

Ansar Foundation

Unaudited Financial Statements

31 August 2025

Ansar Foundation

Financial Statements

Year ended 31 August 2025

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Ansar Foundation

Trustees' Annual Report

Year ended 31 August 2025

The trustees present their report and the unaudited financial statements of the charity for the year ended 31 August 2025.

Reference and administrative details

Registered charity name	Ansar Foundation
Charity registration number	1143725
Principal office	43 Wychwood Avenue Luton Bedfordshire LU2 7HT

The trustees

Ms Sabah Malik
Mr Mohammed Farooq Malik
Mr Mohsin Farooq Malik
Mr Omar Farooq
Ms Shahnaz Farooq Malik

Independent examiner	Durrani & Co 72 Cardigan Street Luton Bedfordshire LU1 1RR
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Structure, governance and management

History, objectives and activities of the Charity

On constitution it was believed the relief of poverty in Pakistan required addressing. The charity began with an initial grant. Both the initial grant and subsequent grants since have been under the terms which allow the trustees to either retain the amounts as capital or to spend them.

Management and Governance arrangements

The constitution provides for a minimum of three trustees. Where there is a requirement for new trustees, these would be identified and appointed by the remaining trustees, subject to the approval by AGM. The chair of the trustees is responsible for the induction of any new trustee which involves awareness of a trustee's responsibility, the governing document, administrative procedures, the history and philosophical approach of the charity. The trustees have taken steps to identify major risks to which the charity is exposed and systems have been established to mitigate those risks.

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Trustees' Annual Report *(continued)*

Year ended 31 August 2025

Objectives and activities

The objectives of the charity include;

- a) Ensuring the delivery of humanitarian aid directly to those in need
- b) Partnership with local charitable organisations including international registered charities to ensure that aid reaches to the most deserving people
- c) The relief of financial need and suffering among victims of natural or other kind of disasters in the form of money (or other means deemed suitable) for persons, bodies, organisations and/or countries affected.

Achievements and performance

The charity has continued to improve and deliver with its charity work. It has developed and built established relationships with proven and trusted local project management contractors, specialising in the implementation of charitable projects, allowing us to work directly in delivering projects in areas we identified has high priority. This has removed our reliance on partnering with local charitable organisations resulting in more effective implementation and accountability to our stakeholders.

The affects of climate change in Pakistan has been a key contributor to natural disasters with an increasing number of local communities particularly in mountainous areas bearing the impact. We have developed our charity to be able to respond rapidly in providing immediate aid in terms of food and household essential packs for those affected communities who cannot relocate to relief camps set up by the Government or large NGOs.

We have expanded our water projects within Pakistan with focus on the deprived area of Lakki Marwat, where potable water resources are extremely limited.

Additionally, we have prioritised the empowerment of women in the Northern Areas of Pakistan through our livelihood and training schemes. The charity has successfully delivered and handed over a school to the local community of Mansehra. The charity now sits as the board of trustees for the school ensuring the values of standards required by the charity are maintained. We have continued and increased our sponsorship programme ensuring orphans and poor children have the right to a good standard of education.

Our due diligence process ensures we identify and prioritise the most needy and vulnerable in the implementation of the seven housing projects during the period of 2024 - 2025. We continue to sponsor vulnerable families with monthly allowances along with periodical visits from our local contractors to ensure their needs are being met.

Our Ramadhan food packages were successfully delivered this year along with the Eid-ul- Adha meat distribution project.

Financial review

The net incoming resources for the year were a loss of £8,900 (2024 - gain of £30,954). At the end of the financial year the reserves were £219,052 of this £129,940 are restricted funds and £89,112 are unrestricted funds (2024 - reserves were £227,951 of this £128,693 are restricted funds and £99,258 are unrestricted funds). The adequacy of the reserves policy is reviewed annually. The trustees are satisfied that reserves are presently more than adequate to meet future expenditure. The reserves policy is to have reserves available in order to ensure the day to day operation continue into the foreseeable future.

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Trustees' Annual Report *(continued)*

Year ended 31 August 2025

The trustees' annual report was approved on 23 October 2025 and signed on behalf of the board of trustees by:

A handwritten signature in black ink, appearing to read 'mfarooq', is centered between two small 'x' marks.

Mr Mohammed Farooq Malik
Trustee

Ansar Foundation

Independent Examiner's Report to the Trustees of Ansar Foundation

Year ended 31 August 2025

I report to the trustees on my examination of the financial statements of Ansar Foundation ('the charity') for the year ended 31 August 2025.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

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

Durrani & Co
Independent Examiner

72 Cardigan Street
Luton
Bedfordshire
LU1 1RR

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Statement of Financial Activities

Year ended 31 August 2025

		Unrestricted funds	2025 Restricted funds	Total funds	2024 Total funds
	Note	£	£	£	£
Income and endowments					
Donations and legacies	4	13,609	101,588	115,197	126,078
Total income		<u>13,609</u>	<u>101,588</u>	<u>115,197</u>	<u>126,078</u>
Expenditure					
Expenditure on charitable activities	5,6	23,755	100,341	124,097	95,124
Total expenditure		<u>23,755</u>	<u>100,341</u>	<u>124,097</u>	<u>95,124</u>
Net (expenditure)/income and net movement in funds		<u>(10,146)</u>	<u>1,247</u>	<u>(8,900)</u>	<u>30,954</u>
Reconciliation of funds					
Total funds brought forward		99,258	128,693	227,951	196,998
Total funds carried forward		<u>89,112</u>	<u>129,940</u>	<u>219,052</u>	<u>227,951</u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The notes on pages 7 to 13 form part of these financial statements.

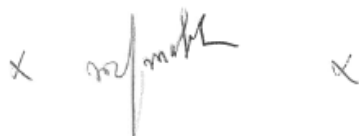
Ansar Foundation

Statement of Financial Position

31 August 2025

	Note	2025 £	2024 £
Fixed assets			
Tangible fixed assets	11	12,238	15,298
Current assets			
Debtors	12	780	860
Cash at bank and in hand		207,679	213,424
		208,459	214,284
Creditors: amounts falling due within one year	13	1,645	1,630
Net current assets		206,813	212,654
Total assets less current liabilities		219,051	227,952
Net assets		219,051	227,952
Funds of the charity			
Restricted funds		129,940	128,693
Unrestricted funds		89,112	99,258
Total charity funds	14	219,052	227,951

These financial statements were approved by the board of trustees and authorised for issue on 23 October 2025, and are signed on behalf of the board by:



Mr Mohammed Farooq Malik
Trustee

The notes on pages 7 to 13 form part of these financial statements.

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Notes to the Financial Statements

Year ended 31 August 2025

1. General information

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is 43 Wychwood Avenue, Luton, Bedfordshire, LU2 7HT.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Charities Act 2011.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Disclosure exemptions

The entity satisfies the criteria of being a qualifying entity as defined in FRS 102. Its financial statements are consolidated into the financial statements of (enter name of group financial statements) which can be obtained from (enter detail). As such, advantage has been taken of the following disclosure exemptions available under paragraph 1.12 of FRS 102:

- (a) No cash flow statement has been presented for the company.
- (b) Disclosures in respect of financial instruments have not been presented.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Foreign currencies

Foreign currency transactions are initially recorded in the functional currency, by applying the spot exchange rate as at the date of the transaction. Monetary assets and liabilities denominated in foreign currencies are translated at the exchange rate ruling at the reporting date, with any gains or losses being taken to the statement of financial activities.

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Notes to the Financial Statements *(continued)*

Year ended 31 August 2025

3. Accounting policies *(continued)*

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

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Notes to the Financial Statements *(continued)*

Year ended 31 August 2025

3. Accounting policies *(continued)*

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Motor vehicles	- 20% reducing balance
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Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

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Notes to the Financial Statements *(continued)*

Year ended 31 August 2025

3. Accounting policies *(continued)*

Impairment of fixed assets *(continued)*

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

4. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Donations			
Donations type 1	–	101,588	101,588
Gifts			
Gifts type 1	13,609	–	13,609
	<u>13,609</u>	<u>101,588</u>	<u>115,197</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Donations			
Donations type 1	–	113,921	113,921
Gifts			
Gifts type 1	12,157	–	12,157
	<u>12,157</u>	<u>113,921</u>	<u>126,078</u>

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Notes to the Financial Statements *(continued)*

Year ended 31 August 2025

5. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Activity type 1	–	100,341	100,341
Support costs	23,755	–	23,756
	<u>23,755</u>	<u>100,341</u>	<u>124,097</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Activity type 1	–	82,649	82,649
Support costs	12,476	–	12,475
	<u>12,476</u>	<u>82,649</u>	<u>95,124</u>

6. Expenditure on charitable activities by activity type

	Activities undertaken directly	Support costs	Total funds 2025 £	Total fund 2024 £
Activity type 1	100,341	–	100,341	82,649
Governance costs	–	23,756	23,756	12,475
	<u>100,341</u>	<u>23,756</u>	<u>124,097</u>	<u>95,124</u>

7. Net (expenditure)/income

Net (expenditure)/income is stated after charging/(crediting):

	2025 £	2024 £
Depreciation of tangible fixed assets	3,060	3,824
Foreign exchange differences	<u>11,326</u>	<u>(264)</u>

8. Independent examination fees

	2025 £	2024 £
Fees payable to the independent examiner for: Independent examination of the financial statements	<u>900</u>	<u>885</u>

9. Staff costs

The average head count of employees during the year was Nil (2024: Nil).

No employee received employee benefits of more than £60,000 during the year (2024: Nil).

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Notes to the Financial Statements *(continued)*

Year ended 31 August 2025

10. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees (2024: Nil).

There were no trustee expenses paid for the period ended 31st August 2025 (2024: Nil)

11. Tangible fixed assets

	Motor vehicles £
Cost	
At 1 September 2024 and 31 August 2025	22,667
Depreciation	
At 1 September 2024	7,369
Charge for the year	3,060
At 31 August 2025	10,429
Carrying amount	
At 31 August 2025	12,238
At 31 August 2024	15,298

12. Debtors

	2025	2024
	£	£
Other debtors	780	860

13. Creditors: amounts falling due within one year

	2025	2024
	£	£
Accruals and deferred income	1,646	1,630

14. Analysis of charitable funds

Unrestricted funds

	At 1 September 2024 £	Income £	Expenditure £	At 31 August 2025 £
General funds	99,258	13,609	(23,755)	89,112

	At 1 September 2023 £	Income £	Expenditure £	At 31 August 2024 £
General funds	99,577	12,157	(12,476)	99,258

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Notes to the Financial Statements *(continued)*

Year ended 31 August 2025

14. Analysis of charitable funds *(continued)*

Restricted funds

	At 1 September 2024 £	Income £	Expenditure £	At 31 August 2025 £
Restricted Fund 1 - desc in a/cs	<u>128,693</u>	<u>101,588</u>	<u>(100,341)</u>	<u>129,940</u>

	At 1 September 2023 £	Income £	Expenditure £	At 31 August 2024 £
Restricted Fund 1 - desc in a/cs	<u>97,421</u>	<u>113,921</u>	<u>(82,649)</u>	<u>128,693</u>

15. Analysis of net assets between funds

	Unrestricted Funds £	Total Funds 2025 £
Tangible fixed assets	12,238	12,238
Current assets	208,459	208,459
Creditors less than 1 year	<u>(1,645)</u>	<u>(1,645)</u>
Net assets	<u>219,052</u>	<u>219,052</u>

	Unrestricted Funds £	Total Funds 2024 £
Tangible fixed assets	15,298	15,298
Current assets	214,284	214,284
Creditors less than 1 year	<u>(1,630)</u>	<u>(1,630)</u>
Net assets	<u>227,952</u>	<u>227,952</u>

16. Related parties

There were no related party transactions during the period.

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Management Information

Year ended 31 August 2025

The following pages do not form part of the financial statements.

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Detailed Statement of Financial Activities

Year ended 31 August 2025

	2025 £	2024 £
Income and endowments		
Donations and legacies		
Donations type 1	101,588	113,921
Gifts type 1	13,609	12,157
	<u>115,197</u>	<u>126,078</u>
Total income	<u>115,197</u>	<u>126,078</u>
Expenditure		
Expenditure on charitable activities		
Mosque project	6,978	8,448
Housing project	12,924	4,934
Water project	22,232	23,934
Livelihood and Ramadhan project	29,546	23,822
School project	20,744	14,212
Qurbani project	7,917	7,299
Motor vehicle expenses	168	806
Legal and professional fees	6,327	3,092
Other office costs	—	1,023
Depreciation	3,060	3,824
Bank charges	94	95
Foreign exchange gain/loss	11,326	(264)
Sub-contract labour	2,781	3,899
	<u>124,097</u>	<u>95,124</u>
Total expenditure	<u>124,097</u>	<u>95,124</u>
Net (expenditure)/income	<u>(8,900)</u>	<u>30,954</u>