

2024

pennyappeal

ANNUAL REPORT

FOR THE YEAR ENDED 31 DECEMBER 2024



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ABOUT US

Since 2009, Penny Appeal has been on a mission to turn small change into a big difference. What began as a simple idea in the UK has grown into an award-winning humanitarian movement that has touched lives in over 60 countries. Today, we continue to stand where hope is needed most- from disaster zones to remote villages across continents, and right here at home.

Our purpose is clear: to save lives, restore dignity, and build brighter futures. We respond swiftly in times of crisis, but we also invest in long-term solutions that empower people to lift themselves out of poverty. This dual approach ensures we are not only easing immediate suffering but also breaking cycles of hardship for generations to come.

Grounded in Islamic values, we are inspired by the words of the blessed Qur'an:

'...whoever saves a life, it is as if he has saved the entire humanity' (5:32)

These timeless words of Allah (سُبْحَانَهُ وَتَعَالَى) guide everything we do, reminding us that every life matters, every act of kindness counts, and every donor plays a role in healing the world.

From emergency food and medical aid to clean water, education, orphan care, the building of mosques, and long-term sustainable programmes, Penny Appeal reaches some of the world's most destitute and disadvantaged communities. Every project we deliver is rooted in compassion, accountability, sustainability, and above all, faith in humanity. By making giving accessible - just pennies a day - we have proven that when ordinary people unite with extraordinary intention, the result is nothing short of transformative change.

In 2025 and beyond, Penny Appeal remains committed to expanding our reach, deepening our impact, and continuing to serve as a lifeline for the vulnerable. Together, we can keep building a world where no one is forgotten, and where dignity and hope belong to all.





COLLABORATION POWERS PROGRESS

A YEAR OF CONSOLIDATION AND NEW BEGINNINGS FOR PENNY APPEAL.

Dear Supporters and Stakeholders, with immense gratitude, I'm delighted to present Penny Appeal's annual report for the financial year 2024.

The reporting period was a time of significant change for the charity during which we embarked upon a series of governance reforms to strengthen the foundations of our work and to provide a laser focus on furthering our charitable objectives at home and abroad.

To this end, we conducted a wholesale review of our organisational policies and procedures insuring best practice is at the heart of everything we do, we updated our data governance framework insuring that all data is always used in line with best practice and to the satisfaction of those whose data we hold, we launched our new salesforce customer relations management system to provide the best service to our beneficiaries and donors alike and we consolidated our staff and contractor resources to ensure maximum impact for our beneficiaries, and the highest level of value for money for the donors whose generosity powers our work.

ANSWERING THE CALL

Having lead Penny Appeal programs over the past few years, I was humbled and honoured to accept the invitation of our Board of Trustees to take up Office as the Interim CEO of the organisation during August of the reporting period.

In an environment of scarce resources and huge need, it was certainly the case that the reporting period sadly continued to be a time of huge difficulty for many communities around the world.

As a result of the devastating calamities in Gaza, working as part of our global Penny Appeal family and with the support of phenomenal partners on the ground, we continued to respond to the humanitarian needs of the people of Gaza through life critical emergency interventions such as food, clean water, medical clinics and temporary shelters.

Alongside our critical work in Gaza itself, we also re-doubled our efforts to support Palestinian refugees in neighbouring countries such as Jordan and Lebanon leading to 2 humanitarian deployments to those countries providing emergency essentials of clean water and food.

With the continued prevalence of climate change and challenging natural disasters, we saw a repeat of severe flooding during the monsoon season in countries such as Pakistan, India and Bangladesh.

Akin to previous years, our teams and partners were among the first on the ground to respond to the emergency needs of flood victims and to support local authorities in critical life-saving activities in the immediate aftermath of these disasters.

I know from firsthand experience just how critical emergency support in the immediate period after a disaster strikes is, and none of this work would have been possible were it not for the huge generosity of our donors and supporters to whom I am eternally grateful for their limitless generosity And consistent support.





FINANCIAL UPDATES AND REACHING NEW HEIGHTS

During the reporting period, Penny Appeal experienced a decline in the total income and received £13,136,985 in 2024. Our charitable expenditure remained consistent with last year, spending £10,260,387 [77%] of income on such activities.

On account of the significant governance reforms the charity has made and the adoption of our feedback first approach which has seen feedback to donors expedited through our state of the art systems, the charity concluded the reporting period stronger, more resilient, highly efficient in order to best address the humanitarian challenges of communities we serve in the UK and around the world whilst also providing the best service of feedback and impact communications to our donors.

Once again, I would like to express my heartfelt gratitude to all of our donors, staff, volunteers, trustees and supporters for their invaluable contribution in helping Penny Appeal ensure the smallest change can always make the biggest difference when we work together to empower Communities worldwide.

With heartfelt gratitude,

Muhammad Ishaq Israr

Ishaq Israr



A MESSAGE FROM THE CHAIR

STRENGTHENING FOUNDATIONS, AMPLIFYING IMPACT

Dear Friends and Supporters,

It is with great pride and gratitude that I welcome you to Penny Appeal's 2024 Annual Report. As the current Chair of the Board of Trustees, it is both an honour and a privilege to share the progress, milestones, and transformative impact of our organisation over the past year. This report reflects the collective effort of our team, our donors, and our volunteers, all united by a shared commitment to uplift the lives of the most vulnerable communities around the world.

Building a Stronger, More Accountable Penny Appeal

2024 has been a year of reflection, renewal, and strengthening our foundations. Following the conclusion of the Charity Commission's and Information Commissioner's Office investigations, we have emerged with invaluable insights that are shaping the way we operate. These developments have reinforced our dedication to transparency, accountability, and excellence in every aspect of our work.

As a Board, we have taken decisive steps to ensure robust governance and sustainable growth:

- We have introduced enhanced procurement, tendering, and contracting processes, overseen by a dedicated Audit, Finance, and Risk Committee following an external rigorous review of third-party contracts during the reporting period.
- Strategic management of assets and resources has strengthened our financial resilience, enabling us to expand our charitable initiatives effectively.
- A comprehensive conflict of interest policy, developed with expert guidance, ensures integrity remains at the core of all decisions and operations.
- These measures, alongside the expertise and commitment of our Senior Leadership Team, have positioned Penny Appeal to deliver meaningful, lasting impact while upholding the highest standards of governance.





A MESSAGE FROM THE CHAIR

Learning from the Past, Leading with Purpose

The challenges we have faced over the years have been instructive, motivating us to build an even stronger, more accountable organisation. Our focus now is on translating lessons into action-enhancing programmes, improving processes, and expanding our reach to serve those in greatest need. This report highlights our diverse initiatives, from providing emergency relief to promoting education and sustainable development, all grounded in compassion and a commitment to human dignity.

A Future Driven by Collaboration and Compassion

As we look ahead, the unwavering support of our donors, volunteers, and partners remains central to our mission. Your generosity enables us to respond swiftly to crises, implement long-term solutions, and empower communities across the globe. Together, we can continue to expand our reach, elevate our standards, and transform lives in ways that endure for generations.

I invite you to explore this report, celebrate our shared achievements, from the provision of life critical emergency aid for the people of Gaza to the establishment of our state of the art community hub facility in the UK, please join us in envisioning a future where hope, compassion, and humanity prevail. Penny Appeal's journey is a testament to what we can accomplish together—and with your continued support, the best is yet to come.

With sincere appreciation,

Mohammed Junaid Akhtar

Mohammed Junaid Akhtar
Chair of the Board of Trustees



STRATEGIC REPORT

Since its launch in 2009, Penny Appeal has held fast to a simple but powerful vision: turning small change into a BIG difference.

Over the past 15 years, that vision has taken root and flourished, with our programmes now reaching over 30 countries worldwide.

While our mission and values remain constant, we know that to remain relevant and impactful, we must evolve with the times. 2024 has been a defining year in this regard—a year of building stronger systems, enhancing governance, and delivering even greater impact for those who need us most.

Back in 2020, we began a consultation process to refresh our five-year strategy. That process, rooted in the aspiration of creating a caring world that empowers communities and provides sustainable routes out of poverty, has now matured into concrete action. Over the reporting period, we embedded these priorities across all areas of our work.

Everything we do is grounded in equal opportunity and inspired by the universal values of the Islamic faith. We take an integrated, holistic approach to tackling poverty and inequality, ensuring that the communities we serve help shape the very programmes designed to support them.



OUR VISION

Transform small change into a BIG difference for those who need us most.

OUR MISSION

Inspired by the universal values of the Islamic faith, our mission is to serve all those in need at home and abroad.

HIGH-LEVEL STRATEGIC OBJECTIVES

- Deliver high quality programmes
- Raise and disburse funds ethically and effectively
- Invest in our people and infrastructure
- Build and strengthen our global organisation

FIVE-YEAR STRATEGIC OBJECTIVES

- Become the best-in-class Muslim charity
- Raise £100 million for good causes
- Be among the Times top 100 employers
- Be the most recognisable Muslim brand globally

Visiting both our fundraising hubs and our field offices this year has been humbling. Witnessing the entire journey—from a donation made here in the UK to that same support reaching families affected by floods in Pakistan or earthquakes in Afghanistan—has reaffirmed my admiration for our dedicated teams who carry this mission forward every day.

At the heart of our strategy is programme quality. In 2024, our work ranged from rapid emergency response in Palestine, Pakistan, and Afghanistan to long-term initiatives that build resilience and dignity. Whether it was providing lifesaving aid in the immediate aftermath of disaster or constructing permanent homes and schools as part of recovery efforts, each initiative was designed with sustainability and community ownership at its core.

In pursuance of high-level objectives 1 and 2, our Thirst Relief programme continued to make a profound impact, addressing not only urgent water needs but also the wider ripple effects on health, education, and food security. Clean, reliable water sources are empowering entire communities and unlocking opportunities for future generations.

STRATEGIC REPORT

Similarly, our Education First initiative has remained a cornerstone of our mission. In 2024, we expanded efforts to build and rehabilitate schools, provide learning resources, and support vulnerable children. By investing in education, we are breaking cycles of poverty and laying the foundations for long-term transformation.

In pursuance of High-Level Objective 3, our investment in people and infrastructure is equally important. The rollout of new systems, including our Salesforce CRM, alongside enhanced training and performance development, ensures that our staff are equipped to deliver at the highest standard. From our fortnightly Chow and Chat sessions to our bespoke performance reviews, we are nurturing a workplace culture that values inclusion, growth, and collaboration. These steps bring us closer to our goal of being recognised among the UK's best employers.

At the same time, we have continued to build a stronger global identity. High-Level Objective 4 reflects our strategic objective: to be the most recognisable Muslim brand - not merely through visibility, but by amplifying the voices of those we serve, uniting donors and communities, and raising the bar for excellence in the Muslim charity sector. Becoming the best-in-class Muslim charity is not just an ambition; it is our ongoing pledge. Through continuous improvement, innovation, and unwavering transparency, we aim to set the benchmark for impactful and compassionate humanitarian action.

As we close 2024, we reflect on a year where aspirations were turned into action, challenges into opportunities, and donations into life-changing difference. Guided by our vision, we will continue to harness the power of small change to transform lives for generations to come.

2024: A YEAR OF NEW LEADERSHIP AND COMMUNITY COMMITMENT

In 2024, we proudly welcomed our new CEO, Mr. Muhammad Ishaq Israr, whose visionary leadership and steadfast commitment have set Penny Appeal on a transformative path. Towards the close of the reporting period, we were equally delighted to strengthen our governance with the addition of new trustees to our Board, further strengthening our collective commitment to serving those in need and building a brighter future together.

With a heartfelt commitment that no one in Wakefield would face hunger, Muhammad Ishaq alongside our former chair, award-winning safeguarding specialist and child rights champion Mohammed Jahangir, spearheaded the creation of a modern, state-of-the-art community hub.

This milestone initiative marks a new chapter in our mission to support young people, vulnerable individuals, and refugee families arriving from challenging circumstances. These individuals, often displaced with little support and a profound need for stability and belonging, now find hope and assistance through the compassionate work of our teams. The journey that began in 2024 stands as a testament to our enduring spirit and unwavering dedication to positively impacting lives.



THIRST RELIEF

ENSURING ACCESS TO LIFE-SAVING WATER

Access to clean water is a fundamental human right, yet nearly 2 billion people worldwide continue to live without safe drinking water. In 2024, Penny Appeal continued to make a tangible impact through the Thirst Relief programme, building on its work since inception by installing over 41,000 water systems and wells across countries including Pakistan, India, Bangladesh, Nepal, Sri Lanka, Somalia, Kashmir, and Uganda.

These installations serve as vital lifelines, providing entire communities with reliable access to clean water. Thirst Relief extends beyond mere water provision—it breaks the cycle of poverty.

Communities with nearby water sources no longer need to walk long distances, allowing children to attend school, parents to care for their families, and adults to pursue economic activities. This not only improves day-to-day living conditions but also strengthens the long-term resilience of communities.

In 2024, the reach of Thirst Relief has been further enhanced through the implementation of comprehensive WASH solutions. Our Solar Panel Water and Power Centres continue to provide electricity to local schools and mosques in addition to clean water.

Rainwater Harvesting Systems ensure safe water availability during dry periods, while our gender-sensitive toilets and hygiene education programs tackle sanitation challenges from all angles. By integrating these innovative solutions, Penny Appeal continues to provide sustainable access to safe water, improved hygiene, and healthier, more empowered communities worldwide.



CASE STUDY:

TRANSFORMING LIVES THROUGH CLEAN WATER.

Md. Salim Haolader and his family live in Badurtola village, Patharghata upazila, Barguna district. Life for them was a daily struggle, with poverty making even basic necessities a challenge. Among their most urgent needs was access to safe, clean drinking water—a need that profoundly affected their health, livelihood, and quality of life.

Before Penny Appeal's intervention, the Haolader family relied on a nearby pond for water. This unhygienic source put the family at constant risk of waterborne diseases, with children frequently falling ill and adults unable to work consistently. The lack of safe water not only jeopardized their health but also trapped them in a cycle of poverty.

Recognising this critical need, Penny Appeal installed a shallow tubewell for the Haolader family. This simple yet life-changing solution provided a reliable, clean, and safe water source, empowering the family to break free from the hardships imposed by unsafe water.

Impact

- **Health:** Access to clean water has drastically reduced incidences of waterborne diseases. The family now spends less on medical treatment, and their overall health has significantly improved.
- **Economic Benefits:** With better health, family members can work consistently, boosting household income and stability.
- **Quality of Life:** Daily life has transformed. No longer burdened by the dangers of contaminated pond water, the family can focus on growth, education, and wellbeing.

Md. Salim Haolader shared his gratitude:

"The new tubewell has changed our lives thanks to Penny Appeal. We no longer fear sickness from the water we drink. Our children are healthier, and we can now focus on our work and future."

The installation of the shallow tubewell in Badurtola village is a testament to Penny Appeal's commitment to lifting vulnerable communities out of poverty. This intervention goes beyond providing water—it nurtures health, restores hope, and opens doors to a brighter future for the Haolader family.





CRITICAL CONVERSATIONS

STRENGTHENING CONNECTIONS

Face-to-face dialogue between our trustee boards proved invaluable, fostering deeper understanding and actionable insights. Key takeaways included:

- Enhancing communication networks to improve coordination and responsiveness.
- Increasing local awareness of our brand and exploring new fundraising initiatives.
- Prioritising sustainable development projects, with special attention to flood-prone regions.

OBJECTIVES & ACTIVITIES



OBJECTIVES & ACTIVITIES:

OUR VISION

Transforming small contributions into a big difference for those who need it most.

At Penny Appeal, we are committed to using every donation efficiently and effectively. Our programmes-ranging from emergency relief to long-term community development-are designed to deliver measurable, sustainable impact. Each initiative addresses both immediate needs and the root causes of poverty, creating lasting improvements in health, education, and livelihoods. For more detail on our initiatives, see the Our Campaigns section.

infrastructure, offer shelter, and assist those struggling in these crises.

OUR MISSION

Inspired by the universal values of the Islamic faith, our mission is to serve all those in need, both locally and internationally. We provide timely support in crises, ongoing relief for vulnerable communities, and programmes that empower individuals to become self-sufficient and thrive.

OUR VALUES

Our work is guided by principles that provide focus and purpose across all we do:

- **Collaboration Powers Progress** – fostering collaboration and shared responsibility.
- **The Right Thing, The Right Way, With the Right Intentions** – committing to ethical action.
- **Live The Legacy** – building on past achievements while creating sustainable impact.
- **Champion The Underdog** – giving voice and support to the most vulnerable.
- **Do It the Orange Way** – embodying the ethos of Penny Appeal in every action.

These values ensure our work remains aligned with our mission, helping us respond effectively to evolving global challenges.



OBJECTIVES & ACTIVITIES:

OUR OBJECTIVES

Penny Appeal's objectives form the foundation of every programme:

- Prevent and relieve poverty worldwide through education, human rights, social inclusion, and religious harmony.
- Provide humanitarian assistance to victims of natural or man-made disasters.
- Develop the skills, capacity, and resilience of disadvantaged communities, empowering them to identify and meet their own needs.

INVESTING IN OUR PEOPLE AND INFRASTRUCTURE

Aligned with High-Level Strategic Objective 3, 2024 has been a year of deliberate investment in both our people and organisational infrastructure.



PEOPLE DEVELOPMENT:

- Staff receive tailored support, mentoring, and training opportunities to grow their skills and capabilities.
- Performance and Development Reviews, professional development programmes, and structured learning initiatives ensure our team is fully equipped to deliver high-quality programmes globally.

INFRASTRUCTURE ENHANCEMENT:

- Upgraded digital systems, improved operational processes, and strengthened monitoring frameworks increase efficiency, accountability, and programme impact.
- Enhanced reporting tools and data-driven monitoring ensure resources reach those who need them most.

By investing in our people and infrastructure, Penny Appeal not only strengthens the organisation's resilience and capacity but also ensures that all programmes-whether emergency relief or long-term development-deliver meaningful, sustainable impact.

MAKING A LASTING DIFFERENCE

Our commitment to staff, systems, and sustainable programming enables us to uphold our vision of transforming small contributions into big differences. Each initiative in 2024 reflects this integrated approach, ensuring that every intervention creates measurable improvements in the lives of the most vulnerable communities around the world.



APPEALS AND CASE STUDIES

SUPPORTING THE ELDERLY: ADOPT A GRAN

Responding to the Urgent Need for Elderly Care

Across the world, the number of elderly people living in poverty and isolation continues to rise. Too often, seniors are left without the care, companionship, or resources they need to live with dignity.

Our Adopt A Gran sponsorship programme was created to respond to this growing challenge. Through monthly support, we are able to provide vulnerable elderly people with essentials such as nutritious meals, access to medical care, and the comfort of knowing they are not alone.

This initiative is about more than meeting material needs- it is about restoring dignity, honouring the wisdom of our elders, and reminding them that they remain valued members of their communities. Thanks to the generosity of our donors, Penny Appeal is working tirelessly to ensure that no elderly person we reach is left behind or forgotten.

ADOPT A GRAN:

RESTORING DIGNITY IN THE GOLDEN YEARS

Elderly care is a growing global challenge, and through our Adopt A Gran programme, Penny Appeal is ensuring that no elder is left behind. These stories from Sohawa shows how small acts of generosity can transform lives of abandonment into lives of dignity, care, and community.

Mr. Muhammad Afzal - Sohawa, Punjab

Born in 1953 in Tehsil Gujar Khan, District Rawalpindi, Mr. Muhammad Afzal grew up in a modest household where resilience and hard work were part of daily life. As a young man, he left his village for Karachi, where he worked tirelessly as a security guard for decades. His long shifts and modest wages were never easy, but he carried out his duties with quiet dignity, driven by the single goal of providing a better future for his only son.



ADOPT A GRAN:

For years, Mr. Afzal imagined that his sacrifices would allow him to retire in peace, surrounded by the care of the family he had worked so hard to raise. Yet reality proved harsher. His son, now settled with a family of his own, withdrew support and left Mr. Afzal to face the vulnerabilities of old age without income, assistance, or companionship. As his health declined and his strength waned, every day became a test of survival. Poverty and loneliness shadowed his later years, robbing him of the security he had once dreamed of.

It was during this difficult period that a kind neighbour told him about Penny Appeal's Adopt A Gran programme. Hearing of the Caring Home in Sohawa gave him hope that life could still change for the better. With the help of local staff, Mr. Afzal shared his story and soon after was welcomed into the AAG Caring Home- a turning point that brought safety, dignity, and care back into his life.

Today, Mr. Afzal lives in an environment where his needs are not only met but respected. He receives nutritious meals, medical attention, clean clothing, and above all, the emotional support that comes from being part of a community. In place of loneliness, he now has daily companionship, conversation, and the peace of knowing he is not forgotten. The constant fear of uncertainty has been replaced by routine, comfort, and belonging.

In his own words, he reflects on this change:

"I am so happy and grateful to be here. I sincerely thank the Penny Appeal family for their support, medical care, and the love they've shown to us elders. Your generosity has given me a second chance to live with dignity. I pray that all of you are blessed with happiness and never face sorrow in your lives."

Through the Adopt A Gran initiative, Mr. Muhammad Afzal's later years have been transformed. Once marked by hardship and abandonment, his story now embodies care, respect, and compassion. His journey is a reminder that even in the final chapters of life, kindness can restore dignity and bring peace.



EDUCATION FIRST:

BUILDING BRIGHTER FUTURES THROUGH LEARNING

Education remains one of the most powerful tools for breaking cycles of poverty and creating long-term change. Yet today, more than 60 million primary-aged children around the world are still denied this basic right, leaving entire generations vulnerable to inequality and hardship.

At Penny Appeal, our Education First programme continues to tackle these challenges head-on. We provide scholarships, financial assistance, and holistic support to families who otherwise struggle to send their children to school. By easing these financial pressures, we open doors to opportunity and hope.

We also recognise that child labour remains a major barrier to education. To address this, we have developed livelihood initiatives that equip parents with vocational training and income-generating skills. These projects reduce dependency on children's labour, enabling young people to stay in classrooms where they belong.

Another key challenge is the lack of quality learning environments. Through Education First, we are building and rehabilitating schools in disadvantaged communities worldwide- creating safe, inclusive, and inspiring spaces where children can thrive. Beyond bricks and mortar, our goal is to ensure that every child has the resources and encouragement they need to unlock their full potential.





CASE STUDY :

RESTORING HOPE FOR GIRLS' EDUCATION IN VILLAGE JARALA

In the heart of Tehsil Kabirwala, District Khanewal, lies Village Jarala- a marginalised community of nearly 5,000 people. Most families here rely on daily labour and small- scale agriculture to survive, with meagre incomes that barely cover food and shelter. Poverty has long been a barrier to education, and girls in particular have paid the highest price. With parents hesitant to send their daughters to unsafe and poorly resourced schools, the rate of out- of- school children were alarmingly high.

At the Government Girls High School Jarala, the reality was stark. Of the four classrooms, three stood roofless and dangerously unstable, leaving only one functional classroom for 387 students. Overcrowding forced many classes to be held outdoors, exposing children to the scorching summers and biting winters. Without adequate toilets or basic facilities, families saw little value in sending their daughters to school- resulting in high dropout rates and shattered hopes for education.

This situation stood in sharp contrast to Pakistan's constitutional promise of free and compulsory education for all children aged five to sixteen. It also undermined the country's commitment to the Sustainable Development Goals (SDGs) and the UN's Education for All (EFA) targets. For the families of Jarala, the gap between aspiration and reality seemed impossible to bridge.

A Turning Point

The tide began to change when the school council reached out to Sanjh Preet Organisation for help. With the technical and financial support of Penny Appeal Pakistan, a plan was developed to address the most urgent needs. Together with community members and the District Education Authority (DEA), it was decided that two new classrooms with verandas and two toilets would be constructed- offering not just infrastructure, but dignity and hope.

Parents, teachers, and school council members were engaged at every stage, from site selection to supervision of construction. Even the community played its part, raising Rs. 115,000 in donations and resources to contribute to earth- filling and site preparation. This collaboration reflected a shared determination to ensure that girls in Jarala would finally have a safe and supportive place to learn.

EDUCATION FIRST:

Transforming the Learning Environment

With the new facilities in place, the impact was immediate. Girls who once sat under open skies now study in safe, weatherproof classrooms. Proper toilets have improved hygiene and removed one of the major obstacles that prevented parents from sending their daughters to school. The new environment has not only reduced dropout rates but has also encouraged out- of- school girls to enrol, creating a ripple effect across the village.

“Not only will the new construction attract out- of- school children, but it will also improve retention. The toilets will help us and our students practice hygienic measures,” said the Chairperson of the School Council.

The District Education Officer echoed this sentiment:

“The improved infrastructure will motivate parents to enrol their daughters, reducing the number of out- of- school girls and promoting gender equality in the area.”

A Sunshine of Hope

Today, the Government Girls High School Jarala stands as a symbol of resilience and progress. What was once a crumbling structure of neglect has become a beacon of opportunity for hundreds of girls. Beyond bricks and mortar, the project has fostered trust, strengthened community ownership, and inspired confidence in the value of education.

Parents now see a future where their daughters can learn in dignity, complete their studies, and contribute to the socio- economic uplift of their community. The heartfelt gratitude expressed by the school council and families is a testament to the transformative power of Penny Appeal's Education First initiative.

For the girls of Jarala, the journey of education is no longer just a dream- it is a reality that holds the promise of brighter futures for generations to come.



EMERGENCY RESPONSE



EMERGENCY RESPONSE:

ACTING SWIFTLY WHEN EVERY SECOND MATTERS

Prepared and Responsive

With the new facilities in place, the impact was immediate. Girls who once At Penny Appeal, we remain steadfast in our commitment to long-term development projects that transform lives. Yet when crisis strikes, every second counts- and our teams are ready to respond with speed, compassion, and determination.

As a global humanitarian charity, we tailor our interventions to the needs of each community facing disaster. Our approach is built on a twofold strategy: delivering life- saving aid immediately and supporting communities with recovery plans that restore dignity and hope.

In 2024, Penny Appeal mobilised rapid responses to major emergencies across the world, including catastrophic flooding in Pakistan, the destructive earthquake in Afghanistan, and the worsening humanitarian crisis in Palestine. These appeals have been vital in raising funds for food, shelter, medical assistance, and longer- term rebuilding efforts.



EMERGENCY RESPONSE:

AFGHANISTAN EARTHQUAKE - ONGOING RECOVERY NEEDS

In 2024, we continued supporting communities in western Afghanistan still recovering from the devastating earthquakes that struck Herat Province in October 2023. Measuring up to magnitude 6.3, these quakes flattened villages, destroyed thousands of homes, and claimed an estimated 1,500 lives. Survivors—many of them women and children—remained in need of safe shelter, healthcare, and long-term recovery assistance.

Our programmes in 2024 focused on helping families rebuild their lives with dignity, strengthening resilience in communities most affected by the disaster.

PAKISTAN FLOODS - RESILIENCE AMID RUIN

Heavy monsoon rains and flash floods in 2024 caused large-scale destruction across Pakistan, particularly between July and September. Over 350 lives were lost, more than 140,000 people were displaced, and thousands of homes, roads, bridges, and farmland were damaged. For many rural communities, the floods brought renewed hardship and loss.

Penny Appeal Pakistan acted swiftly, distributing cooked meals, clean water, hygiene kits, and temporary shelter to displaced families. With recovery in mind, we also rehabilitated water sources and supported livelihood programmes, helping farmers and labourers rebuild their incomes, while working toward safer, more resilient communities.

Together, these emergencies in Afghanistan and Pakistan highlight the region's increasing vulnerability to natural disasters and climate-related shocks, underscoring the urgent need for sustained humanitarian aid and long-term resilience building.



PALESTINE EMERGENCY - STANDING WITH GAZA

The humanitarian crisis in Palestine had heartbreakingly deepened further in 2024, with escalating violence and bombardments leaving thousands dead and many more displaced. Families continue to endure food shortages, lack of clean water, destroyed homes, and hospitals pushed beyond their limits. Children have been particularly affected, with their education disrupted and their futures clouded by trauma.

Through our formal partnership with the Egyptian Red Crescent, Penny Appeal has been able to deliver life-saving aid into Gaza, including food, water, medical supplies, and emergency shelter. Alongside immediate relief, we are working on longer-term support—such as rebuilding schools, offering psychosocial care, and providing essential educational materials, helping children and families begin the long road to healing.



OUR DUAL COMMITMENT

Whether responding to natural disasters or humanitarian crises, our mission remains clear: to save lives in the immediate aftermath and to invest in recovery that brings stability and dignity. By working closely with local partners, Penny Appeal ensures that aid is delivered swiftly, effectively, and with compassion- offering not just relief, but also hope for a safer tomorrow.

Our efforts have focused on delivering emergency aid to civilians caught in the crossfire, including food, water, shelter, and medical supplies. We have worked tirelessly to ensure that vulnerable individuals, such as women, children, and the elderly, receive the support they desperately need to survive and cope with the trauma of displacement and violence.

Additionally, we have collaborated with local partners and organizations to facilitate access to essential services and resources in affected areas. Through our humanitarian activities, we remain committed to alleviating the suffering of Palestinian communities and promoting peace and stability in the region.

NOURISHING LIVES:

TURNING HUNGER INTO HOPE

A Meal Can Change Everything

Food is more than sustenance- it is life, health, and opportunity. Yet, today, over 2 billion people worldwide go to bed hungry, facing uncertainty and hardship each day. Since its inception in 2013, Penny Appeal's Feed Our World programme has been at the forefront of tackling this crisis, delivering vital food aid to vulnerable communities across Africa, Asia, and the Middle East- regions repeatedly affected by famine, conflict, and natural disasters.

Beyond Immediate Relief

While providing life- saving meals is our immediate priority, we know that lasting change comes from empowerment. That's why Feed Our World also invests in sustainable farming, agricultural training, and community- led solutions, enabling families to grow, harvest, and manage their own food supplies. Every donation contributes directly to nutritious meals, farming tools, seeds, and guidance for sustainable livelihoods- turning short- term relief into long- term resilience.



Impact That Resonates

Through the dedication of our partners on the ground, thousands of families have regained stability, children can focus on education instead of hunger, and communities are learning to thrive against adversity. Each meal delivered, each farm supported, is a step toward a world where no one has to wonder where their next bite will come from.

“With the support of Penny Appeal, we don't just survive- we can now dream of a future full of hope, growth, and opportunity.”

- Community Beneficiary

Our Commitment

At Penny Appeal, hunger is not just a statistic- it's a call to action. We remain resolute in our mission to feed the hungry, empower the vulnerable, and cultivate a future where food security is a reality for all. Every meal, every training session, every seed planted is an investment in hope, health, and human dignity.

CASE STUDY:

BRINGING NOURISHMENT AND JOY THROUGH QURBANI IN BLANTYRE

In 2024, Penny Appeal's Qurbani initiative reached some of the most densely populated and economically vulnerable areas of Blantyre, Malawi, including Kachere and Machinjiri. These communities, home to thousands of families living in high-density settlements, face daily challenges of poverty, malnutrition, and limited access to nutritious food. For many households, a balanced diet is a luxury, and protein-rich foods like meat are seldom included in daily meals.

Transforming Diets, Transforming Lives

As part of the program, each family received 5 kilograms of Qurbani meat, providing a much-needed source of protein to complement their otherwise limited diets. For households that typically rely on staple foods with little variety, the arrival of meat on the table was more than just nourishment- it was a moment of joy, relief, and hope.

In Kachere, the meat distribution allowed families to prepare meals that strengthened their bodies and provided essential nutrients, especially important for children, the elderly, and those with compromised health. For many, this was the first time in months, or even years, that they had enjoyed meat in their diet, creating a profound impact on their nutrition and overall well-being.

In Machinjiri, beneficiaries expressed gratitude not just for the food itself, but for the dignity and care the program symbolised. Protein-rich meals are vital for growth, tissue repair, and overall health, yet are often unaffordable in these communities. By receiving meat as part of the Qurbani program, families experienced a tangible improvement in the quality of their diet and an enhancement in their physical health.

Though this intervention was a one-time initiative, the impact was deeply felt. Many beneficiaries suggested that ongoing programs would be transformative, particularly for the most vulnerable members of society- the elderly, children, and the physically impaired- who often depend entirely on the limited meals provided by their families. The Qurbani meat gave these individuals the rare opportunity to enjoy a nutritious and balanced diet, lifting spirits and promoting health.



"The Qurbani program this year has brought a significant change in people's lives. With the current financial instability, families have gone months without meat on their table. The 5kg of meat that Penny Appeal provided allowed us to enjoy a balanced diet for several days, which is essential for our health. The elderly, the physically impaired, and children are the most vulnerable, and this initiative gave them something truly special. At least now, we can smile."

- Chief Somanje Makata, Ndirande Central

Impact Beyond Food

The Qurbani program in Blantyre was not only about feeding families; it was about hope, dignity, and community solidarity. Families came together to share meals, children enjoyed the nutrition they desperately needed, and the elderly felt valued and cared for. The initiative also highlighted the importance of continued support in addressing malnutrition and dietary insufficiency in high-density urban settlements.

Through initiatives like this, Penny Appeal continues to ensure that no community is forgotten, that nourishment is available even in the hardest of circumstances, and that acts of compassion ripple outward- improving health, fostering happiness, and restoring hope for the future.



BUILDING MOSQUES :

STRENGTHENING FAITH, COMMUNITY, AND CONNECTION

Mosques as Anchors of Community Life

Mosques hold a central place in Muslim communities, far beyond their role as spaces for prayer. They act as vital hubs- facilitating social cohesion, education, and support services for the wider community. Yet, in many rural areas, financial hardship prevents the construction of dedicated mosque buildings, leaving communities without proper facilities for worship, learning, or gathering.

In such regions, prayers often take place in temporary or open- air spaces, limiting the ability of communities to come together fully. The absence of a mosque also restricts opportunities for community programs, administrative coordination, and educational initiatives, which are essential for holistic development.

Creating Spaces That Serve Generations

Penny Appeal is committed to addressing this challenge by constructing mosques in underprivileged and rural areas- particularly where families rely on farming, livestock, or small- scale trade for survival. Each new mosque represents more than bricks and mortar; it provides a sacred, safe, and welcoming space where communities can strengthen their faith, educate their children, and support one another in times of need.

Through the generosity of our donors, these projects not only restore the dignity of prayer but also foster community connection, resilience, and belonging. Mosques built by Penny Appeal become centres of hope, knowledge, and spiritual growth- ensuring that rural communities have the facilities they deserve to thrive both socially and spiritually.

Impact on Lives

Every mosque we build transforms the rhythm of community life. Families now have a space to pray together, children can attend religious and educational programs, and neighbours come together to celebrate, support, and uplift one another. These projects cultivate a sense of unity, pride, and empowerment that lasts for generations, demonstrating the enduring power of community- focused initiatives.

Through mosque construction, Penny Appeal continues to bridge gaps- both physical and social- ensuring that rural communities are not left behind and that faith remains a source of strength, guidance, and hope for all.



BUILDING MOSQUES

COMMUNITY EMPOWERMENT THROUGH MOSQUE CONSTRUCTION

The construction of the mosque has gone far beyond serving spiritual needs; it has also become a catalyst for skills development and community growth. With guidance and support from Penny Appeal and our local partners, villagers have acquired practical knowledge in construction techniques, project management, and teamwork-empowering them to take part in shaping their own community's future.

One of the beneficiaries, Mr. Adnan Ahmed expresses deep appreciation for the transformation he has witnessed. He is profoundly grateful for the generosity of Penny Appeal's donors and the tangible changes brought about in his village.

For Mr. Adnan Ahmed and his fellow residents, this mosque is far more than a building; it embodies their collective dreams, resilience, and hope. The project has become a symbol of community pride and a foundation for future progress. With the continued support of Penny Appeal, they look forward to a future strengthened by faith, unity, and opportunity.



BRIDGING THE GAP IN GLOBAL EYE CARE:

PENNY APPEAL'S VISION

Illuminating Opportunities for All

An estimated one billion people globally live with preventable or treatable vision impairments. As the population grows, millions face vision challenges that affect education, employment, and daily life. Yet, the majority of these issues can be corrected through simple medical interventions, offering a chance to reclaim independence and opportunity.



Vision loss impacts more than eyesight- it disrupts livelihoods, limits education, and traps individuals in cycles of poverty. Parents struggle to care for children, adults lose income opportunities, and young people face barriers to learning. Penny Appeal's Open Your Eyes initiative tackles these challenges head- on, delivering eye examinations, medication, eyeglasses, and surgical procedures to isolated communities worldwide.

RESTORING SIGHT, RESTORING HOPE

At Penny Appeal, we are committed to ensuring that quality eye care is accessible to all, regardless of cost or geography. Restoring sight restores dignity, independence, and hope. With the ongoing generosity of our donors, the Open Your Eyes program continues to break the cycle of poverty caused by vision impairment, enabling thousands to live life fully and confidently.

ORPHANKIND:

PROTECTING VULNERABLE YOUNG LIVES

Changing Futures, One Child at a Time

Yet, for many, this is a harsh reality. Penny Appeal's OrphanKind programme steps in to provide a safe, nurturing environment where vulnerable children can thrive.

Through this flagship initiative, we empower children with tools to overcome adversity. From financial support and free education to healthcare, counselling, hygiene training, academic assistance, and spiritual guidance, OrphanKind ensures that every child receives the care and opportunities they deserve.

Education is not a privilege- it is a right. By offering quality schooling and holistic support, OrphanKind gives children the chance to build resilient, hopeful, and self-sufficient futures, breaking the cycle of poverty and loss that might otherwise define their lives.



CASE STUDY :

RIMSHA'S JOURNEY – TURNING ADVERSITY INTO SUCCESS

Rimsha Shafiq's life is a powerful testament to resilience, hope, and the transformative impact of support. Born in Azad Jammu and Kashmir, her childhood was shattered when her father—the family's sole breadwinner—was kidnapped and killed when she was just twelve. Left with three younger sisters, Rimsha's mother faced immense challenges to provide for the family.

A Lifeline Through Penny Appeal

In the midst of this hardship, Penny Appeal extended a helping hand. The organisation provided financial support and offered Rimsha's mother employment as a foster mother at one of their Mera Apna Ghar (MAG) centres. This role brought stability and security to the family, while Rimsha herself was enrolled in the MAG programme, gaining access to education, mentorship, and a nurturing environment alongside other children.

During Rimsha's college years, tragedy struck again when her mother was diagnosed with late-stage cancer. Penny Appeal stood by the family, ensuring her mother's medical expenses were covered through employment-linked health insurance. Despite these efforts, Rimsha's mother passed away in 2021. In response, Penny Appeal provided Rimsha with life insurance benefits, giving her vital financial support during a profoundly difficult period.

Motivated to honour her mother's memory and support her siblings, Rimsha remained committed to her education. She completed college in Mirpur and went on to study nursing at the PRIME Institute of Health Science. With Penny Appeal's guidance and her own determination, she graduated and secured a house job at a military hospital.



CASE STUDY :

Changing Futures, One Child at a Time

Today, Rimsha works as a nurse in a private hospital in Rawalpindi, balancing morning and evening shifts to care for her younger sisters and ensure they continue to receive a proper education. Thanks to Penny Appeal's enduring support, she has built a stable home and a promising future for her family.

Rimsha's story demonstrates the profound impact of resilience combined with compassionate support. Through the intervention and sustained assistance of Penny Appeal, she overcame immense adversity, achieved her dreams, and now inspires others to persevere in the face of challenges. Her journey is a powerful reminder of the difference that targeted, compassionate programmes can make in transforming lives.

Local Impact, National Reach: Strengthening Communities in the UK

While Penny Appeal is known for its international humanitarian efforts, our work at home in the United Kingdom is equally vital. By addressing pressing social challenges locally, we extend our mission to ensure that dignity, compassion, and support are available to all.





COMMUNITY KITCHEN:

COMBATING HUNGER ACROSS THE UK

In 2024, Penny Appeal expanded its Community Kitchen food truck initiative, providing hot, nutritious meals to vulnerable individuals and families across the UK. Designed to reach communities facing food insecurity, the mobile kitchen brings essential nourishment to those who might otherwise go without.

Operating beyond the city of Bradford, the food truck travels to areas with the greatest need, offering not only sustenance but also a sense of belonging and community. The initiative ensures that meals are served with care, fostering connection, solidarity, and dignity for those experiencing hardship.

During religious festivals, including Eid- ul- Adha 2024, our community kitchens and Qurbani delivery programmes reached families who otherwise could not afford meat, ensuring they shared in the joy and blessings of these special occasions. The program's impact extends beyond meals; it strengthens community bonds and delivers hope to vulnerable households.

The success of this initiative is further amplified by collaborations with local businesses and volunteers, creating a sustainable, community- led approach to alleviating hunger and poverty. Through these efforts, Penny Appeal continues to demonstrate that targeted local interventions can have lasting, transformative effects on communities, bridging the gap between emergency relief and long- term well- being.

The reporting period also saw us expand our UK provision with one of the country's only community hubs in Wakefield, serving as a centre of excellence to provide critical support to the community. The hub is a vibrant space for young people, senior citizens and the wider community, offering opportunities to connect, learn, and develop new skills. By fostering engagement and participation, it helps prevent social isolation, raise aspirations, and create pathways for personal growth. Supported and championed by many local stakeholders, including the Honourable Mayor of Wakefield and the Local Council, the hub continues to enrich lives, strengthen community ties, and support growth across all ages.

PRINCIPLE FUNDING SOURCES

FINANCIAL OVERVIEW

Thanks to the incredible support of our donors, we received £13,136,985 in total income during the fiscal year ending 31 December 2024 [2023: £22,429,858]. As a charity that depends entirely on public generosity, we recognise that the current difficult economic climate has impacted our funding levels. In anticipation of continued challenges ahead, we remain focused on maintaining robust governance and careful financial management, demonstrated through our reserves policy and going concern evaluation.

Gift Aid continues to play a vital role in supporting our work, generating £1,457,827 during the year, around 11% of our total income. Whilst this percentage has grown slightly from last year's 9.3% [2023: £2,090,830], the actual amount received has decreased. We strategically deploy these additional funds to support essential operational and administrative expenses, helping to maximise the impact of every donation we receive. We actively encourage all eligible donors to include Gift Aid with their contributions, as it makes such a meaningful difference to what we can achieve.

During 2024, we recorded a deficit of £619,645, following the previous year's deficit of £1,386,785. This reflects our determination to deliver maximum charitable impact and maintain our spending levels even as our income fell by 41%. We believe strongly in putting donations to work quickly and effectively in our programme areas, ensuring your generosity translates into real-world impact. Throughout the year, we've continued to identify opportunities to increase our field spending, collaborating closely with partners on the ground to extend the reach of your contributions and act swiftly on your behalf.

Our spending on charitable activities during the year ending 31 December 2024 was £10,260,387, compared to £17,304,511 the previous year. This reduction mirrors the decrease in our income, but what's important is that we've maintained our commitment to directing funds where they matter most, with 77% of every pound received going directly to charitable activities. In other words, despite the challenging financial environment, we've protected the proportion of your donations that goes towards our core mission.

We've implemented efficiencies in our fundraising activities, with expenditure of £3,496,056 in 2024 compared to £6,512,132 in 2023. These changes were introduced in response to lower income levels, but they've also created lasting improvements in how we operate that will remain in place for the long term. We constantly review our financial approach and cost structure to deliver the best possible value for the charity.

Looking to the future, we'll continue making strategic investments in our infrastructure and governance across the organisation. These investments form part of our financial planning and are designed to maintain healthy reserves. This forward-thinking approach is central to our strategy of operating efficiently and sustainably, ensuring our work creates lasting, transformative change that endures well into the future.

CHARITABLE ACTIVITIES

Total expenditure on charitable activities of £10,260,387 represented 78.1% of total income raised (year ending 31st December 2022 £17,304,511: 77.4%).

Key areas of spend include the following:

	TOTAL 31 DECEMBER 2024 £M
General	1.91
Feeding	1.78
Emergency	1.88
Orphans	2.75
Water	1.15
Community	
Establishment	0.71

SUPPORT COSTS

The Charity's support costs during the period were £2,065,562 (year ending 31st December 2023: £2,572,713), representing 15.7% of the total income raised during the year.

Support costs represent the costs of running the operations, of the Charity, and include the costs of functions such as finance, administration, information technology and premises. Further details are provided in Note 9.

INVESTMENT POLICY AND OBJECTIVES

The majority of the Charity’s funds are allocated to short-term expenditures. However, we have also invested in sustainable assets that generate ongoing returns. These investments aim to create a diverse and sustainable income stream, enabling the Charity to advance our objectives more effectively.

As the Charity continues to grow, we will develop a policy to support longer-term investments. This policy will aim to ensure stability and adherence to both the Charity’s objectives and all relevant regulations. It will also include guidelines for maximising returns from property investments.

RESERVES POLICY

The table below provides a breakdown of our reserves and show’s comparison of its movement from it previous years.

	31 DECEMBER 2024 £	31 DECEMBER 2023 £
General Reserves	6.3	6.7
Restricted	0.3	0.6

The reserves are designed to provide the Charity with adequate financial stability and the means to meet its charitable objectives for the foreseeable future.

The Trustees propose maintaining the Charity’s target reserves at a level equivalent to at least three months’ operational expenditure, which includes salary costs and core operational spend. The Trustees consider this level adequate for managing the Charity’s risks.

Currently, this equates to minimum reserves of £1.9 million, which have been maintained throughout the year. This policy is integral to the Trustees’ assessment of the Charity’s going concern status.

The Trustees diligently review the value of reserves annually to ensure they remain sufficient for the Charity’s ongoing commitments. Regular monitoring throughout the financial year is conducted to adapt to the changing operational landscape. The levels of reserves are aligned with an evolving reserves policy.



FUNDRAISING ACTIVITY

Penny Appeal ensures that all fundraising initiatives are meticulously planned with clearly defined responsibilities from the outset.

Locations, staff, and volunteers are selected according to their skills, experience, and suitability. Only reputable venues and contractors are engaged, maintaining the highest standards of accountability.

For larger or high-value donations, rigorous due diligence is undertaken to verify both the nature of the donation and the identity of the donor. Phone-based appeals on television and radio are carefully controlled, with built-in delays and screening procedures to prevent nuisance calls or any potentially malicious activity. These measures ensure the integrity and safety of all fundraising activities.



GENERAL DATA PROTECTION REGULATION (GDPR)

The Charity continues to prioritise data protection.

All staff receive regular GDPR training, and a comprehensive GDPR action plan is implemented and monitored for compliance. Data Protection policies and privacy statements remain fully in place, ensuring transparency and adherence to legal obligations.

In 2024, engagement with the **Information Commissioner's Office (ICO)** has continued, and **Steven Abiona**, appointed as the Charity's Director of IT and Data Protection Officer, now oversees all aspects of data security. Steven ensures that data protection processes and procedures are applied rigorously, upholding the strictest standards of privacy for all stakeholders.

NON-COMPLIANCE TO COUNTER TERRORISM LEGISLATION

Penny Appeal maintains a zero-tolerance stance towards terrorism or any form of facilitation thereof. This applies across the Charity's operations, including international offices, donors, partners, and associates.

A robust **Programme Risk Management Framework** is applied to all delivery partners to manage risks associated with programme execution and non-compliance with counter-terrorism legislation. This framework ensures that all grants and donations are used solely for their intended purposes.

Strict vetting processes are in place for employees, contractors, suppliers, and delivery partners to confirm they are not on UK Government-approved proscribed lists. Due diligence is carried out before engaging any partner organisation, and projects are continuously monitored through field visits and feedback reports to minimise risks related to counter-terrorism legislation.

MAJOR RISKS AND MANAGEMENT OF THOSE RISKS

The Charity maintains a comprehensive risk register capturing key operational and corporate risks.

Action plans are developed and monitored under the leadership of the CEO in collaboration with the Senior Leadership Team.

The primary inherent risks identified for 2024 include:

- Safeguarding and child protection. Further details are included in the Safeguarding section above
- Breaches of regulatory requirements or policy
- Risk to donation levels resulting from economic or other events, including impact of the pandemic
- Data protection and payment risksPolitical instability in programme areas
- Operational complexity and IT capability
- Staff skills and development

Robust control measures have been designed and implemented to address these risks, and ongoing monitoring ensures that risks are managed to acceptable levels, safeguarding the Charity's mission and beneficiaries.

THE TRUSTEES



**MOHAMMED
JUNAID AKHTAR**

CHAIR

Mohammed Junaid Akhtar is a respected community leader with extensive experience in the charity sector, holding trustee and leadership roles across multiple organisations, including Chair of the Board of Trustees at Penny Appeal.

Currently managing the Safeguarding in Faith Communities initiative for the Birmingham Safeguarding Children Partnership, he combines expertise in charity law, governance, and finance with a strong commitment to justice as a Magistrate Judge.

His accomplishments include developing innovative safeguarding frameworks, increasing funding for community initiatives, and fostering impactful partnerships across over 700 charities.



**MOHAMMED
JAHANGIR KHAN**

Trustee

Mohammed Jahangir is a safeguarding expert with over two decades of experience working across local governance authorities and statutory agencies.

As the Chair of Safeguarding, he is dedicated to ensuring robust safeguarding measures and effective governance structures.

Jahangir works as a lead practitioner specialist for children and young people at Wakefield Council and has over 33 years' experience within education and young people services.



ADEEM YOUNIS

Trustee

Adeem is a local businessman. With a proven track record in innovative SME business ventures, Adeem combines management with a passion for driven enterprises.



MOHAMMED KHIZAR

Trustee

Mohammed Khizar brings extensive experience in project management, charity leadership, and Islamic studies, making him an exceptional addition to Penny Appeal.

As Chair of the Sufi Abdullah Foundation, he has developed strategic plans, implemented policies, and ensured financial and operational oversight to achieve sustainable impact.

His professional background includes delivering complex government projects, engaging stakeholders, and fostering resilience in challenging environments.

THE TRUSTEES

HUMA SHAMAS

Trustee

Huma brings a wealth of expertise in health and social care, with over a decade of experience leading and developing care services.

As a co-founder and trustee of Inspiring Champions, she has been instrumental in setting strategic goals to empower vulnerable families and children in disadvantaged communities.

Currently serving as a Registered Care Manager, Huma is dedicated to delivering high-quality, person-centred care while maintaining exceptional regulatory standards. Her strong leadership, organisational skills, and commitment to inclusivity make her a great addition to the team.



STRUCTURE, GOVERNANCE AND MANAGEMENT

Directors/Trustees:

Mohammed Junaid Akhtar
Mr Mohammed Jahangir
Mr Adeem Younis
Huma Shamas
Mohammed Khizar

CEO:

Mr. Muhammad Ishaq Israr

Registered Office:

Penny Appeal Campus
Thornes Park Wakefield
West Yorkshire
WF2 8QZ

Charity Registration Number:

1128341 SCO49025

Auditors

Armstrong Watson Audit Limited
Thornfield Business Park
Northallerton, DL6 2XQ

STRUCTURE, GOVERNANCE AND MANAGEMENT

Legal Advisors

Wrigleys Solicitors LLP
19 Cookridge Street
Leeds, LS2 3AG

Bank:

Unity Trust Bank Plc
Four Brindley Place
Birmingham, B1 2JB

Company Registration Number:

06578382

THE BOARD OF TRUSTEES

The Board of Trustees is made up of volunteers, who each bring relevant skills and practical experience with them to help the Charity meet its objectives.

The Board is ultimately responsible for the operations of the Charity.

The Trustees set the strategy and agenda for the Charity and drive good practice, with a real focus in this financial period on governance authorities. The Board works with the CEO to monitor and ensure that the Charity is working towards achieving its objectives and operates in line with agreed strategy and plans.

BOARD COMMITTEES

In order to ensure the required level of focus and expertise on specialist matters, the Board of Trustees has established the following Board sub-committees:

- Safeguarding Committee
- Finance, Audit & Risk Committee

Each committee is chaired by a Trustee and comprises membership of those Trustees with specialist subject matter expertise and are attended by senior members of management from the respective areas of focus. The committees meet at least once every two months, or as otherwise required, and report work and recommendations to the Board.

INDUCTION & TRAINING FOR TRUSTEES

The Charity provides support and development to its Trustees, so that they can understand their roles and responsibilities fully.

This includes giving new Trustees an overview of the Charity's strategic and operational objectives, as well as a comprehensive welcome pack which includes a copy of the governing document, minutes of previous Board meetings and Charity Commission guidance.

They also receive inductions to the Charity from the Senior Leadership Team, in which they are given policies, reports and plans for upcoming campaigns, projects or events. All Trustees are required to read and sign a Trustees Code of Conduct, which details the standards of performance and behaviour expected of them. This all combines to create a functional Board of Trustees, which can add value to the Charity through each of the individual Trustee's wide range of skills, expertise, and knowledge.

TRUSTEE APPOINTMENT

All nominations of potential new appointments are reviewed by the existing Board of Trustees.

Trustees are selected because they have the required range of skills, knowledge and experiences that is required to oversee and direct the Charity, complementing the skills and experience of other members of the Board.

Our most recent recruitment was of a rigorous nature, addressing previously identified skills gaps, strengthened our process, and ensured a fair and transparent approach. A clear skills matrix was established, role descriptions were drafted, positions were advertised, and a thorough shortlisting process was undertaken. Existing trustees were supported throughout the interview stage to help ensure that the most suitable candidates, with the right expertise and commitment, were appointed to strengthen the charity in fulfilling its objectives.

Furthermore, during this reporting period, in line with Penny Appeal's commitment to the highest standard of governance authorities, our Board of Trustees and Senior Leadership Team participated in an externally lead skills audit to identify any gaps that may exist which need to be filled to support the charity in particular areas of its work.

REPORTING

The CEO reports directly to the Board of Trustees and is responsible for managing the day-to-day operations of the Charity.

The CEO sets individual objectives for the Senior Leadership Team and assesses their performance against these set objectives. The senior leadership Team also meets on a weekly basis to discuss and agree key operational actions required. During the year, the Senior Leadership team was strengthened through the recruitment of further team members to provide additional skills and capacity.

GRANT MAKING POLICY

2024 was a time of strategic alignment for our Programmes department.

During the process we sought to align our strategic organisational priorities with the increasing need that a post-Covid world presents for charities to address. This included the formation and implementation of annualised budgets and forward planning to both promote long-term sustainability and to increase our emergency preparedness for when crisis strikes.

Post-Covid and along with the charity sector as a whole, in implementing our programmes and partner strategy, we had to contend with a limited financial outlay, leading to a greater focus on programme consolidation and high impact within the countries and communities we support. Subsequently, this led to a large-scale review of our partners grounded within the principles and minimum-standard requirements as identified below, and in accordance with our HLOs 1 and 3, to pursue the delivery of high-quality programmes and to invest in the development of our people and infrastructure. Furthermore, this process has supported the Charity in assisting towards the fulfilment of our five-year strategic objective to become the best-in-class Muslim charity and aligns with our mission to help those who need us most.

Partners are selected based on a due diligence exercise that confirms consistency of values with Penny Appeal and the ability to deliver projects. Grant proposals are received and appraised by the Penny Appeal Programmes team. A funding agreement is drawn up for all grants made.

Partnership Policy and Principles:

- We must both add value. Each partner brings different experiences, capacities and resources which all add value. Roles and contributions need to be made clear to ensure trust and deeper commitments can be made. This includes being open about limitations.
- We must respect each other. We recognise and celebrate differences in values and beliefs. In order to form strong partnerships, we must seek enough common ground to ensure both organisations' objectives are fulfilled. It is crucial that this common ground includes a commitment to gender equality and respect for diverse identities.
- We must understand our roles. It's essential that partner relationships are based on a clear understanding of the expected contribution of each party. A commitment to fulfilling roles will allow both organisations to share in success as well as learn together.
- We answer to the communities we serve. Ultimately accountability is to the communities we serve – those experiencing poverty or affected by disasters. But we are also accountable to other stakeholders including donors and governments. Across this spectrum of stakeholders, we must remain open to scrutiny and be ready to share information. Good financial management is essential and involves a high level of trust and shared knowledge.
- We are both committed. We have a commitment to building long-term partnerships. We recognise that this might involve capacity-building and multi-year funding. We will always try to listen to partners, so that changing circumstances and new strategic directions are carefully considered.

GRANT MAKING POLICY

Minimum Partnership Requirements:

- **Strategic fit – should we work together?**

Penny Appeal is committed to developing effective partnerships across a wide range of contexts and countries. In all situations the organisation will ensure that any Potential Partner is a good 'strategic fit' and whether its culture and values align.

Penny Appeal also assesses its own skills and experience to ensure that it has the necessary capacity to work with and support any Potential Partner. Penny Appeal is committed to establishing equitable and accountable partnerships and will ensure that any Partner is aware of how both sides will hold themselves to account, most importantly to the communities we serve. Any Potential Partner would also need to demonstrate relevant compliance with financial, protection, statutory and legal standards.

- **Assessing capacity – do we both have the capacity to deliver?**

We both commit to assessing our capacity as part of the Partner Appraisal Process. This assessment will be completed for every Potential Partner.

- **Partner Conversation – our roles and responsibilities**

If a Potential Partner successfully completes a Partner Appraisal Process, we will not immediately prepare a Memorandum of Understanding (MoU). A good Partnership Conversation is simply a way of creating space and time to discuss these responsibilities and agreements so that we can agree and revisit them together and remind each other of them.

If Penny Appeal staff and Potential Partners have a clear understanding of what the partnership is for and what are responsibilities are, we can develop relationships based on trust and accountability.

- **Memorandum of Understanding (MoU)**

All Approved Partners will be invited to sign an MoU that establishes the broad partnership arrangements.

The Charity works closely with its partners helping them develop their capacity so that they are effective in achieving Penny Appeal's grant objectives.

GOVERNING DOCUMENT

Penny Appeal is a charitable company limited by guarantee which was incorporated on 26 January 2009 and registered as a charity on 2 March 2009.

The company was established under a Memorandum of Association, which established the objects and powers of the charitable company and is governed under its Articles of Association.

In the event of the company being wound up members are required to contribute an amount not exceeding £10.

REMUNERATION POLICY FOR KEY MANAGEMENT PERSONNEL

Penny Appeal aims to employ the right people for the right job and therefore a conscious effort is made to employ highly experienced staff in key management positions who can build the capacity and capability of the overall organisation.

Penny Appeal considers this necessary to ensure that its resources are maximised and that every penny spent on beneficiaries goes far in addressing their needs.

The management team was significantly strengthened through recruitment during the reporting period. The remuneration of key management personnel is approved by the Trustees and is benchmarked against the industry norms and prevailing standards.

ORGANISATIONAL STRUCTURE

The reporting period was one of ongoing consolidation and improvement for the Charity.

New governance and operating structures were implemented, considering the completion of the External Governance Review by Wrigleys. The Trustees meet regularly to consider the activities of the Charity and approve its overall direction.

2024: A Year of Remarkable Growth and Achievement

2024 was a landmark year for us, marked by significant growth and the full implementation of the governance action plan independently created and approved by the Charity Commission. Our new Senior Leadership Team (SLT) and expanded Board of Trustees worked tirelessly, day and night, to ensure the progress of this plan. We are thrilled to report that, as of June 20, 2024, the Charity Commission has officially closed its investigation into Penny Appeal—a monumental milestone for our organisation.

Additionally, 2024 saw a comprehensive review of our policies and procedures conducted by our SLT. This rigorous process resulted in the introduction of an extensive array of new policies, procedures, and processes, further strengthening our operational framework.

SAFEGUARDING

During the reporting period, the Safeguarding Directorate worked to embed safeguarding processes, procedures and policies, external reviews, as well as internal assessments had recommended and given rise to. These additional processes and procedures included safeguarding training for colleagues based at our headquarters in Wakefield, safeguarding engagement with our international partners and affiliates, as well as departmental meetings established to discuss safeguarding on a regular basis.

On a strategic level, the Chair of Safeguarding Mohammed Jehangir is a specialist in the safeguarding field, bringing this expertise to the Board. The Safeguarding Committee is a sub-committee of the Board, established to ensure that sufficient focus and oversight is maintained over safeguarding-related matters. At an operational level, the Charity has employed a Head of Safeguarding Sayed Shah with a specific focus on Safeguarding, who brings extensive sector experience and expertise from work in many areas around the world. These enhancements have been implemented to ensure that safeguarding processes and controls are adequate across all areas and countries of the Charity's operations.

We are also proud to announce that we have become the only Muslim charity to join the Bond's Safeguarding Steering Group and the UK's Safeguarding Leads Network—a prestigious achievement that underscores our dedication to excellence and leadership in the sector.

Our approach is comprehensive and proactive, ensuring that all necessary measures are in place to protect those we serve. Here is how we do it:

Substantial Policies and Procedures:

We have clear, detailed safeguarding policies that outline our commitment and the procedures to follow in various scenarios. These policies are regularly reviewed and updated to stay current with best practices and legal requirements.

Training and Awareness:

All our staff and volunteers undergo rigorous safeguarding training. This in turn equips them with the knowledge and skills needed to identify, report, and respond to safeguarding concerns effectively. Topics covered include recognising signs of abuse, understanding the reporting process, and creating a safe environment.

Dedicated Safeguarding Team:

We have a dedicated safeguarding team responsible for overseeing all safeguarding matters. This team ensures that our policies are implemented correctly and provides support and guidance to staff and volunteers.

Creating a Safe Culture:

Penny Appeal believes that everyone we come into contact with, regardless of age, race, religion or belief, sex or sexual orientation, gender reassignment, marriage, or civil partnership status, if parents, pregnant or otherwise has the right to be protected from all forms of harm. We are committed to preventing any form of sexual exploitation, abuse, and sexual harassment (SEAH), including child abuse and adult at-risk abuse, and responding robustly when harm takes place. We continue to adopt a comprehensive safeguarding practice and culture, with safeguarding of children and at-risk adults being the primary focus in all our programmes and operations.

Monitoring and Accountability:

We regularly monitor and evaluate our safeguarding practices to ensure their effectiveness. Feedback from staff, volunteers, and those we serve is crucial in this process. Any incidents are thoroughly investigated, and lessons learned are integrated into our practices.

OUR SAFEGUARDING TRAINING

Training is at the heart of our safeguarding strategy. Penny Appeal being an organisation that is proud to have an all-inclusive and diverse staff ensures a harmonious and respectful relationship by ensuring that every member of our staff and associates demonstrate the values of trust, integrity pertaining to the highest standards of moral and ethical behaviour in their day-to-day work. Having said that, we advocate that every member of the Penny Appeal team, from front-line workers to senior management, participates in safeguarding training which includes:

Induction:

New staff and volunteers receive initial training to understand the basics of safeguarding and their responsibilities.

Ongoing Education:

Regular refresher courses and advanced training sessions keep everyone updated on the latest safeguarding techniques and information.

Specialised Training: Certain roles require specialist to handle specific situations, such as working with children or vulnerable adults.

Our zero-tolerance approach means we will always take action when a safeguarding harm takes place. We ensure that support is offered to all those affected, and that the organisation learns from the harm, so it does not happen again. Our staff and representatives accept and recognise their responsibility to provide an environment that promotes the safety of the people we always work with, and demonstrate the highest standards of behaviour towards children and at-risk adults, in both their professional and personal lives.

Our training programs are designed to be engaging and practical, using real-life scenarios and interactive modules to ensure that everyone feels confident in their ability to protect and support those at risk.

Safeguarding is a cornerstone of our work at Penny Appeal. We are committed to creating a safe, supportive, and respectful environment for everyone involved in our projects. Through robust policies, comprehensive training, and a culture of vigilance, we ensure that safeguarding is more than just a policy—it is an integral part of who we are and what we do.

We therefore require everyone contracted by Penny Appeal to sign and adhere to our Safeguarding Code of Conduct, referring to appropriate and inappropriate behaviour of adults towards children and at-risk adults, and providing rules that ensure the safety of children and at-risk adults, which can be found in appendix 2 of the Safeguarding Policy.

By prioritizing safeguarding and adhering to it as one of our most upheld tenets, we continue to serve humanity across communities and continents, as selflessly as possible and toil hard to create a positive, lasting impact on the lives of those who have placed their trust in our dedication, ensuring they are safe, well-protected and prevented from any harm every step of the way. Together, these accomplishments reflect our unwavering dedication to growth, transparency, and ethical governance, setting a strong foundation for continued success in the years to come.

RELATED PARTIES

Procedures are in place to fully identify and disclose related parties. For further details refer to the Financial Statements.

STAFF

The Charity recognises the importance of its staff and their welfare.

Plans are in place to identify and meet staff training and development needs. An employee welfare and counselling service is available to all staff. Additional work has commenced, and is ongoing, to review all aspects of culture and engagement, to ensure that staff wellbeing is fully considered, and that appropriate support is in place for all aspects of employees' professional performance and development.

TRUSTEES RESPONSIBILITIES

The Trustees (who are also directors of Penny Appeal for the purposes of company law) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial period. Under company law the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period.

In preparing these financial statements, the Trustees are required to:

- Select suitable accounting policies and apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgments and estimates that are reasonable and prudent;
- State whether applicable UK accounting standards have been followed, subject to any departures disclosed and explained in the financial statements; and
- Prepare the accounts on a going concern basis unless it is inappropriate to presume that the charity will continue in business.

The Trustees are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the accounts comply with the Companies Act 2006.

They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Report for the period, the Strategic Report and the Trustees' Report (including the Chair of Trustees' Statement) are approved by the Trustees of the Charity on 31 October 2025 and signed on its behalf by:

Mohammed Junaid Akhtar

Mohammed Junaid Akhtar
Chair of the Board of Trustees



INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF PENNY APPEAL

Opinion :

We have audited the financial statements of Penny Appeal (the 'charitable company') for the year ended 31 December 2024 which comprise the Statement of Financial Activities, The Balance Sheet, the Statement of Cash Flows and related notes including 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 charitable company's affairs as at 31 December 2024, and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- Have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- Have been prepared in accordance with the requirements of the Companies Act 2006.

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 responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, 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:

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information:

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report.

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.

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 course of 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 this gives rise to a material misstatement in the financial statements themselves. 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.

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF PENNY APPEAL

Opinions on other matters prescribed by the Companies Act 2006:

- In our opinion, based on the work undertaken in the course of the audit:
- The information given in the strategic report and the trustees' report which includes the directors' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- The strategic report and the directors' report included within the Trustees' report have been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception:

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the strategic report included within the Trustees' report. We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- Adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- The financial statements are not in agreement with the accounting records and returns; or
- Certain disclosures of directors' remuneration specified by law are not made; or
- We have not received all the information and explanations we require for our audit.

Responsibilities of trustees:

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors of the charitable company for the purposes of company law) 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 the trustees 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 charitable company'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 charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor 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 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.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

- The engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities, and skills to identify or recognise non-compliance with applicable laws and regulations. This included, at the planning stage of the audit review, reviewing available communications with the Charity Commission regarding their concerns under investigation at that time to identify any actual non-compliance;
- We identified the laws and regulations applicable to the charitable company through discussions with trustees and other management, and from our knowledge and experience of the sector;
- We assessed the extent of compliance with the law and regulations identified as key to the entity through making enquiries of management and inspecting legal correspondence; and
- Identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.
- We assessed the susceptibility of the charitable company's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:
- Making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud;

INDEPENDENT AUDITOR'S REPORT

- Considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations. We have identified control observations over cost authorization process and have reported these back to those charged with governance; and
- Reviewing the key areas of the financial statements most susceptible to fraud.
- To address the risk of fraud through management bias and override of controls, we:
 - Performed analytical procedures to identify any unusual or unexpected relationships;
 - Tested journal entries to identify unusual transactions;
 - Assessed whether judgements and assumptions made in determining the accounting estimates; and
 - Investigated the rationale behind significant or unusual transactions.
- In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:
 - Agreeing financial statement disclosures to underlying supporting documentation. This included comparing disclosures made over the charity commission's findings to available public information from the charity commission;
 - Reading the minutes of meetings of those charged with governance. This included obtaining copies of responses made by the trustees to the charity commission in response to their enquiries;
 - Enquiring of management as to actual and potential litigation and claims. This included obtaining a specific representation in response to management's response to concerns raised by the charity commission and a review of correspondence provided to us by the trustees demonstrating their response to the charity commission's review of the charity; and
 - Reviewing correspondence with the funding bodies and the charitable company's legal advisors.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation.

This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities is available on the FRC's website at: <https://www.frc.org.uk/auditors/audit-assurance/auditor-s-responsibilities-for-the-audit-of-the-f/description-of-the-auditor%E2%80%99s-responsibilities-for> This description forms part of our auditor's report.

Use of our report:

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members 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 charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Simon Turner

(Senior Statutory Auditor)



for and on behalf of
Armstrong Watson Audit Limited
Chartered Accountants & Statutory Auditors
Northallerton
Dated: 31 October 2025

STATEMENTS OF FINANCIAL ACTIVITIES

For the Year Ended 31 December 2024



STATEMENTS OF FINANCIAL ACTIVITIES

For the Year Ended 31 December 2024

(Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	NOTE	UNRESTRICTED FUNDS £	RESTRICTED FUNDS £	TOTAL 31 DECEMBER 2024 £
Income and Endowments from:				
Donations and legacies	3	3,177,273	9,329,160	12,506,433
Investment income	5		-	-
Other income	6	630,552	-	630,552
Total income		3,807,825	9,329,160	13,136,985
Expenditure on:				
Raising funds	7	(831,627)	(2,664,429)	(3,496,243)
Charitable activities	8	(1,914,956)	(8,345,431)	(10,260,387)
Total expenditure		(2,746,770)	(11,009,860)	(13,756,631)
Gains/losses on investment assets		-	-	-
Net income/(expenditure)		1,061,055	(1,680,700)	(619,645)
Transfers between funds		(1,409,153)	1,409,153	-
Net movement in funds		(348,098)	(271,547)	(619,645)
Reconciliation of funds				
Total funds brought forward		6,711,642	574,602	7,286,244
Total funds carried forward	23	6,363,544	303,055	6,666,599

	NOTE	UNRESTRICTED FUNDS £	RESTRICTED FUNDS £	TOTAL 31 DECEMBER 2023 £
Income and Endowments from:				
Donations and legacies	3	7,506,728	14,634,975	22,141,703
Investment income	5	40,845	0	40,845
Other income	6	247,310	0	247,310
Total income		7,794,883	14,634,975	22,429,858
Expenditure on:				
Raising funds	7	(2,279,376)	(4,232,756)	(6,512,132)
Charitable activities	8	(3,511,591)	(13,792,920)	(17,304,511)
Total expenditure		(5,790,967)	(18,025,676)	(23,816,643)
Net (expenditure)/income		(2,003,916)	(3,390,701)	(1,386,785)
Transfers between funds		(2,836,466)	2,836,466	0
Net movement in funds		(832,550)	(554,235)	(1,386,785)
Reconciliation of funds				
Total funds brought forward		7,544,192	1,128,837	8,673,029
Total funds carried forward	23	6,711,642	574,602	7,286,244

BALANCE SHEET AS AT 31 DECEMBER 2024

	NOTE	2024	2023
Fixed assets			
Intangible assets	15	92,957	153,523
Tangible assets	16	1,182,138	1,399,426
Investments	17	3,000,000	3,000,000
		4,275,095	4,552,949
Current assets			
Debtors	18	675,619	584,739
Cash at bank and in hand	19	2,888,855	3,951,738
		3,564,474	4,536,477
Creditors: Amounts falling due within one year	20	(1,172,970)	(1,803,182)
Net current assets		2,391,503	2,733,295
Net assets		6,666,599	7,286,244
Funds of the charity:			
Restricted income funds			
Restricted funds		303,055	574,602
Unrestricted income funds			
Unrestricted funds		6,363,544	6,711,642
Total funds	23	6,666,599	7,286,244

The financial statements on pages 100 to 124 were approved by the trustees and authorised for issue on 31 October 2025 and signed on their behalf by:

Mohammed Junaid Akhtar

Mohammed Junaid Akhtar
Chair of the Board of Trustees

CASH FLOWS STATEMENT

for the Year Ended 31 December 2024

	NOTE	2024	2023
Reconciliation of net outflow to net cash flow from operating activities			
Net (expenditure)/income		(619,645)	(1,386,785)
Adjustments to cash flows from non-cash items			
Depreciation	16	217,288	300,176
Amortisation	11	60,566	21,019
Investment income	5		(40,845)
		(341,792)	(1,106,435)
Working capital adjustments			
Decrease/(Increase) in debtors	18	(110,880)	92,663
Increase/(decrease) in creditors	20	(630,211)	736,497
Net cash flows from operating activities		(1,082,883)	(277,275)
Cash flows from investing activities			
Purchase of intangible fixed assets			
Purchase of tangible fixed assets	16		(177,295)
Sale of tangible fixed assets			31,922
Net cash flows from investing activities			(145,373)
Cash flows from financing activities			
Interest receivable and similar income	5	-	40,845
Loan paid back	21	-	-
Net cash flows from financing activities		-	40,845
Net increase/(decrease) in cash		(1,082,883)	(381,803)
Cash at bank and in hand at start of period		3,951,738	4,333,541
Cash at bank and in hand at end of period		2,868,855	3,951,738

NOTES TO THE FINANCIAL STATEMENTS

1. CHARITY STATUS

The charity is limited by guarantee and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £10 towards the assets of the charity in the event of liquidation.

The address of its registered office is:
Penny Appeal Campus Thornes Park Wakefield WF2 8QZ

2. ACCOUNTING POLICIES :

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities:

Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting

Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2016) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). They also comply with the Companies Act 2006 and Charities Act 2011.

Basis of preparation

Penny Appeal meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affects the carrying value of assets held by the charity.

To support the going concern assessment, the Charity conducted a series of stress tests on its income and expenditure to evaluate the impact of a reduction in income and/or the increase in expenditure. The tests were conducted over multiple financial years as it is expected any change will have ramifications on future years programme expenditure. The stress tests all concluded successfully and formed part of the basis of the going concern opinion.

Income and endowments

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of the income receivable can be measured reliably.

Donations and legacies

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the charity before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

Investment income

Dividends are recognised once the dividend has been declared and notification has been received of the dividend due.

NOTES TO THE FINANCIAL STATEMENTS

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably.

All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category.

Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Other support costs are allocated based on the spread of staff costs.

Raising funds

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Grant provisions

Provisions for grants are made when the intention to make a grant has been communicated to the recipient but there is uncertainty about either the timing of the grant or the amount of grant payable.

Support costs

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

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees' meetings and reimbursed expenses.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Intangible assets

Intangible assets are stated in the Balance Sheet at cost less accumulated amortisation and impairment. They are amortised on a straight line basis over their estimated useful lives.

Tangible fixed assets

Individual fixed assets costing £5,000 or more are initially recorded at cost.

Amortisation

Amortisation is provided on intangible fixed assets so as to write off the cost, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Amortisation method and rate
Website development	Over a period of 3 years

NOTES TO THE FINANCIAL STATEMENTS

Depreciation and Amortisation

The building purchased during the year is not use therefore not depreciated.

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Amortisation method and rate
Fixtures and fittings	15% reducing balance
Computer equipment	Over 3 years

Investment properties

Investment property is carried at fair value, derived from the current market prices for comparable real estate determined every 3 years by external valuers. The valuers use observable market prices, adjusted if necessary for any difference in the nature, location or condition of the specific asset. Changes in fair value are recognised in profit or loss.

Trade debtors

Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of trade debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Trade creditors

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers.

Accounts payable are classified as current liabilities if the charity does not have an unconditional right, at the end of the reporting period, to defer settlement of the creditor for at least twelve months after the reporting date.

If there is an unconditional right to defer settlement for at least twelve months after the reporting date, they are presented as non-current liabilities. Trade creditors are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method.

Borrowings

Interest-bearing borrowings are initially recorded at fair value, net of transaction costs.

Interest-bearing borrowings are subsequently carried at amortised cost, with the difference between the proceeds, net of transaction costs, and the amount due on redemption being recognised as a charge to the Statement of Financial Activities over the period of the relevant borrowing.

Interest expense is recognised on the basis of the effective interest method and is included in interest payable and similar charges. Borrowings are classified as current liabilities unless the charity has an unconditional right to defer settlement of the liability for at least twelve months after the reporting date. Asset class Fixtures and fittings Computer equipment Depreciation method and rate 15% reducing balance Over 3 years

Foreign exchange

Transactions in foreign currencies are recorded at the rate of exchange at the date of the transaction. Monetary assets and liabilities denominated in foreign currencies at the balance sheet date are reported at the rates of exchange prevailing at that date.

The results of overseas operations are translated at the average rates of exchange during the period and their balance sheets at the rates ruling at the balance sheet date. Exchange differences arising on translation of the opening net assets and results of overseas operations are reported in other comprehensive income and accumulated in equity (attributed to non-controlling interests as appropriate).

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees's discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

NOTES TO THE FINANCIAL STATEMENTS

3. Income from donations and legacies

	UNRESTRICTED FUNDS £	RESTRICTED FUNDS £	TOTAL 31 DECEMBER 2024 £	TOTAL 31 DECEMBER 2023 £
Donations from Appeals	1,719,446	9,329,160	11,048,606	20,050,873
Gift Aid Reclaimed	1,457,827	-	1,457,827	2,090,830
	3,177,273	9,329,160	12,506,433	22,141,703

4. Donations and legacies

APPEALS & DONATIONS	GENERAL £	RESTRICTED FUNDS £	TOTAL 31 DECEMBER 2024	TOTAL 31 DECEMBER 2023 £
Food	16,211	1,576,882	1,593,093	2,311,711
Emergency	540,584	2,935,519	3,476,103	4,249,999
Orphans	580,610	3,127,129	3,707,740	4,611,544
Water	299,286	1,218,701	1,517,987	2,728,924
Medical	17,394	44,318	61,713	60,699
Community	53,299	426,611	479,909	672,098
Appeals and donations	1,669,888	-	1,669,888	7,506,728
	3,177,273	9,329,160	12,506,433	22,141,703

5. Investment income

	GENERAL £	TOTAL 31 DECEMBER 2024 £	TOTAL 31 DECEMBER 2023 £
Interest receivable on bank deposits	0	0	40,845

6. Other income

	GENERAL £	TOTAL 31 DECEMBER 2024 £	TOTAL 31 DECEMBER 2023 £
Rental Income	630,552	630,552	247,310

7. Expenditure on raising funds

	DIRECT £	SUPPORT £	TOTAL 31 DECEMBER 2024 £	TOTAL 31 DECEMBER 2023 £
Events	335,575	31,693	367,268	625,121
Publicity	602,249	104,932	707,181	975,707
Fundraising	2,186,029	235,765	2,421,794	4,911,304
	3,123,858	372,390	3,496,243	6,512,132

NOTES TO THE FINANCIAL STATEMENTS

8. Expenditure on charitable activities

	ACTIVITY UNDERTAKEN DIRECTLY £	GRANT FUNDING OF ACTIVITY £	ACTIVITY SUPPORT COSTS £	TOTAL 31 DECEMBER 2024 £	TOTAL 31 DECEMBER 2023 £
General	1,073,206	0	841,751	1,914,956	3,511,592
Feeding	499,340	1,157,068	123,647	1,780,054	2,834,386
Emergency	1,104,881	508,201	273,591	1,886,672	3,334,711
Orphans	1,178,628	1,314,533	291,852	2,785,013	3,502,345
Water	484,411	547,323	119,950	1,151,684	2,533,456
Community	151,892	528,468	37,612	717,971	1,588,021
Medical	19,267	0	4,771	24,037	0
	4,511,624	4,055,592	1,693,172	10,260,387	17,304,511

9. Analysis of governance and support costs

Support costs allocated to raising funds

	FINANCE COSTS £	INFORMATION TECHNOLOGY £	ADMINISTRATION COSTS £	OTHER SUPPORT COST £	TOTAL 31 DECEMBER 2024 £	TOTAL 31 DECEMBER 2023 £
Fund Raising	10,222	42,971	112,404	206,793	372,390	483,138

Support costs allocated to raising funds

	FINANCE COSTS £	I.T £	ADMIN COSTS £	OTHER SUPPORT £	TOTAL 31 DECEMBER 2024 £	TOTAL 31 DECEMBER 2023 £
General	305,197	-	93,122	443,432	841,751	826,382
Feeding	1,313	14,268	36,495	71,571	123,647	259,581
Emergency	2,904	31,570	80,752	158,363	273,589	305,402
Orphans	3,098	33,678	86,142	168,934	291,852	320,754
Water	1,273	13,841	35,404	69,431	119,949	232,021
Community	399	4,340	11,101	21,771	37,611	145,436
Medical	51	551	1,409	2,761	4,772	-
	314,325	98,248	344,425	936,263	1,693,171	2,089,576

Governance Cost

	UNRESTRICTED FUNDS GENERAL £	TOTAL 31 DECEMBER 2024 £	TOTAL 31 DECEMBER 2023 £
The audit of the charity's annual accounts	56,160	56,160	47,000
Legal and professional fees	356,988	356,988	642,704
	413,148	413,148	689,704

NOTES TO THE FINANCIAL STATEMENTS

10. Grant-making

Analysis of Grants

	GRANTS TO INSTITUTIONS	
	TOTAL 31 DECEMBER 2024 £	TOTAL 31 DECEMBER 2023 £
Penny Appeal Pakistan	1,733,348	633,000
ILM	1,039,018	3,225,691
Penny Appeal Australia	271,897	161,000
Islamic Help	220,409	211,849
ORCD Global	193,074	250,000
Mandwi	122,577	237,910
Trinamul Unnayan Sangstha	100,000	200,000
Sheba Manab Kallyan Kendra (SMKK)	95,435	85,000
Al Makassed Islamic Charitable Society	90,198	-
AICT Global	73,000	-
Penny Appeal Middle East	72,667	212,933
Others each less than £50k	43,970	366,719
ACRE Uganda	-	82,287
Action for Humanity	-	274,865
African Development Trust (ADT)	-	118,181
Fast Rural Development Program	-	96,405
Hayrat Yardim	-	107,138
HELP (Health, Education and Literacy Programme)	-	57,214
HHWW LTD	-	91,748
Muslim Charity	-	73,709

Organisation for Research and Community Development	-	112,974
Other institutions	-	357,997
Penny Appeal USA	-	55,397
Programmes for NGOs	-	447,630
Read Foundation	-	155,434
Sawaed Association for Relief and Development	-	206,115
Shushilan	-	75,147
Tamer Institute for Community Education	-	101,689
United Purpose	-	278,913
	4,055,593	8,278,968

11. Net incoming/outgoing resources

Net incoming/(outgoing) resources for the year include:

	TOTAL 31 DECEMBER 2024 £	TOTAL 31 DECEMBER 2023 £
Amortisation	60,566	153,523
Depreciation	217,288	300,176

12. Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

NOTES TO THE FINANCIAL STATEMENTS

13. Staff costs

The aggregate payroll costs were as follows:

	TOTAL 31 DECEMBER 2024 £	TOTAL 31 DECEMBER 2023 £
Staff costs during the year were:		
Wages and salaries	2,523,435	2,327,749
Social Security Costs	253,589	252,770
Pension Costs	40,235	40,946
Total	2,817,258	2,621,465

14. Taxation

The Charity is a registered charity and has not exceed the maximum threshold for trading activities that would result in any UK corporation tax liabilities.

15. Intangible fixed assets

	RESEARCH AND DEVELOPMENT £ 2024
Cost	
As at 1 Jan 24	587,089
Disposals	
As at 31 Dec 24	587,089
Amortisation	
As at 1 Jan 24	433,566
Disposals	
Charge for the year	60,566
As at 31 Dec 24	494,132
Net book value	
As at 31 Dec 23	153,523
As at 31 Dec 24	92,957

16. Tangible fixed assets

	LAND AND BUILDINGS £	FURNITURE AND EQUIPMENT £	MOTOR VEHICLES £	TOTAL £
Cost				
As at 1 Jan 24	1,430,658	1,464,557	174,960	3,070,175
Additions	-	-	-	-
Disposals	-	-	-	-
As at 31 Dec 24	1,430,658	1,464,557	174,960	3,070,175
Depreciation				
As at 1 Jan 24	230,911	1,317,190	122,648	1,670,749
Charge for the year	124,061	70,726	22,500	217,288
As at 31 Dec 24	354,972	1,387,916	145,148	1,888,037
Net book value				
As at 31 Dec 24	1,075,686	76,641	29,812	1,182,138
As at 31 Dec 23	1,199,747	147,367	52,312	1,399,426

NOTES TO THE FINANCIAL STATEMENTS

17. Fixed asset investments

	TOTAL 31 DECEMBER 2024 £	TOTAL 31 DECEMBER 2023 £
Investment properties	3,000,000	3,000,000

Investment properties

	INVESTMENT PROPERTIES £
Cost or Valuation	
At 1 Jan 24	3,000,000
Provision	
At 31 Dec 24	-
Net book value	
At 31 Dec 24	3,000,000
At 31 Dec 23	3,000,000

An independent valuation of the charity's investment property was carried out in June 2023 by Malcolm Stuart, a firm of quantity surveyors established for over 35 years with extensive experience in the local market. The next valuation is scheduled to take place before June 2026, in accordance with the charity's three-year revaluation policy.

18. Debtors

	TOTAL 31 DECEMBER 2024 £	TOTAL 31 DECEMBER 2023
Prepayments	436,119	142,609
Accrued Income	-	
Other debtors	239,500	422,130
	675,619	564,739

19. Cash and cash equivalents

	31 DECEMBER 2024 £	31 DECEMBER 2023 £
Cash on hand	1,467	-
Cash at bank	2,887,388	3,951,738
	2,888,855	3,951,738

20. Creditors: amounts falling due within one year

	31 DECEMBER 2024 £	31 DECEMBER 2023 £
Trade creditors	378,980	864,811
Other taxation and social security	143,939	71,077
Other creditors	263,355	257,956
Accruals	386,696	609,338
	1,172,970	1,803,182

21. Pension and other schemes

The charity operates a defined contribution pension scheme. The pension cost charge for the year represents contributions payable by the charity to the scheme and amounted to £40,235 (2023 - £40,946).

NOTES TO THE FINANCIAL STATEMENTS

22. Funds

	BALANCE AT 1 JANUARY 2024 £	INCOMING RESOURCES £	RESOURCES EXPENDED £	TRANSFERS £	BALANCE AS 31 DECEMBER 2024 £
Unrestricted funds					
General					
General	6,711,642	3,807,825	(2,746,770)	(1,409,153)	6,363,544
Restricted funds					
Feeding	-	1,576,882	(2,166,992)	590,111	-
Emergency	-	2,935,519	(2,742,844)	-	192,676
Orphans	469,572	3,127,129	(3,698,332)	101,630	-
Water	2	1,218,701	(1,527,054)	308,350	-
Medical	105,028	44,318	(38,967)	-	110,379
Community	-	426,611	(835,672)	409,062	-
Total Restricted funds	574,602	9,329,160	(11,009,860)	1,409,153	303,055
Total funds	7,286,244	13,136,985	(13,756,631)	-	6,666,599

	BALANCE AT 1 JANUARY 2023 £	INCOMING RESOURCES £	RESOURCES EXPENDED £	TRANSFERS £	BALANCE AS 31 DECEMBER 2023
Unrestricted funds					
General					
General	7,544,192	7,794,883	(5,790,967)	(2,836,466)	6,711,642
Restricted funds					
Feeding	-	2,311,711	(3,502,984)	1,191,273	-
Emergency	-	4,249,999	(4,563,904)	313,905	-
Orphans	694,134	4,611,544	(4,836,106)	-	469,572
Water	372,818	2,728,924	(3,322,719)	220,979	2
Medical	61,885	60,699	(17,556)	-	105,028
Community	-	672,098	(1,782,407)	1,110,309	-
Total Restricted funds	1,128,837	14,634,975	(18,025,676)	2,836,466	574,602
Total funds	8,673,029	22,429,858	(23,816,643)	-	7,286,244

NOTES TO THE FINANCIAL STATEMENTS

Unrestricted Funds

Donations that are not tied to a specific project or programme are classified as unrestricted. These funds give the Trust the flexibility to allocate resources where they are most urgently required, ensuring maximum impact across our work.

Feeding

Across more than thirty countries, we deliver both immediate and lasting food solutions. During Ramadan alone, we provide over a million meals to families living in hardship, distributing food parcels with nutritious, culturally appropriate items.

Our longer-term approach equips communities with sustainable farming skills and climate adaptation techniques. This helps families grow enough to feed themselves, while also generating income by selling surplus produce at local markets.

Emergency

Our Emergency Response work extends across countries such as Palestine, Syria, Yemen, Bangladesh, Mozambique, Turkey, Indonesia, Nepal, Kashmir, and the UK. We act quickly to deliver urgent relief including food, clean water, and shelter, while also supporting recovery in later stages.

Many initiatives are designed with sustainability in mind, from disaster preparedness training to livelihood restoration. Our dedicated Disaster Response Team enables us to react rapidly and effectively when crises occur.

Orphans

We provide holistic support to orphaned children through tailored projects that address their food, education, healthcare, and welfare needs. Our sponsorship programme ensures access to essentials such as nutritious meals, clean water, medical care, and quality schooling.

Where possible, we also work with surviving family members to help strengthen their ability to care for the child, alongside delivering specialist support in areas such as nutrition, learning, and advocacy.

Water

Our water programmes bring safe drinking water to some of the world's most disadvantaged communities. This includes the installation of tube wells, deep wells, and solar-powered water and energy systems that benefit entire villages.

Beyond providing access, we promote hygiene awareness by running sessions on safe storage and handwashing, helping to prevent waterborne diseases and improve community health.

Medical

We support healthcare provision for people living in poverty and for internally displaced persons (IDPs) in temporary shelters. In conflict-affected regions, our assistance ensures hospitals have the resources and facilities needed to provide effective care.

For IDPs, we organise medical camps and deploy mobile healthcare teams, making essential treatment accessible to people who might otherwise be left without support.

Community

Strengthening communities lies at the heart of Penny Appeal's mission. Whether through emergency relief or sustainable development, our work is designed to be inclusive and to consider the needs of those most marginalised.

In the UK, our initiatives such as food distribution and community events bring together people from diverse backgrounds and faiths, fostering connection and unity.

Transfers

Costs are allocated to the relevant funds, with transfers from unrestricted funds made where necessary to cover shortfalls.

NOTES TO THE FINANCIAL STATEMENTS

23. Analysis of net assets between funds

	UNRESTRICTED FUNDS £	RESTRICTED FUNDS £	TOTAL FUNDS AT 31 DECEMBER 2024 £
Intangible fixed assets	92,957	-	92,957
Tangible fixed assets	1,182,138	-	1,182,138
Fixed asset investments	3,000,000	-	3,000,000
Current assets	3,261,419	303,055	3,564,474
Current liabilities	(1,172,971)	-	(1,172,971)
Total net assets	6,363,543	303,055	6,666,598

	UNRESTRICTED FUNDS £	RESTRICTED FUNDS £	TOTAL FUNDS AT 31 DECEMBER 2023 £
Intangible fixed assets	153,523	-	153,523
Tangible fixed assets	1,399,426	-	1,399,426
Fixed asset investments	3,000,000	-	3,000,000
Current assets	3,961,875	574,602	4,536,477
Current liabilities	(1,803,182)	-	(1,803,182)
Total net assets	6,711,642	574,602	7,286,244

24. Related Party Transactions

The charity's relationship with Esplanade Vale Media Limited, trading as British Muslim TV (BMTV), was terminated in June 2024. Expenditure with the organisation during the year amounted to £325,976.

No trustees were remunerated in the year ending 2024.





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AND UK REGISTERED COMPANY 06578382