs & Renewals	195		195	980
Sundry Expenses			0	300
Travelling Expenses	2,360		2,360	9,696
	<u>109,173</u>	<u>0</u>	<u>109,173</u>	<u>95,681</u>

5. Details of certain items of expenditure

5.1 Trustee expenses

Trustees are not remunerated for their services but their out of pocket expenses were paid this year.

5.2 Fees for Audit of the accounts

	2024 Total	2023 Total
	£	£
Auditor's fees for reporting on the accounts	3,000	3,450
Other fees paid to the independent examiner or auditor	500	500
	<u>3,500</u>	<u>3,950</u>

6. **Tangible fixed assets**

	Office equipment £	Vehicles £	Plant & equipment £	Total £
Cost				
At 31 December 2023	3,395	75,478	113,575	192,448
Additions	729			729
At 31 December 2024	<u>4,124</u>	<u>75,478</u>	<u>113,575</u>	<u>193,177</u>
Depreciation				
At 31 December 2023	2,386	30,190	45,431	78,007
Charge for the year	548	7,547	11,358	19,453
At 31 December 2024	<u>2,934</u>	<u>37,737</u>	<u>56,789</u>	<u>97,460</u>
Net book value				
At 31 December 2024	<u>1,190</u>	<u>37,741</u>	<u>56,786</u>	<u>95,717</u>
At 31 December 2023	<u>1,009</u>	<u>45,288</u>	<u>68,144</u>	<u>114,441</u>

7. **Debtors: amounts falling due within one year**

	Unrestricted £	Restricted £	2024 Total £	2023 Total £
Other debtors	62,283		62,283	69,061
	<u>62,283</u>	<u>0</u>	<u>62,283</u>	<u>69,061</u>

8. **Creditors: amounts falling due within one year**

	Unrestricted £	Restricted £	2024 Total £	2023 Total £
Accruals	3,500		3,500	7,460
	<u>3,500</u>	<u>0</u>	<u>3,500</u>	<u>7,460</u>

9. **Restricted funds**

Restricted funds comprises of donations given by the general public for the sole purpose of supporting the poor Muslims and the destitute Muslims of Malawi and Interest Received which cannot be used by the Society other than to help the poor.

10. **Related Party Transactions**

There is no related party transaction.