

**REGISTERED COMPANY NUMBER: 03038595 (England and Wales)**  
**REGISTERED CHARITY NUMBER: 1156023**

**Report of the Trustees and**  
**Unaudited Financial Statements**  
**for the Year Ended 31 March 2025**  
**for**  
**Ansar Finance Group Limited**  
**(Limited by Guarantee)**

**Ansar Finance Group Limited  
(Limited by Guarantee)**

**Contents of the Financial Statements  
for the Year Ended 31 March 2025**

|                                          | <b>Page</b>     |
|------------------------------------------|-----------------|
| <b>Report of the Trustees</b>            | <b>1 to 4</b>   |
| <b>Accountant's Report</b>               | <b>5</b>        |
| <b>Independent Examiner's Report</b>     | <b>6</b>        |
| <b>Statement of Financial Activities</b> | <b>7</b>        |
| <b>Balance Sheet</b>                     | <b>8 to 9</b>   |
| <b>Notes to the Financial Statements</b> | <b>10 to 15</b> |

**Ansar Finance Group Limited  
(Limited by Guarantee)**

**Report of the Trustees  
for the Year Ended 31 March 2025**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2025. The trustees have adopted the provisions of 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 2019).

**OBJECTIVES AND ACTIVITIES**

**Principal activities**

The principal activities during the above-mentioned year were as follows:

- Promoting an ethical/Islamic way of finance.
- Educating the public about ethical financial affairs in line with the teachings of Islam.
- Providing interest-free loans to any qualifying member of the public in accordance with its main objectives as laid down in the articles of association.
- Collection of Zakat and distributing funds where necessary.
- Collaboration with Universities and other UK charities and organisations to further promote Ansar's interest-free cause.
- Raising funds for international campaigns, where necessary and conducting deployments to distribute the funds for specific causes.
- Networking by attending national and international finance events and conferences to develop contacts and micro-finance products.

Ansar Finance Group Limited are the only provider of true interest-free loans. As a charity organisation, we face huge challenges to raise funds under an interest-free banner. Also, when assessing loan applications for approval and having to turn down certain applications, knowing that the applicant is in desperate need of the money. A strict affordability criterion is applied, like any other loan provider in the market, to safeguard our donors' funds and for the purpose of preventing opportunist individuals, as the Trustees are trusted with these funds.

**Objectives and aims**

The aim of the charity is to change the perception of how people view interest in general and provide help where members of the community are suffering with interest related debt problems. This also in turn affects their physical and mental health and causes family problems. Also, to assist our community to realise that living within their means is possible with commitment.

As a charity, the loan application has been open to all permanent residents of the UK, in accordance with the rules and regulations in force at the time.

**Public benefit**

Ansar delivers immediate financial support to the members of the community who are in need of urgent support in an emergency via our Zakat fund. This help is available to all permanent residents of the UK, subject to the rules and regulations in force at the time. This now directly benefits any person who is in financial difficulty or hardship. A loan may be offered when an individual has regular income to make loan repayments and can still maintain their lifestyle without causing them any financial difficulty.

Ansar helps at the time of need, i.e. cash flow problems and interest-related debt. As this is an interest-free loan, the person is genuinely being helped and not being burdened with more and ever-increasing debt on interest-related transactions. Genuine relief is given; our loans are not an illusion of relief but a true reality. Our Zakat fund is for Muslims within our community who are struggling to meet their basic day-to-day needs.

**Ansar Finance Group Limited  
(Limited by Guarantee)**

**Report of the Trustees  
for the Year Ended 31 March 2025**

**ACHIEVEMENT AND PERFORMANCE**

**Charitable activities**

In the financial year ended 31 March 2025, Ansar awarded **21 interest-free loans** (2023-24: 12 loans) amounting to **£200,709** (2023-24: £53,250) in total. We have strengthened our loan approval process and are performing additional checks on the potential borrower's ability to pay the loans back. Loans were given for debt consolidation, credit card arrears, wedding costs, emergency travel, repairs, essential appliances, and car purchase.

We offer interest-free loans and charge an admin fee of £30 irrespective of the loan amount and term. Our policy is to give all applicants equal access to the loans.

Ansar approved **17 zakat applications** in the year 2024-25, amounting to a total of **£11,089**. This compares to the year 2023-24 zero zakat payment, as all applications did not meet the zakat eligibility criteria. We have been fortunate enough to be in receipt of Zakat donations from our generous donors and wider community due to our promotion of this fund. We were able to signpost those in need to food banks and other support within their locality.

Ansar Finance undertook its first-ever international campaign and raised funds for Orphans and Widows in Pakistan. It used the Muslim Giving platform to raise funds and collaborated with SOS Pakistan to use the funds for that purpose. Ansar raised £11,077 through generous donations from our donors and the public. As a registered charity, Ansar can claim Gift Aid from HMRC, and the amount of funding for this campaign becomes £13,126, including Gift Aid. As this was our first experience, we had to work very carefully to ensure safe travelling arrangements, stay while visiting several places and secure travel arrangements for the staff and volunteers travelling within Pakistan, along with food and hygiene arrangements. In keeping safety paramount, Ansar chose to book accommodation at well-secured and reputable premises and arranged private travel arrangements throughout, including a driver to accompany the team. Ansar Team visited 5 SOS sites in Islamabad, Lahore, Abbottabad, Mangal and Dhodial. After careful consideration, assessment and deliberation, Ansar donated a substantial portion of funds to SOS Children's Village Dhodial, which provides care, education, and support for orphans and abandoned children, including widows, in Pakistan. The funds were used for a sustainable project to provide green energy (installation of a solar energy system) to the 8-acre site, including 10 homes, a school (with a strength of 1,400 students), sports facilities, a mosque, and the admin block within the site.

A collaboration with Heritage Radio at BHMC (British Muslim Heritage Centre) was also executed by Ansar Finance Group to run a fortnightly show covering diverse topics on Ethical/Islamic finance with special emphasis on interest-free financing. The Ansar Team managed to invite scholars, academics, entrepreneurs, and other local influential people to run a number of shows to fulfil its mission and vision to educate the communities on Ethical/Islamic financing. This was also a successful project done over 6 months with a view to further collaboration.

**Year of activities at a glance**

The Ansar team has been remarkably busy in engaging with a number of organisations and individuals to strengthen its collaborative approach. This has resulted in new opportunities for Ansar, other charities and not-for-profit organisations to work together with our cause against Riba. Below is a list of activities Ansar has undertaken in the financial year 2024-25.

**Ansar Finance Group Limited  
(Limited by Guarantee)**

**Report of the Trustees  
for the Year Ended 31 March 2025**

| No | Month  | Event details                                                                                                      |
|----|--------|--------------------------------------------------------------------------------------------------------------------|
| 1  | Apr-24 | Collaborated with Muslim Giving to raise funds for international campaign.                                         |
| 2  | Apr-24 | Unity Community (Local Food Bank) contacted to provide meat for Muslim families for Eid.                           |
| 3  | May-24 | Created Layla ul Qadr and Ramadan posts for social media.                                                          |
| 4  | May-24 | Chairman and employees travelled to Pakistan for 11 days to support Orphans & Widows.                              |
| 5  | May-24 | Eid toys provided to refugees at hotel and delivered to our collaborators.                                         |
| 6  | Jun-24 | Provided Eid meat for Unity Community.                                                                             |
| 7  | Jul-24 | Online meeting with Collaborators from Pakistan ahead of our international deployment.                             |
| 8  | Jul-24 | T-shirt, hoodie and banners printing for international campaign.                                                   |
| 9  | Aug-24 | Returns including activity log, loan and zakat distribution information.                                           |
| 10 | Sep-24 | Halal Expo stall at Manchester United Stadium for 2-day event.                                                     |
| 11 | Sep-24 | Oldham foodbank contacted to provided non perishable items for distribution which were purchased and delivered.    |
| 12 | Oct-24 | Eid gifts distribution at Refugee hotel.                                                                           |
| 13 | Nov-24 | Collaboration with GM Muslim Alliance for Refugees. Offering vital support to refugee in Manchester.               |
| 14 | Feb-25 | Meeting with a trustee at Makki Masjid for potential collaboration and support.                                    |
| 15 | Feb-25 | Steering group for key players in Ethical/Islamic Finance in the UK in House of Lord by invitation of Lord Sharkey |
| 16 | Mar-25 | Meeting with Heritage Radio program manager to support and collaborate.                                            |
| 17 | Mar-25 | Recorded show at Heritage Radio -Professor Nazaam & Dr Mirizah Minhat from Bradford University.                    |
| 18 | Mar-25 | Organised Eid food for vulnerable families within Manchester in collaboration with a local food bank.              |

### **Investment performance**

In accordance with the Memorandum and Articles of Association, the Trustees have the power to make and hold investments using the general funds of the charity. The policy of the charity is to invest in low risk, short to medium term investments. There is a need to develop an investment strategy to ensure our funds are diversified.

The annexed accounts show the state of the finances of the Charity at 31 March 2025, which the Trustees consider to be satisfactory.

### **FINANCIAL REVIEW**

#### **Reserves policy**

The charity's unrestricted funds for the financial year have remained in surplus. It is the normal policy of the charity to maintain funds at a level sufficient to cover unforeseen and major expenditure and shortfalls in income.

#### **Future plans**

Ansar will continue to work with its communities and partners to raise awareness about the prohibition of Riba/interest. Currently the financial climate is very uncertain across the whole finance industry. Ansar will continue to work hard to increase its donor base and invest some of its surplus funds to ensure that the income gets diversified. Collaborating with likeminded organisations to spread our message and design new products to help our communities, easing their financial difficulties in the many years to come and to further collaborate with other charities to reach more of the UK population.

**Ansar Finance Group Limited  
(Limited by Guarantee)**

**Report of the Trustees  
for the Year Ended 31 March 2025**

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing document**

The charity is constituted by an amended Memorandum and Articles of Association dated 28<sup>th</sup> July 2019, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006. It is registered with the Charity Commission under charity number 1156023. The management of the charity is the responsibility of the Trustees who are elected and co-opted under the terms of the Trust Deed. The Trustees have the power to appoint further trustees by a simple majority voting system.

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Company number**

03038595 (England and Wales)

**Registered Charity number**

1156023

**Registered office**

59 Kingsway  
Manchester  
England  
M19 2LL

**Trustees**

Anjum Zulfikar  
Mohammad Rafiq  
Abid Ahmed Satwilkar  
Naseer Nazar

**Accountant**

The Accountants & Management Consultants Ltd  
6 Frome Drive  
Crumpsall  
Manchester  
M8 0GA

**Independent Examiner**

Adnan Aslam Sahi ACCA  
27 Ranworth Close  
Bolton  
BL1 7RL

**SMALL COMPANY EXEMPTION**

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 23 December 2025 and signed on its behalf by:



Anjum Zulfikar – Trustee (Chairman)



Mohammad Rafiq - Trustee

**Accountant's Report to the Trustees of  
Ansar Finance Group Limited  
(Limited by Guarantee)**

**Accountant's report to the trustees of Ansar Finance Group Limited (Limited by Guarantee) ('the Company')**

In order to assist you to fulfil your duties under the Companies Act 2006, we have prepared for your approval the accounts of Ansar Finance Group Limited for the year ended 31 March 2025, which comprise the Profit and Loss Account, the Balance Sheet and the related notes from the company's accounting records and from information and explanations you have given us.

As a practising member firm of the Chartered Institute of Management Accountants, we are subject to its ethical and other professional requirements, which are detailed at <http://www.cimaglobal.com>.

Our work has been undertaken in accordance with the requirements of the Chartered Institute of Management Accountants as detailed at <http://www.cimaglobal.com>.

*THE ACCOUNTANTS & MANAGEMENT CONSULTANTS LTD.*

The Accountants & Management Consultants Limited  
Chartered Management Accountants  
6 Frome Drive  
Crumpsall  
Manchester  
M8 0GA

Date: 23 December 2025

**Independent Examiner's Report to the Trustees of  
Ansar Finance Group Limited  
(Limited by Guarantee)**

**Independent examiner's report to the trustees of Ansar Finance Group Limited (Limited by Guarantee) ('the Company')**

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2025.

**Responsibilities and basis of report**

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

**Independent examiner's statement**

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

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

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.



Adnan Aslam Sahi ACCA

27 Ranworth Close  
Bolton  
BL1 7RL

Date: 23 December 2025

**Ansar Finance Group Limited**  
**(Limited by Guarantee)**

**Statement of Financial Activities**  
**(Incorporating an Income and Expenditure Account)**  
**for the Year Ended 31 March 2025**

|                                    |       | 2025<br>Unrestricted<br>fund<br>£ | 2024<br>Total<br>funds<br>£ |
|------------------------------------|-------|-----------------------------------|-----------------------------|
| <b>INCOME AND ENDOWMENTS FROM</b>  | Notes |                                   |                             |
| Donations and legacies             | 2     | 62,619                            | 74,167                      |
| Other trading activities           | 3     | <u>1,665</u>                      | <u>1,209</u>                |
|                                    |       | 64,284                            | 75,376                      |
| <b>EXPENDITURE ON</b>              |       |                                   |                             |
| <b>Charitable activities</b>       |       |                                   |                             |
| Raising donations and legacies     | 4     | <u>72,955</u>                     | <u>65,603</u>               |
| <b>NET INCOME</b>                  |       | (8,671)                           | 9,773                       |
| <b>RECONCILIATION OF FUNDS</b>     |       |                                   |                             |
| Total funds brought forward        |       | <u>1,114,611</u>                  | <u>1,104,838</u>            |
| <b>TOTAL FUNDS CARRIED FORWARD</b> |       | <u><u>1,105,940</u></u>           | <u><u>1,114,611</u></u>     |

The notes form part of these financial statements

**Ansar Finance Group Limited  
(Limited by Guarantee)**

**Balance Sheet  
31 March 2025**

|                                     | Notes | 2025<br>£        | 2024<br>£        |
|-------------------------------------|-------|------------------|------------------|
| <b>FIXED ASSETS</b>                 |       |                  |                  |
| Tangible assets                     | 8     | 21,464           | 24,466           |
| Investments                         | 9     | <u>8</u>         | <u>8</u>         |
|                                     |       | 21,472           | 24,474           |
| <b>CURRENT ASSETS</b>               |       |                  |                  |
| Debtors                             | 10    | 604,054          | 519,832          |
| Cash at bank                        |       | <u>496,446</u>   | <u>601,928</u>   |
|                                     |       | 1,100,500        | 1,121,760        |
| <b>CREDITORS</b>                    |       |                  |                  |
| Amounts falling due within one year | 11    | <u>(16,032)</u>  | <u>(31,623)</u>  |
| <b>NET CURRENT ASSETS</b>           |       | <u>1,084,468</u> | <u>1,090,137</u> |
| <b>NET ASSETS</b>                   |       | <u>1,105,940</u> | <u>1,114,611</u> |
| <b>FUNDS</b>                        |       |                  |                  |
| Unrestricted funds                  | 12    | <u>1,105,940</u> | <u>1,114,611</u> |
| <b>TOTAL FUNDS</b>                  |       | <u>1,105,940</u> | <u>1,114,611</u> |

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2025.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2025 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for:

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The notes form part of these financial statements

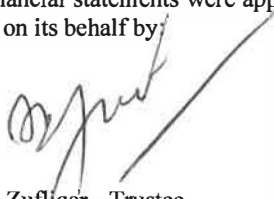
continued...

**Ansar Finance Group Limited  
(Limited by Guarantee)**

**Balance Sheet - continued  
31 March 2025**

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 23 December 2025 and were signed on its behalf by:



Anjum Zufiqar - Trustee



Mohammad Rafiq - Trustee

The notes form part of these financial statements

**Ansar Finance Group Limited  
(Limited by Guarantee)**

**Notes to the Financial Statements  
for the Year Ended 31 March 2025**

**1. ACCOUNTING POLICIES**

**Basis of preparing the financial statements**

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

**Preparation of consolidated financial statements**

The financial statements contain information about Ansar Finance Group Limited as an individual charity and do not contain consolidated financial information as the parent of the group. The company is exempt under Section 399 (2A) of the Companies Act 2006 from the requirements to prepare consolidated financial statements.

**Related party exemption**

The charity has taken advantage of exemption, under the terms of Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland', not to disclose related party transactions with wholly owned subsidiaries within the group.

**Income**

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

**Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with the use of resources.

**Governance costs**

Governance costs comprise costs for the running of the charity.

**Tangible fixed assets**

Tangible fixed assets are initially recorded at cost less any tax, discounts and rebates. Subsequently they are recorded at cost less accumulated depreciation and impairment.

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

|                          |                        |
|--------------------------|------------------------|
| Improvements to property | - 10% on cost          |
| Fixtures and fittings    | - 15% reducing balance |
| Computer equipment       | - 25% reducing balance |

**Investments**

Investments in subsidiaries undertakings are recognised at cost.

**Taxation**

The charity is exempt from corporation tax on its charitable activities.

**Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

**Ansar Finance Group Limited  
(Limited by Guarantee)**

**Notes to the Financial Statements - continued  
for the Year Ended 31 March 2025**

**Going concern**

The charity's financial statements for the year ended 31 March 2025 have been prepared on a going concern basis as, after making appropriate enquiries, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future.

**Pension costs and other post-retirement benefits**

The company operates a defined contribution pension scheme. Contributions payable to the company's pension scheme are charged to profit or loss in the period to which they relate.

**2. DONATIONS AND LEGACIES**

|           | 2025                 | 2024                 |
|-----------|----------------------|----------------------|
|           | £                    | £                    |
| Donations | 55,195               | 70,677               |
| Gift aid  | <u>7,424</u>         | <u>3,490</u>         |
|           | <u><u>62,619</u></u> | <u><u>74,167</u></u> |

**3. OTHER TRADING ACTIVITIES**

|                            | 2025         | 2024         |
|----------------------------|--------------|--------------|
|                            | £            | £            |
| Application and other fees | <u>1,665</u> | <u>1,209</u> |

**4. CHARITABLE ACTIVITIES**

|               | 2025          | 2024          |
|---------------|---------------|---------------|
|               | £             | £             |
| Support costs | <u>72,955</u> | <u>65,603</u> |

**5. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31 March 2025 nor for the year ended 31 March 2024.

**Trustees' expenses**

The charity arranged OBE celebration for the founder and awarded umrah package amounting to £2,500 as a gesture of appreciation for his lifelong contribution to the charity during the year ended 31 March 2024. There were no trustees' expenses paid for the year ended 31 March 2025.

**6. STAFF COSTS**

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

|                     | 2025     | 2024     |
|---------------------|----------|----------|
| Number of employees | <u>2</u> | <u>2</u> |

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

**Ansar Finance Group Limited**  
**(Limited by Guarantee)**

**Notes to the Financial Statements - continued**  
**for the Year Ended 31 March 2025**

**7. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

|                                    | Unrestricted<br>fund<br>£ |
|------------------------------------|---------------------------|
| <b>INCOME AND ENDOWMENTS FROM</b>  |                           |
| Donations and legacies             | 74,167                    |
| Other trading activities           | <u>1,209</u>              |
|                                    | 75,376                    |
| <b>EXPENDITURE ON</b>              |                           |
| Charitable activities              | <u>65,603</u>             |
| <b>NET INCOME</b>                  | 9,773                     |
| <b>RECONCILIATION OF FUNDS</b>     |                           |
| Total funds brought forward        | 1,104,838                 |
|                                    | <hr/>                     |
| <b>TOTAL FUNDS CARRIED FORWARD</b> | <u><u>1,114,611</u></u>   |

**8. TANGIBLE FIXED ASSETS**

|                       | Improvements<br>to property<br>£ | Fixtures<br>and<br>fittings<br>£ | Computer<br>equipment<br>£ | Totals<br>£   |
|-----------------------|----------------------------------|----------------------------------|----------------------------|---------------|
| <b>COST</b>           |                                  |                                  |                            |               |
| At 1 April 2024       | 27,212                           | 27,068                           | 19,503                     | 73,783        |
| Additions             | <u>350</u>                       | <u>-</u>                         | <u>-</u>                   | <u>350</u>    |
| At 31 March 2025      | <u>27,562</u>                    | <u>27,068</u>                    | <u>19,503</u>              | <u>74,133</u> |
| <b>DEPRECIATION</b>   |                                  |                                  |                            |               |
| At 1 April 2024       | 6,767                            | 23,285                           | 19,265                     | 49,317        |
| Charge for period     | <u>2,725</u>                     | <u>568</u>                       | <u>59</u>                  | <u>3,352</u>  |
| At 31 March 2025      | <u>9,492</u>                     | <u>23,853</u>                    | <u>19,324</u>              | <u>52,669</u> |
| <b>NET BOOK VALUE</b> |                                  |                                  |                            |               |
| At 31 March 2025      | <u>18,070</u>                    | <u>3,215</u>                     | <u>179</u>                 | <u>21,464</u> |
| At 31 March 2024      | <u>20,445</u>                    | <u>3,783</u>                     | <u>238</u>                 | <u>24,466</u> |

**Ansar Finance Group Limited  
(Limited by Guarantee)**

**Notes to the Financial Statements - continued  
for the Year Ended 31 March 2025**

**9. FIXED ASSET INVESTMENTS**

|                                      | Shares in<br>group<br>undertakings<br>£ |
|--------------------------------------|-----------------------------------------|
| <b>COST</b>                          |                                         |
| At 1 April 2024<br>and 31 March 2025 | <u>8</u>                                |
| <b>NET BOOK VALUE</b>                |                                         |
| At 31 March 2025                     | <u>8</u>                                |
| At 31 March 2024                     | <u>8</u>                                |

**10. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

|                                    | 2025<br>£      | 2024<br>£      |
|------------------------------------|----------------|----------------|
| Trade debtors                      | 264,575        | 191,834        |
| Amounts owed by group undertakings | 311,857        | 311,857        |
| Other debtors                      | <u>27,622</u>  | <u>16,141</u>  |
|                                    | <u>604,054</u> | <u>519,832</u> |

**11. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

|                           | 2025<br>£     | 2024<br>£     |
|---------------------------|---------------|---------------|
| Trade creditors           | 3,070         | 1,896         |
| Taxes and social security | 627           | 932           |
| Other creditors           | <u>12,335</u> | <u>28,795</u> |
|                           | <u>16,032</u> | <u>31,623</u> |

**12. MOVEMENT IN FUNDS**

|                           | At 1.4.24<br>£   | Net<br>movement<br>in funds<br>£ | At<br>31.3.25<br>£ |
|---------------------------|------------------|----------------------------------|--------------------|
| <b>Unrestricted funds</b> |                  |                                  |                    |
| General fund              | 1,114,611        | (8,671)                          | 1,105,940          |
|                           | <u>1,114,611</u> | <u>(8,671)</u>                   | <u>1,105,940</u>   |
| <b>TOTAL FUNDS</b>        |                  |                                  |                    |
|                           | <u>1,114,611</u> | <u>(8,671)</u>                   | <u>1,105,940</u>   |

Net movement in funds, included in the above are as follows:

**Ansar Finance Group Limited  
(Limited by Guarantee)**

**Notes to the Financial Statements - continued  
for the Year Ended 31 March 2025**

|                           | Incoming<br>resources<br>£ | Resources<br>expended<br>£ | Movement<br>in funds<br>£ |
|---------------------------|----------------------------|----------------------------|---------------------------|
| <b>Unrestricted funds</b> |                            |                            |                           |
| General fund              | 64,284                     | (72,955)                   | (8,671)                   |
|                           | <hr/>                      | <hr/>                      | <hr/>                     |
| <b>TOTAL FUNDS</b>        | <u>64,284</u>              | <u>(72,955)</u>            | <u>(8,671)</u>            |

**Comparatives for movement in funds**

|                           | At 1.4.23<br>£   | Net<br>movement<br>in funds<br>£ | At<br>31.3.24<br>£ |
|---------------------------|------------------|----------------------------------|--------------------|
| <b>Unrestricted funds</b> |                  |                                  |                    |
| General fund              | 1,104,838        | 9,773                            | 1,114,611          |
|                           | <hr/>            | <hr/>                            | <hr/>              |
| <b>TOTAL FUNDS</b>        | <u>1,104,838</u> | <u>9,773</u>                     | <u>1,114,611</u>   |

Comparative net movement in funds, included in the above are as follows:

|                           | Incoming<br>resources<br>£ | Resources<br>expended<br>£ | Movement<br>in funds<br>£ |
|---------------------------|----------------------------|----------------------------|---------------------------|
| <b>Unrestricted funds</b> |                            |                            |                           |
| General fund              | 75,376                     | (65,603)                   | 9,773                     |
|                           | <hr/>                      | <hr/>                      | <hr/>                     |
| <b>TOTAL FUNDS</b>        | <u>75,375</u>              | <u>(65,603)</u>            | <u>9,773</u>              |

A current year 12 months and prior year 12 months combined position is as follows:

|                           | At 1.4.23<br>£   | Net<br>movement<br>in funds<br>£ | At<br>31.3.25<br>£ |
|---------------------------|------------------|----------------------------------|--------------------|
| <b>Unrestricted funds</b> |                  |                                  |                    |
| General fund              | 1,104,838        | 1,102                            | 1,105,940          |
|                           | <hr/>            | <hr/>                            | <hr/>              |
| <b>TOTAL FUNDS</b>        | <u>1,104,838</u> | <u>1,102</u>                     | <u>1,105,940</u>   |

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

**Ansar Finance Group Limited**  
**(Limited by Guarantee)**

**Notes to the Financial Statements - continued**  
**for the Year Ended 31 March 2025**

|                           | Incoming<br>resources<br>£ | Resources<br>expended<br>£ | Movement<br>in funds<br>£ |
|---------------------------|----------------------------|----------------------------|---------------------------|
| <b>Unrestricted funds</b> |                            |                            |                           |
| General fund              | 139,660                    | (138,558)                  | 1,102                     |
|                           | <hr/>                      | <hr/>                      | <hr/>                     |
| <b>TOTAL FUNDS</b>        | <u>139,660</u>             | <u>(138,558)</u>           | <u>1,102</u>              |