

**Annual Trustee Report  
& Financial Statement**  
For the period from 2<sup>nd</sup> Nov 2024  
to 1<sup>st</sup> Nov 2025



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## **Administration Information**

The Board of Trustees present their report and accounts for the year ending 1<sup>st</sup> November 2025.

### **Accounts**

The accounts have been prepared in accordance with the accounting policies set out to comply with the charity's governing document, the requirements of the Statement of Recommended Practice "Accounting and Reporting by Charities" and the Charities Act 2012.

Charity Registration Number	1159974
Charity Name	Children of Adam Appeal
Head Office	88 Aberdeen Place Bradford BD7 2HF
Board of Trustees	Saleem Siddique Sajjad Mahmood Suhail Patel
Bankers	HSBC Bank plc



## **Chairman's Forward**

We are very fortunate to have managed another housing project in Malawi, which is truly life changing for the recipients who would not have dreamed of moving into such a house. The satisfaction to help the extremely poor is a boost for me and the team, especially as I continue to recover from my diagnosis.

Even without me being on the ground, the team of trustees and volunteers are performing an exceptional job and I'm truly grateful for being updated and consulted on all issues and decisions.

As always, a very big thank you to our donors as without you we would not be able to carry out this life-changing project and bring those smiles to the most needy. May you also keep smiling and be blessed.

*Sajjad Mahmood*



## Trustee's Report

Children of Adam Appeal was entered into the Charity Commission's Register of Charities on 16 January 2015.

Following our assessment in August 2015 and the guidance given by the Charity Commission, we continue to develop and adapted to comply with accordance to our governing document.

The board collectively we would like to send their gratitude and appreciations to all of our volunteers who continually help with donations and spreading the planned project information and updates.

We welcome new volunteers, who can offer their experiences, ideas, passion to help grow this organisation and still maintaining our salary free policy.

Children of Adam Appeal is governed by the organisation's **policies and procedures** (*available for reference in the COAA file stored in the office*)

<b>Policy</b>	<b>Adopted/Reviewed</b>	<b>Planned Review</b>
Constitution	Sept 2014/July 2019	
Staff / Volunteer Risk Management	Nov 2015, 2017,2018, July 2019, July 2020, July 2021, Jan 2023, Jan 2024, Jan 2025	Jan 2026
Finance Policy	Nov 2015, May 2018, Feb 2019, Feb 2020, Aug 2022, Jan 2023 Feb 2024, Feb 2025	Feb 2026
Member and Volunteer Register	Nov 2015, 2016, 2017 Nov 2018, Nov 2021, Nov 2023, Jan 2025	As required



## **Vision**

To provide relief, aid and assistance to people affected by famine, drought, flood or any other calamity/disadvantage and poverty (in particular widows and orphans, elderly and disabled) anywhere in the world irrespective of race, colour, creed or religion.

## **Mission**

Our mission is to establish a healthy, accountable and effective charity organisation driven by our volunteering ethos with minimal overheads.

## **Volunteers and new Members**

Membership has not increased, and we maintain 3 UK based volunteers to our register.

## **Activities**


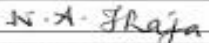
Malawi Housing aid project successfully completed with great feedback and internal sense of achievement.

## **Website and Social Media**

Our Website, YouTube channel and Facebook page are continuously updated with our deployment information, videos and pictures which allows the public to review where the funds have been used and how the organisation is helping the needy with food, water, clothing and housing.



## Independent examiners report

 <b>CHARITY COMMISSION FOR ENGLAND AND WALES</b>		<b>Independent examiner's report on the accounts</b>	
Independent Examiner's Report			
Report to the trustees/ members of	CHILDREN OF ADAM APPEAL		
On accounts for the period ended	PERIOD FROM 2 NOVEMBER 2024 TO 1 NOVEMBER 2025	Charity no (if any)	1159974
Set out on pages	7 - 8		
Responsibilities and basis of report	<p>I report to the trustees on my examination of the accounts of the above charity for the period from 2 November 2024 to 1 November 2025.</p> <p>As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').</p> <p>I report in respect of my examination of the Trust's accounts 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.</p>		
Independent examiner's statement	<p>I am qualified to undertake the examination by being a qualified member of The Association of International Accountants.</p> <p>I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:</p> <ul style="list-style-type: none"> <li>the accounting records were not kept in accordance with section 130 of the Charities Act; or</li> <li>the accounts did not accord with the accounting records; or</li> <li>the accounts did 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.</li> <li>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.</li> </ul>		
Signed:			Date: 23 February 2026
Name:	NISAR AHMAD FAROOQ RAJA		
Relevant professional qualification(s) or body (if any):	A Member of The Association of International Accountants. MEMBERSHIP No : 067076		
Address:	International Chambers 21 Duckworth Lane, Bradford, BD9 5ER BD9 5ER		



## **Finance Report**

The economy in Malawi has been especially unstable this year due to the elections which has caused the price of the houses to increase in comparison to previous years, but this also has increased due to the redesign of the houses and the addition to the external toilet/show room.

The partnership with Open Arms Foundation in Malawi has been a great benefit for us and essentially the end beneficiaries as we have collectively now built more houses which are truly life changing for the new occupants. May this partnership continue into the future. Collectively agreed to build 70 houses in the Chippata area in Malawi.

We continue to receive donations from our regular monthly supporters, and those wider to hear about our projects. Although 99% of all collected donations have been used, it is a great satisfaction that all of the used funds have gone towards a large and truly benefiting project, one which will last for many years to come.

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## INCOME AND EXPENDITURE ACCOUNT

Charity registration period 2<sup>nd</sup> November 2024 – 1<sup>st</sup> November 2025

02/11/2024 – 01/11/2025

Income	Restricted	Unrestricted	
Non Gift-Aided donations	£16,857.88	£3,915.55	
Gift-Aided donations	£11,413.84	£1,593	
Gift Aid received from HMRC	£0.00	£7,719.53	
Trustee & volunteers cash / personnel card donations (not to be included as already added to unrestricted non Gift Aid.	£0.00	£3,002.55	
<b>Totals</b>	<b>£28,271.72</b>	<b>£13,228.08</b>	<b>£41,499.80</b>



**02/11/2024 – 01/11/2025**

- Malawi bank transfer rate £1 - 2,340.37 kwch (average over 3 transfers)

<b>Expenditure</b>	<b>Restricted</b>	<b>Unrestricted</b>	
Website Hosting, Domain and Email Account		£354.36	
HSBC transfer charge including International gateway charge		£131	
Housing project 2025 contract agreement	£92720.38		
Tickets to Malawi		£2,929.50	
Flour distribution in village (Malawi)		£1,156.61	
Fuel, transport, flour transport, village, banners, goat meat distribution (all paid in advance by Open Arms Foundation – Malawi)		£1062.01	
<b>Totals</b>	<b>£92,720.38</b>	<b>£5,633.48</b>	<b>£98,353.86</b>

**Available Funds**

Balance on 01/11/2024 £ 57,035.01

Balance on 01/11/2025 £ 180.95

No property or further asset, as cash and closing bank balance are the only assets.