JUST 4 AID

England & Wales · Charity number 1178161

Details

Status	Registered
Legal form	CIO
Registered	2018-04-30
Register	View on the Charity Commission register

Contact

Address	580/582 Beverley Road Hull HU6 7LH
Phone	01482343060

Activities

Objects: FOR THE PUBLIC BENEFIT, THE RELIEF OF THOSE IN NEED, BY REASON OF YOUTH, AGE, ILL-HEALTH, DISABILITY, FINANCIAL HARDSHIP OR OTHER DISADVANTAGE IN PAKISTAN AND THE UK IN SUCH WAYS AS THE TRUSTEES SHALL FROM TIME TO TIME DETERMINE.

Activities: To provide aid to the poor and needy in Pakistan and the UK

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Other Finance, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** The Prevention Or Relief Of Poverty
- **Who:** The General Public/mankind

Geography

- Pakistan
- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2025-08-31	£0	£0	-	-
2024-08-31	£9,000	£1,513	-	-
2023-08-31	£9,000	£420	-	-
2022-08-31	£1,211	£1,076	-	-
2021-08-31	£610	£981	-	-

Trustees

Name	Role	Appointed
Alia Hakim		2018-08-03
SALEEM HAKIM		2018-04-30
Sarwar Hakim		2022-09-15
Steven Monaghan		2018-04-30

Accounts

Just 4 Aid

Charity No. 1178161

Trustees' Report and Unaudited Accounts

31 August 2025

Contents

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

REFERENCE AND ADMINISTRATIVE DETAILS

Charity No. 1178161

Trustees
The following trustees served during the year:

A. Hakim
S. Hakim
S. Hakim
S. Monaghan

Accountants

Brewster & Co (NE) Ltd
5a Station Terrace
East Boldon
Tyne & Wear
NE36 0LJ

OBJECTIVES AND ACTIVITIES

The purpose of the charity as set out in its governing document is for the public benefit, the relief of those in need, by reason of youth, age, ill-health, disability, financial hardship or other disadvantage in Pakistan and the UK in such ways as the trustees shall from time to time determine.

The charity aims to provide: -

1. Eye camps, cataract operations and eye care.
2. Clean Water projects.
3. Education.

In planning and carrying out the charity's activities for the year the trustees have considered the guidance produced by the Charity Commission on public benefit.

ACHIEVEMENTS AND PERFORMANCE

Just4Aid was set up in 2018 by its Trustees to provide efficient ad hoc charitable events in the UK and in Pakistan in its efforts to alleviate poverty. No eye camps were held during the year ended 31 August 2023.

PLANS FOR FUTURE PERIODS

The charity hopes to restart holding annual eye camps in the future.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The charity is governed by the constitution adopted on 26 February 2018, and registered with the Charity Commissionon the 30 April 2018, number 1178161. The charity os a Charitable Incorporated Organisation (CIO).

There must be at least three charity trustees. There is no maximum number of charity trustees that may be appointed to the CIO. Apart from the first charity trustees, every trustee must be appointed for a term of three years by a resolution passed at a properly convened meeting of the charity trustees. Trustees are appointed (when a vacancy occurs) with the objective of maintaining as broad a skills, knowledge and experience base as possible that is needed for the effective administration of the CIO.

Statement of trustees' responsibilities in relation to the financial statements

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

Signed on behalf of the charity's trustees

S. Hakim
Trustee
11 November 2025

Independent Examiner's Report to the trustees of Just 4 Aid

I report to the trustees on my examination of the financial statements of Just 4 Aid for the year ended 31 August 2025.

Responsibilities and basis of report

As the charity's trustees 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 can 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:

- the accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements 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 financial statements to be reached.

C.T. Brewster ICAEW
Brewster & Co (NE) Ltd
5a Station Terrace
East Boldon
Tyne & Wear

NE36 0LJ
11 November 2025

for the year ended 31 August 2025

	Notes	Unrestricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Income and endowments from:				
Donations and legacies	3	-	-	9,000
Total		-	-	9,000
Expenditure on:				
Other	4	-	-	1,513
Total		-	-	1,513
Net gains on investments		-	-	-
Net income		-	-	7,487
Transfers between funds		-	-	-
Net income before other gains/(losses)		-	-	7,487
Other gains and losses				
Net movement in funds		-	-	7,487
Reconciliation of funds:				
Total funds brought forward		23,724	23,724	16,237
Total funds carried forward		23,724	23,724	23,724

Just 4 Aid
Balance Sheet

at 31 August 2025

Charity No. 1178161	Note	2025	2024
		£	£
Current assets			
Debtors	6	155	155
Cash at bank and in hand		23,569	24,409
		23,724	24,564
Creditors: Amount falling due within one year	7	-	(840)
Net current assets		23,724	23,724
Total assets less current liabilities		23,724	23,724
Net assets excluding pension asset or liability		23,724	23,724
Total net assets		23,724	23,724
The funds of the charity			
Restricted funds	8		
Unrestricted funds	8		
General funds		23,724	23,724
		23,724	23,724
Reserves	8		
Total funds		23,724	23,724

Approved by the trustees on 11 November 2025

And signed on their behalf by:

S. Hakim
Trustee
11 November 2025

1 Accounting policies

Basis of preparation
The financial statements have been prepared in accordance with Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic if Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

Change in basis of accounting or to previous accounts
There has been no change to the accounting policies (valuation rules and method of accounting) since last year and no changes have been made to accounts for previous years.

Fund accounting

Unrestricted funds	These are available for use at the discretion of the trustees in furtherance of the general objects of the charity.
Designated funds	These are unrestricted funds earmarked by the trustees for particular purposes.
Revaluation funds	These are unrestricted funds which include a revaluation reserve representing the restatement of investment assets at their market values.
Restricted funds	These are available for use subject to restrictions imposed by the donor or through terms of an appeal.

Income

Recognition of income	Income is included in the Statement of Financial Activities (SoFA) when the charity becomes entitled to, and virtually certain to receive, the income and the amount of the income can be measured with sufficient reliability.
Income with related expenditure	Where income has related expenditure the income and related expenditure is reported gross in the SoFA.
Donations and legacies	Voluntary income received by way of grants, donations and gifts is included in the the SoFA when receivable and only when the Charity has unconditional entitlement to the income.
Tax reclaims on donations and gifts	Income from tax reclaims is included in the SoFA at the same time as the gift/donation to which it relates.
Donated services and facilities	These are only included in income (with an equivalent amount in expenditure) where the benefit to the Charity is reasonably quantifiable, measurable and material.
Volunteer help	The value of any volunteer help received is not included in the accounts.
Investment income	This is included in the accounts when receivable.
Gains/(losses) on revaluation of fixed assets	This includes any gain or loss resulting from revaluing investments to market value at the end of the year.
Gains/(losses) on investment assets	This includes any gain or loss on the sale of investments.

Expenditure

Recognition of expenditure	Expenditure is recognised on an accruals basis. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.
Expenditure on raising funds	These comprise the costs associated with attracting voluntary income, fundraising trading costs and investment management costs.
Expenditure on charitable activities	These comprise the costs incurred by the Charity in the delivery of its activities and services in the furtherance of its objects, including the making of grants and governance costs.
Grants payable	All grant expenditure is accounted for on an actual paid basis plus an accrual for grants that have been approved by the trustees at the end of the year but not yet paid.
Governance costs	These include those costs associated with meeting the constitutional and statutory requirements of the Charity, including any audit/independent examination fees, costs linked to the strategic management of the Charity, together with a share of other administration costs.
Other expenditure	These are support costs not allocated to a particular activity.

Taxation

The charity is exempt from tax on its charitable activities.

Freehold investment property

Investment properties are measured initially at cost and subsequently at fair value at each balance sheet date and are not depreciated. All gains or losses are taken to the Statement of Financial Activities as they arise.

Stocks

Stock is included at the lower of cost or net realisable value. Donated items of stock are recognised at fair value which is the amount the charity would have been willing to pay for the items on the open market.

Trade and other debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Cash and cash equivalents

Cash and cash equivalents comprise cash at bank and on hand, demand deposits with banks and other short-term highly liquid investments with original maturities of three months or less and bank overdrafts. In the statement of financial position, bank overdrafts are shown within borrowings or current liabilities. In the Statement of Cash Flows, cash and cash equivalents are shown net of bank overdrafts that are repayable on demand and form an integral part of the company's cash management.

Trade and other creditors

Short term creditors are measured at the transaction price. Other creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Research and development

Expenditure on research and development is written off in the year in which it is incurred.

Foreign currencies

Monetary assets and liabilities denominated in currencies other than the functional currency of the charity are translated at the rates of exchange prevailing at the end of the reporting period.
Transactions in currencies other than the functional currency of the charity are recorded at the rate of exchange on the date that the transaction occurred.
All exchange differences are are taken into account in arriving at net income/expenditure.

Leased assets

Where the charity enters into a lease which entails taking substantially all the risks and rewards of ownership of an asset, the lease is treated as a finance lease.
Leases which do not transfer substantially all the risks and rewards of ownership to charity are classified as operating leases.
Assets held under finance leases are initially recognised as assets of the charity at their fair value at the inception of the lease or, if lower, at the present value of the minimum lease payments. The corresponding liability to the lessor is included in the balance sheet date as a finance lease obligation.
Lease payments are apportioned between finance expenses and reduction of the lease obligation so as to achieve a constant rate of interest on the remaining balance of the liability. Finance expenses are recognised immediately, unless they are directly attributable to qualifying assets, in which case they are capitalised in accordance with the charity's policy on borrowing costs.
Assets held under finance leases are depreciated in the same way as owned assets.

Operating lease payments are recognised as an expense on a straight-line basis over the lease term.
In the event that lease incentives are received to enter into operating leases, such incentives are recognised as a liability. The aggregate benefit of incentives is recognised as a reduction of rental expense on a straight-line basis.

Pension costs

The charity operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the charity pays fixed contributions into a separate entity. Once the contributions have been paid the charity has no further payments obligations. The contributions are recognised as expenses when they fall due. Amounts not paid are shown in accruals in the balance sheet. The assets of the plan are held separately from the charity in independently administered funds.

Receipt of donated goods, facilities and services

All donated goods, facilities and services received are recognised within incoming resources and expenditure at an estimate of the value to the charity.

2 Statement of Financial Activities - prior year

	Unrestricted funds 2024	Total funds 2024
	£	£
Income and endowments from:		
Donations and legacies	9,000	9,000
Total	9,000	9,000
Expenditure on:		
Other	1,513	1,513
Total	1,513	1,513
Net income	7,487	7,487
Net income before other gains/(losses)	7,487	7,487
Other gains and losses:		
Net movement in funds	7,487	7,487
Reconciliation of funds:		
Total funds brought forward	16,237	16,237
Total funds carried forward	23,724	23,724

3 Income from donations and legacies

	Total 2025	Total 2024
	£	£
	-	9,000
	-	9,000

4 Other expenditure

	Total 2025	Total 2024
	£	£
Premises costs	-	1,093
Legal and professional costs	-	420
	-	1,513

5 Staff costs

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

6 Debtors

	2025	2024
	£	£
Trade debtors	155	-
Other debtors	-	155
	155	155

7 Creditors:
amounts falling due within one year

	2025	2024
	£	£
Accruals	-	840
	-	840

8 Movement in funds

	At 1 September 2024	At 31 August 2025
		£
Restricted funds:		
Unrestricted funds:		
General funds	23,724	23,724
Total funds	23,724	23,724

9 Analysis of net assets between funds

	Unrestricted funds	Restricted funds	Total
	£	£	£
Net current assets	23,569	155	23,724
	23,569	155	23,724

10 Reconciliation of net debt

	At 1 September 2024	Cash flows	At 31 August 2025
	£	£	£
Cash and cash equivalents	24,409	(840)	23,569
	24,409	(840)	23,569
Net debt	24,409	(840)	23,569

for the year ended 31 August 2025

	2025	2024
	£	£
Cash flows from operating activities		
Net income per Statement of Financial Activities	-	7,487
Adjustments for:		
(Decrease)/Increase in trade and other payables	(840)	420
Net cash (used in)/provided by operating activities	(840)	7,907
Net cash from investing activities	-	-
Net cash from financing activities	-	-
Net (decrease)/increase in cash and cash equivalents	(840)	7,907
Cash and cash equivalents at the beginning of the year	24,409	16,502
Cash and cash equivalents at the end of the year	23,569	24,409
Components of cash and cash equivalents		
Cash and bank balances	23,569	24,409
	23,569	24,409

Just 4 Aid

Detailed Statement of Financial Activities

for the year ended 31 August 2025

	2025	Total funds 2025	Total funds 2024
	£	£	£
Income and endowments from:			
Donations and legacies			
	-	-	9,000
	-	-	9,000
Total income and endowments	-	-	9,000
Expenditure on:			
Rates	-	-	1,093
	-	-	1,093
Legal and professional costs			
Accountancy and bookkeeping	-	-	420
	-	-	420
Total of expenditure of other costs	-	-	1,513
Total expenditure	-	-	1,513
Net gains on investments	-	-	-
Net income	-	-	7,487
Net income before other gains/(losses)	-	-	7,487
Other Gains	-	-	-
Net movement in funds	-	-	7,487
Reconciliation of funds:			
Total funds brought forward	23,724	23,724	16,237
Total funds carried forward	23,724	23,724	23,724

Accounts

Just 4 Aid

Charity No. 1178161

Trustees' Report and Unaudited Accounts

31 August 2024

Contents

The trustees present their report with the unaudited financial statements of the charity for the year ended 31 August 2024.

REFERENCE AND ADMINISTRATIVE DETAILS

Charity No. 1178161

Trustees
The following trustees served during the year:

A. Hakim
S. Hakim
S. Hakim
S. Monaghan

Accountants

Brewster & Co (NE) Ltd
5a Station Terrace
East Boldon
Tyne & Wear
NE36 0LJ

OBJECTIVES AND ACTIVITIES

The purpose of the charity as set out in its governing document is for the public benefit, the relief of those in need, by reason of youth, age, ill-health, disability, financial hardship or other disadvantage in Pakistan and the UK in such ways as the trustees shall from time to time determine.

The charity aims to provide: -

1. Eye camps, cataract operations and eye care.
2. Clean Water projects.
3. Education.

In planning and carrying out the charity's activities for the year the trustees have considered the guidance produced by the Charity Commission on public benefit.

ACHIEVEMENTS AND PERFORMANCE

Just4Aid was set up in 2018 by its Trustees to provide efficient ad hoc charitable events in the UK and in Pakistan in its efforts to alleviate poverty. No eye camps were held during the year ended 31 August 2023.

PLANS FOR FUTURE PERIODS

The charity hopes to restart holding annual eye camps in the future.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The charity is governed by the constitution adopted on 26 February 2018, and registered with the Charity Commissionon the 30 April 2018, number 1178161. The charity os a Charitable Incorporated Organisation (CIO).

There must be at least three charity trustees. There is no maximum number of charity trustees that may be appointed to the CIO. Apart from the first charity trustees, every trustee must be appointed for a term of three years by a resolution passed at a properly convened meeting of the charity trustees. Trustees are appointed (when a vacancy occurs) with the objective of maintaining as broad a skills, knowledge and experience base as possible that is needed for the effective administration of the CIO.

Statement of trustees' responsibilities in relation to the financial statements

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

Signed on behalf of the charity's trustees

S. Hakim
Trustee
20 September 2024

Independent Examiner's Report to the trustees of Just 4 Aid

I report to the trustees on my examination of the financial statements of Just 4 Aid for the year ended 31 August 2024.

Responsibilities and basis of report
As the charity's trustees 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 can 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:

- the accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements 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 financial statements to be reached.

C.T. Brewster ICAEW
Brewster & Co (NE) Ltd
5a Station Terrace
East Boldon
Tyne & Wear

NE36 0LJ
20 September 2024

Statement of Financial Activities

for the year ended 31 August 2024

	Notes	Unrestricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
Income and endowments from:				
Donations and legacies	3	9,000	9,000	9,000
Total		9,000	9,000	9,000
Expenditure on:				
Other	4	1,513	1,513	420
Total		1,513	1,513	420
Net gains on investments		-	-	-
Net income		7,487	7,487	8,580
Transfers between funds		-	-	-
Net income before other gains/(losses)		7,487	7,487	8,580
Other gains and losses				
Net movement in funds		7,487	7,487	8,580
Reconciliation of funds:				
Total funds brought forward		16,237	16,237	7,657
Total funds carried forward		23,724	23,724	16,237

Just 4 Aid
Balance Sheet

at 31 August 2024

Charity No. 1178161		2024	2023
		£	£
Current assets			
Debtors	6	155	155
Cash at bank and in hand		24,409	16,502
		24,564	16,657
Creditors: Amount falling due within one year	7	(840)	(420)
Net current assets		23,724	16,237
Total assets less current liabilities		23,724	16,237
Net assets excluding pension asset or liability		23,724	16,237
Total net assets		23,724	16,237
The funds of the charity			
Restricted funds	8		
Unrestricted funds	8		
General funds		23,724	16,237
		23,724	16,237
Reserves	8		
Total funds		23,724	16,237

Approved by the trustees on 20 September 2024

And signed on their behalf by:

S. Hakim
Trustee
20 September 2024

1 Accounting policies

Basis of preparation
The financial statements have been prepared in accordance with Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic if Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

Change in basis of accounting or to previous accounts
There has been no change to the accounting policies (valuation rules and method of accounting) since last year and no changes have been made to accounts for previous years.

Fund accounting

Unrestricted funds	These are available for use at the discretion of the trustees in furtherance of the general objects of the charity.
Designated funds	These are unrestricted funds earmarked by the trustees for particular purposes.
Revaluation funds	These are unrestricted funds which include a revaluation reserve representing the restatement of investment assets at their market values.
Restricted funds	These are available for use subject to restrictions imposed by the donor or through terms of an appeal.

Income

Recognition of income	Income is included in the Statement of Financial Activities (SoFA) when the charity becomes entitled to, and virtually certain to receive, the income and the amount of the income can be measured with sufficient reliability.
Income with related expenditure	Where income has related expenditure the income and related expenditure is reported gross in the SoFA.
Donations and legacies	Voluntary income received by way of grants, donations and gifts is included in the the SoFA when receivable and only when the Charity has unconditional entitlement to the income.
Tax reclaims on donations and gifts	Income from tax reclaims is included in the SoFA at the same time as the gift/donation to which it relates.
Donated services and facilities	These are only included in income (with an equivalent amount in expenditure) where the benefit to the Charity is reasonably quantifiable, measurable and material.
Volunteer help	The value of any volunteer help received is not included in the accounts.
Investment income	This is included in the accounts when receivable.
Gains/(losses) on revaluation of fixed assets	This includes any gain or loss resulting from revaluing investments to market value at the end of the year.
Gains/(losses) on investment assets	This includes any gain or loss on the sale of investments.

Expenditure

Recognition of expenditure	Expenditure is recognised on an accruals basis. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.
Expenditure on raising funds	These comprise the costs associated with attracting voluntary income, fundraising trading costs and investment management costs.
Expenditure on charitable activities	These comprise the costs incurred by the Charity in the delivery of its activities and services in the furtherance of its objects, including the making of grants and governance costs.
Grants payable	All grant expenditure is accounted for on an actual paid basis plus an accrual for grants that have been approved by the trustees at the end of the year but not yet paid.
Governance costs	These include those costs associated with meeting the constitutional and statutory requirements of the Charity, including any audit/independent examination fees, costs linked to the strategic management of the Charity, together with a share of other administration costs.
Other expenditure	These are support costs not allocated to a particular activity.

Taxation

The charity is exempt from tax on its charitable activities.

Freehold investment property

Investment properties are measured initially at cost and subsequently at fair value at each balance sheet date and are not depreciated. All gains or losses are taken to the Statement of Financial Activities as they arise.

Stocks

Stock is included at the lower of cost or net realisable value. Donated items of stock are recognised at fair value which is the amount the charity would have been willing to pay for the items on the open market.

Trade and other debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Cash and cash equivalents

Cash and cash equivalents comprise cash at bank and on hand, demand deposits with banks and other short-term highly liquid investments with original maturities of three months or less and bank overdrafts. In the statement of financial position, bank overdrafts are shown within borrowings or current liabilities. In the Statement of Cash Flows, cash and cash equivalents are shown net of bank overdrafts that are repayable on demand and form an integral part of the company's cash management.

Trade and other creditors

Short term creditors are measured at the transaction price. Other creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Research and development

Expenditure on research and development is written off in the year in which it is incurred.

Foreign currencies

Monetary assets and liabilities denominated in currencies other than the functional currency of the charity are translated at the rates of exchange prevailing at the end of the reporting period.
Transactions in currencies other than the functional currency of the charity are recorded at the rate of exchange on the date that the transaction occurred.
All exchange differences are are taken into account in arriving at net income/expenditure.

Leased assets

Where the charity enters into a lease which entails taking substantially all the risks and rewards of ownership of an asset, the lease is treated as a finance lease.
Leases which do not transfer substantially all the risks and rewards of ownership to charity are classified as operating leases.
Assets held under finance leases are initially recognised as assets of the charity at their fair value at the inception of the lease or, if lower, at the present value of the minimum lease payments. The corresponding liability to the lessor is included in the balance sheet date as a finance lease obligation.
Lease payments are apportioned between finance expenses and reduction of the lease obligation so as to achieve a constant rate of interest on the remaining balance of the liability. Finance expenses are recognised immediately, unless they are directly attributable to qualifying assets, in which case they are capitalised in accordance with the charity's policy on borrowing costs.
Assets held under finance leases are depreciated in the same way as owned assets.

Operating lease payments are recognised as an expense on a straight-line basis over the lease term.
In the event that lease incentives are received to enter into operating leases, such incentives are recognised as a liability. The aggregate benefit of incentives is recognised as a reduction of rental expense on a straight-line basis.

Pension costs

The charity operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the charity pays fixed contributions into a separate entity. Once the contributions have been paid the charity has no further payments obligations. The contributions are recognised as expenses when they fall due. Amounts not paid are shown in accruals in the balance sheet. The assets of the plan are held separately from the charity in independently administered funds.

Receipt of donated goods, facilities and services

All donated goods, facilities and services received are recognised within incoming resources and expenditure at an estimate of the value to the charity.

2 Statement of Financial Activities - prior year

	Unrestricted funds 2023	Total funds 2023
	£	£
Income and endowments from:		
Donations and legacies	9,000	9,000
Total	9,000	9,000
Expenditure on:		
Other	420	420
Total	420	420
Net income	8,580	8,580
Net income before other gains/(losses)	8,580	8,580
Other gains and losses:		
Net movement in funds	8,580	8,580
Reconciliation of funds:		
Total funds brought forward	7,657	7,657
Total funds carried forward	16,237	16,237

3 Income from donations and legacies

	Unrestricted	Total 2024	Total 2023
	£	£	£
	9,000	9,000	9,000
	9,000	9,000	9,000

4 Other expenditure

	Unrestricted	Total 2024	Total 2023
	£	£	£
Premises costs	1,093	1,093	-
Legal and professional costs	420	420	420
	1,513	1,513	420

5 Staff costs

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

6 Debtors

	2024	2023
	£	£
Other debtors	155	155
	155	155

7 Creditors: amounts falling due within one year

	2024	2023
	£	£
Accruals	840	420
	840	420

8 Movement in funds

	At 1 September 2023	Incoming resources (including other gains/losses)	Resources expended	At 31 August 2024
		£	£	£
Restricted funds:				
Unrestricted funds:				
General funds	16,237	9,000	(1,513)	23,724
Total funds	16,237	9,000	(1,513)	23,724

9 Analysis of net assets between funds

	Unrestricted funds	Total
	£	£
Net current assets	23,724	23,724
	23,724	23,724

10 Reconciliation of net debt

	At 1 September 2023	Cash flows	At 31 August 2024
	£	£	£
Cash and cash equivalents	16,502	7,907	24,409
	16,502	7,907	24,409
Net debt	16,502	7,907	24,409

for the year ended 31 August 2024

	2024	2023
	£	£
Cash flows from operating activities		
Net income per Statement of Financial Activities	7,487	8,580
Adjustments for:		
Decrease in trade and other receivables	-	552
Increase/(Decrease) in trade and other payables	420	(648)
Net cash provided by operating activities	7,907	8,484
Net cash from investing activities	-	-
Net cash from financing activities	-	-
Net increase in cash and cash equivalents	7,907	8,484
Cash and cash equivalents at the beginning of the year	16,502	8,018
Cash and cash equivalents at the end of the year	24,409	16,502
Components of cash and cash equivalents		
Cash and bank balances	24,409	16,502
	24,409	16,502

Detailed Statement of Financial Activities

for the year ended 31 August 2024

	Unrestricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
Income and endowments from:			
Donations and legacies			
	9,000	9,000	9,000
	9,000	9,000	9,000
Total income and endowments	9,000	9,000	9,000
Expenditure on:			
Premises costs			
Rates	1,093	1,093	-
	1,093	1,093	-
Legal and professional costs			
Accountancy and bookkeeping	420	420	420
	420	420	420
Total of expenditure of other costs	1,513	1,513	420
Total expenditure	1,513	1,513	420
Net gains on investments	-	-	-
Net income	7,487	7,487	8,580
Net income before other gains/(losses)	7,487	7,487	8,580
Other Gains	-	-	-
Net movement in funds	7,487	7,487	8,580
Reconciliation of funds:			
Total funds brought forward	16,237	16,237	7,657
Total funds carried forward	23,724	23,724	16,237

Accounts

Just 4 Aid

Charity No. 1178161

Trustees' Report and Unaudited Accounts

31 August 2023

Contents

The trustees present their report with the unaudited financial statements of the charity for the year ended 31 August 2023.

REFERENCE AND ADMINISTRATIVE DETAILS

Charity No. 1178161

Trustees
The following trustees served during the year:

A. Hakim
S. Hakim
S. Hakim
S. Monaghan

Accountants

Brewster & Co (NE) Ltd
5a Station Terrace
East Boldon
Tyne & Wear
NE36 0LJ

OBJECTIVES AND ACTIVITIES

The purpose of the charity as set out in its governing document is for the public benefit, the relief of those in need, by reason of youth, age, ill-health, disability, financial hardship or other disadvantage in Pakistan and the UK in such ways as the trustees shall from time to time determine.

The charity aims to provide: -

1. Eye camps, cataract operations and eye care.

2. Clean Water projects.

3. Education.

In planning and carrying out the charity's activities for the year the trustees have considered the guidance produced by the Charity Commission on public benefit.

ACHIEVEMENTS AND PERFORMANCE

Just4Aid was set up in 2018 by its Trustees to provide efficient ad hoc charitable events in the UK and in Pakistan in its efforts to alleviate poverty. No eye camps were held during the year ended 31 August 2023.

PLANS FOR FUTURE PERIODS

The charity hopes to restart holding annual eye camps in the future.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The charity is governed by the constitution adopted on 26 February 2018, and registered with the Charity Commissionon the 30 April 2018, number 1178161. The charity os a Charitable Incorporated Organisation (CIO).

There must be at least three charity trustees. There is no maximum number of charity trustees that may be appointed to the CIO. Apart from the first charity trustees, every trustee must be appointed for a term of three years by a resolution passed at a properly convened meeting of the charity trustees. Trustees are appointed (when a vacancy occurs) with the objective of maintaining as broad a skills, knowledge and experience base as possible that is needed for the effective administration of the CIO.

Statement of trustees' responsibilities in relation to the financial statements

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

Signed on behalf of the charity's trustees

S. Hakim
Trustee
20 September 2024

Independent Examiner's Report to the trustees of Just 4 Aid

I report to the trustees on my examination of the financial statements of Just 4 Aid for the year ended 31 August 2023.

Responsibilities and basis of report
As the charity's trustees 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 can 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:

- the accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements 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 financial statements to be reached.

C.T.Brewster ICAEW
Brewster & Co (NE) Ltd
5a Station Terrace
East Boldon
Tyne & Wear

NE36 0LJ
20 September 2024

Statement of Financial Activities

for the year ended 31 August 2023

	Notes	Unrestricted funds 2023 £	Total funds 2023 £	Total funds 2022 £
Income and endowments from:				
Donations and legacies	2	9,000	9,000	1,211
Total		9,000	9,000	1,211
Expenditure on:				
Other	3	420	420	1,076
Total		420	420	1,076
Net gains on investments		-	-	-
Net income		8,580	8,580	135
Transfers between funds		-	-	-
Net income before other gains/(losses)		8,580	8,580	135
Other gains and losses				
Net movement in funds		8,580	8,580	135
Reconciliation of funds:				
Total funds brought forward		7,657	7,657	7,522
Total funds carried forward		16,237	16,237	7,657

Balance Sheet

at 31 August 2023

Charity No. 1178161		2023	2022
		£	£
Current assets			
Debtors	5	155	707
Cash at bank and in hand		16,502	8,018
		16,657	8,725
Creditors: Amount falling due within one year	6	(420)	(1,068)
Net current assets		16,237	7,657
Total assets less current liabilities		16,237	7,657
Net assets excluding pension asset or liability		16,237	7,657
Total net assets		16,237	7,657
The funds of the charity			
Restricted funds	7		
Unrestricted funds	7		
General funds		16,237	7,657
		16,237	7,657
Reserves	7		
Total funds		16,237	7,657

Approved by the trustees on 20 September 2024

And signed on their behalf by:

S. Hakim
Trustee
20 September 2024

1 Accounting policies

Basis of preparation
The financial statements have been prepared in accordance with Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic if Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

Change in basis of accounting or to previous accounts
There has been no change to the accounting policies (valuation rules and method of accounting) since last year and no changes have been made to accounts for previous years.

Fund accounting

Unrestricted funds	These are available for use at the discretion of the trustees in furtherance of the general objects of the charity.
Designated funds	These are unrestricted funds earmarked by the trustees for particular purposes.
Revaluation funds	These are unrestricted funds which include a revaluation reserve representing the restatement of investment assets at their market values.
Restricted funds	These are available for use subject to restrictions imposed by the donor or through terms of an appeal.

Income

Recognition of income	Income is included in the Statement of Financial Activities (SoFA) when the charity becomes entitled to, and virtually certain to receive, the income and the amount of the income can be measured with sufficient reliability.
Income with related expenditure	Where income has related expenditure the income and related expenditure is reported gross in the SoFA.
Donations and legacies	Voluntary income received by way of grants, donations and gifts is included in the the SoFA when receivable and only when the Charity has unconditional entitlement to the income.
Tax reclaims on donations and gifts	Income from tax reclaims is included in the SoFA at the same time as the gift/donation to which it relates.
Donated services and facilities	These are only included in income (with an equivalent amount in expenditure) where the benefit to the Charity is reasonably quantifiable, measurable and material.
Volunteer help	The value of any volunteer help received is not included in the accounts.
Investment income	This is included in the accounts when receivable.
Gains/(losses) on revaluation of fixed assets	This includes any gain or loss resulting from revaluing investments to market value at the end of the year.
Gains/(losses) on investment assets	This includes any gain or loss on the sale of investments.

Expenditure

Recognition of expenditure	Expenditure is recognised on an accruals basis. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.
Expenditure on raising funds	These comprise the costs associated with attracting voluntary income, fundraising trading costs and investment management costs.
Expenditure on charitable activities	These comprise the costs incurred by the Charity in the delivery of its activities and services in the furtherance of its objects, including the making of grants and governance costs.
Grants payable	All grant expenditure is accounted for on an actual paid basis plus an accrual for grants that have been approved by the trustees at the end of the year but not yet paid.
Governance costs	These include those costs associated with meeting the constitutional and statutory requirements of the Charity, including any audit/independent examination fees, costs linked to the strategic management of the Charity, together with a share of other administration costs.
Other expenditure	These are support costs not allocated to a particular activity.

Taxation

The charity is exempt from tax on its charitable activities.

Freehold investment property

Investment properties are measured initially at cost and subsequently at fair value at each balance sheet date and are not depreciated. All gains or losses are taken to the Statement of Financial Activities as they arise.

Stocks

Stock is included at the lower of cost or net realisable value. Donated items of stock are recognised at fair value which is the amount the charity would have been willing to pay for the items on the open market.

Trade and other debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Cash and cash equivalents

Cash and cash equivalents comprise cash at bank and on hand, demand deposits with banks and other short-term highly liquid investments with original maturities of three months or less and bank overdrafts. In the statement of financial position, bank overdrafts are shown within borrowings or current liabilities. In the Statement of Cash Flows, cash and cash equivalents are shown net of bank overdrafts that are repayable on demand and form an integral part of the company's cash management.

Trade and other creditors

Short term creditors are measured at the transaction price. Other creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Research and development

Expenditure on research and development is written off in the year in which it is incurred.

Foreign currencies

Monetary assets and liabilities denominated in currencies other than the functional currency of the charity are translated at the rates of exchange prevailing at the end of the reporting period.
Transactions in currencies other than the functional currency of the charity are recorded at the rate of exchange on the date that the transaction occurred.
All exchange differences are are taken into account in arriving at net income/expenditure.

Leased assets

Where the charity enters into a lease which entails taking substantially all the risks and rewards of ownership of an asset, the lease is treated as a finance lease.
Leases which do not transfer substantially all the risks and rewards of ownership to charity are classified as operating leases.
Assets held under finance leases are initially recognised as assets of the charity at their fair value at the inception of the lease or, if lower, at the present value of the minimum lease payments. The corresponding liability to the lessor is included in the balance sheet date as a finance lease obligation.
Lease payments are apportioned between finance expenses and reduction of the lease obligation so as to achieve a constant rate of interest on the remaining balance of the liability. Finance expenses are recognised immediately, unless they are directly attributable to qualifying assets, in which case they are capitalised in accordance with the charity's policy on borrowing costs.
Assets held under finance leases are depreciated in the same way as owned assets.

Operating lease payments are recognised as an expense on a straight-line basis over the lease term.
In the event that lease incentives are received to enter into operating leases, such incentives are recognised as a liability. The aggregate benefit of incentives is recognised as a reduction of rental expense on a straight-line basis.

Pension costs

The charity operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the charity pays fixed contributions into a separate entity. Once the contributions have been paid the charity has no further payments obligations. The contributions are recognised as expenses when they fall due. Amounts not paid are shown in accruals in the balance sheet. The assets of the plan are held separately from the charity in independently administered funds.

Receipt of donated goods, facilities and services

All donated goods, facilities and services received are recognised within incoming resources and expenditure at an estimate of the value to the charity.

2 Income from donations and legacies

	Unrestricted	Total 2023	Total 2022
	£	£	£
	9,000	9,000	1,211
	9,000	9,000	1,211

3 Other expenditure

	Unrestricted	Total 2023	Total 2022
	£	£	£
General administrative costs	-	-	8
Legal and professional costs	420	420	1,068
	420	420	1,076

4 Staff costs

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

5 Debtors

	2023	2022
	£	£
Other debtors	155	707
	155	707

6 Creditors:

amounts falling due within one year

	2023	2022
	£	£
Accruals	420	1,068
	420	1,068

7 Movement in funds

	At 1 September 2022	Incoming resources (including other gains/losses)	Resources expended	At 31 August 2023
		£	£	£
Restricted funds:				
Unrestricted funds:				
General funds	7,657	9,000	(420)	16,237
Total funds	7,657	9,000	(420)	16,237

8 Analysis of net assets between funds

	Unrestricted funds	Total
	£	£
Net current assets	16,237	16,237
	16,237	16,237

9 Reconciliation of net debt

	At 1 September 2022	Cash flows	At 31 August 2023
	£	£	£
Cash and cash equivalents	8,018	8,484	16,502
	8,018	8,484	16,502
Net debt	8,018	8,484	16,502

for the year ended 31 August 2023

	Unrestricted funds 2023 £	Total funds 2023 £	Total funds 2022 £
Income and endowments from:			
Donations and legacies			
	9,000	9,000	1,211
	9,000	9,000	1,211
Total income and endowments	9,000	9,000	1,211
Expenditure on:			
General administrative costs, including depreciation and amortisation			
Bank charges	-	-	8
	-	-	8
Legal and professional costs			
Accountancy and bookkeeping	420	420	1,068
	420	420	1,068
Total of expenditure of other costs	420	420	1,076
Total expenditure	420	420	1,076
Net gains on investments	-	-	-
Net income	8,580	8,580	135
Net income before other gains/(losses)	8,580	8,580	135
Other Gains	-	-	-
Net movement in funds	8,580	8,580	135
Reconciliation of funds:			
Total funds brought forward	7,657	7,657	7,522
Total funds carried forward	16,237	16,237	7,657

JUST 4 AID

England & Wales - Charity number 1178161

Accounts

JUST 4 AID
(CHARITABLE INCORPORATED ORGANISATION)

REPORT AND UNAUDITED FINANCIAL STATEMENTS
31 AUGUST 2022

Charity Number 1178161

ARMSTRONG WATSON
Chartered Accountants
Newcastle upon Tyne

JUST 4 AID

FINANCIAL STATEMENTS

31 AUGUST 2022

CONTENTS	**PAGE**

The following page does not form part of the statutory financial statements

REFERENCE AND ADMINISTRATIVE DETAILS

31 AUGUST 2022

Board of trustees	S Hakim *(Chair)* A Hakim S Hakim (appointed 15 September 2022) S D Monaghan
Charity working name	Just 4 Aid
Registered charity number	1178161
Correspondence address	580/582 Beverley Road Hull HU6 7LH
Accountant	Armstrong Watson Audit Limited Chartered Accountants First Floor One Strawberry Lane Newcastle upon Tyne NE1 4BX
Bankers	Barclays Bank plc Leicester Leicestershire LE87 2BB

The trustees have pleasure in presenting their report and the unaudited financial statements of the charity for the year ended 31 August 2022.

Reference and administrative details set out on page 1 forms part of the report. The financial statements have been prepared in accordance with the accounting policies set out in note 2 and comply with the charity's constitution, the Charities Act 2011 and 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 – Charities SORP FRS 102 and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

Structure, governance and management

Governing document

The charity is governed by the constitution adopted on 26 February 2018, and registered with the Charity Commission on 30 April 2018, number 1178161. The charity is a Charitable Incorporated Organisation (CIO).

Recruitment and appointment of new trustees

There must be at least three charity trustees. There is no maximum number of charity trustees that may be appointed to the CIO. Apart from the first charity trustees, every trustee must be appointed for a term of three years by a resolution passed at a properly convened meeting of the charity trustees. Trustees are appointed (when a vacancy occurs) with the objective of maintaining as broad a skills, knowledge and experience base as possible that is needed for the effective administration of the CIO.

Policies and procedures adopted for the induction and training of trustees

New trustees are provided with all relevant Charity Commission publications as well as the charity constitution, accounts and annual report.

Organisation

The trustees, who meet twice a year, manage the charity. The trustees who served during the year and up to the date of this report are set out on page 1. No decision shall be taken at a meeting unless a quorum is present at the time when the decision is taken. The quorum is two charity trustees, or the number nearest to one third of the total number of charity trustees, whichever is greater, or such larger number as the charity trustees may decide from time to time.

Risk management

The trustees have examined the major strategic, business and operational risks which the charity faces and confirm that systems have been established to enable regular reports to be produced so that the necessary steps can be taken to manage these risks.

Objectives and activities

The object of the charity is for the public benefit, the relief of those in need, by reason of youth, age, ill-health, disability, financial hardship or other disadvantage in Pakistan and the UK in such ways as the trustees shall from time to time determine.

Objectives and activities *(continued)*

The charity aims to provide: -

1. Eye Camps, cataract operations and eye care.
2. Clean water projects.
3. Education.

In planning and carrying out the charity's activities for the year the trustees have considered the guidance produced by the Charity Commission on public benefit.

Achievements and performance

Just4Aid was set up in 2018 by its Trustees to provide efficient ad hoc charitable events in the UK and in Pakistan in its efforts to alleviate poverty.

Income to the charity is from donations.

Payments are made from funds after consideration by the trustees.

No eye camps were held during the year ended 31 August 2022.

Financial review

The results for the year are set out on page 5.

The principal funding source of the charity comes from donations, which amounted to £1,211 (2021: £610). Total expenditure for the year was £1,076 (2021: £981). The overall results show net income of £135 (2021: net expenditure of £371).

Reserves policy

It is the trustees' policy to maintain minimal unrestricted funds, which are the free reserves of the charity, in order that available income can be distributed in accordance with the charity's objects.

Free reserves at 31 August 2022 were £7,657 (2021: £7,522).

Plans for future period

The charity hopes to restart holding annual eye camps in 2023/24.

Statement of trustees' responsibilities

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

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

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

Approved by the trustees and signed by:

Saleem Hakim
Chair
28 June 2023

JUST 4 AID

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 AUGUST 2022

	Note	Unrestricted Funds	Restricted Funds	31 Aug 2022	31 Aug 2021
		£	£	£	£
Income from:					
Donations and legacies	3	1,211	-	1,211	610
Total income		1,211	-	1,211	610
Expenditure on:					
Charitable activities	4	1,076	-	1,076	981
Total expenditure		1,076	-	1,076	981
Net income (expenditure) for period		135	-	135	(371)
Reconciliation of funds					
Total funds brought forward		7,522	-	7,522	7,893
Total funds carried forward		7,657	-	7,657	7,522

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 10 form part of these financial statements.

JUST 4 AID

BALANCE SHEET

AS AT 31 AUGUST 2022

	Note	2022 £	2021 £
Current assets			
Debtors	5	707	10,750
Cash at bank and in hand		8,018	-
		8,725	10,750
Creditors: amounts falling due within one year	6	(1,068)	(3,228)
Net current assets		7,657	7,522
Total assets less current liabilities		7,657	7,522
The funds of the charity:			
Unrestricted income funds	7	7,657	7,522
Restricted income funds		-	-
Total charity funds	8	7,657	7,522

The financial statements were approved by the trustees of the Just 4 Aid on 28 June 2023 and were signed on their behalf by:

Saleem Hakim
Chair

The notes on pages 7 to 10 form part of these financial statements.

1. Structure of charity

The Charity is a Charitable Incorporated Organisation registered with the Charities Commission in England and Wales. If the CIO is wound up, the members of the CIO have no liability to contribute to its assets and no personal responsibility for settling its debts and liabilities.

2. Accounting policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

a) Basis of preparation

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless stated in the relevant notes to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland - Charities SORP FRS 102, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

The financial statements have been prepared to give a ‘true and fair’ view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a ‘true and fair view’. This departure has involved following Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The charity constitutes a public benefit entity as designed by FRS 102.

The financial statements are prepared in sterling which is the functional and presentation currency of the charity.

b) Preparation of the accounts on a going concern basis

The charity has reviewed its cash flow forecasts and there is a reasonable expectation that the charity has adequate resources to continue in operational existence.

c) Fund structure

Unrestricted funds

General funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and have not been designated for other purposes.

Restricted funds

Grants and donations obtained for specific purposes are recognised in the financial statements as restricted funds. The aim and use of each restricted fund is set out in the notes to the financial statements.

d) Income recognition

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 income receivable can be measured reliably.

The following specific policies are applied to particular categories of income:

Donation and legacy income is received by way of grants and donations and is included in full in the statement of financial activities when receivable. Such income is only deferred when the donor specifies that the grant or donation must only be used in future accounting periods, or the donor has imposed conditions which must be met before the charity has unconditional entitlement.

2. Accounting policies *(continued)*

e) Expenditure recognition

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category, inclusive of any VAT which can not be recovered. All expenditure is recognised once there is a legal or constructive obligation committing the charity to the expenditure.

The expenditure on raising funds are those costs attributable to generating incoming resources for the charity, other than those costs incurred in undertaking charitable activities, and represent occasional fund-raising events.

Costs of charitable activities comprise all costs incurred in pursuit of the charitable objects of the charity, as shown in notes 4.

Governance costs comprise all costs involving the public accountability of the charity and its compliance with regulation and good practice.

3. Donations and legacies

	Unrestricted	Restricted	31 Aug 2022	31 Aug 2021
	£	£	£	£
Donations	1,211	-	1,211	610

4. Expenditure

	31 Aug 2022	31 Aug 2021
	£	£
Charitable activities		
Bank and paypal fees	8	9
	8	9
Governance costs		
Accountancy fees	1,068	972
Total expenditure on charitable activities	1,076	981

5. Debtors

	2022	2021
	£	£
Other debtors	707	10,750

6. Creditors: amounts falling due within one year

	2022 £	2021 £
Accruals	1,068	3,228

7. Unrestricted funds

	Balance at 01.09.21 £	Income £	Expenditure £	Balance at 31.08.22 £
General Fund	7,522	1,211	(1,076)	7,657
	7,522	1,211	(1,076)	7,657

Analysis of unrestricted funds – previous period

	Balance at 01.09.20 £	Income £	Expenditure £	Balance at 31.08.21 £
General Fund	7,893	610	(981)	7,522
	7,893	610	(981)	7,522

8. Analysis of net assets between funds - current year

	Net current assets (liabilities) £	Total 2022 £
Unrestricted funds		
General Fund	7,657	7,657
Restricted funds	-	-
	7,657	7,657

Analysis of net assets between funds – previous period

	Net current assets (liabilities) £	Total 2021 £
Unrestricted funds		
General Fund	7,522	7,522
Restricted funds	-	-
	7,522	7,522

9. Related party transactions

No trustees, or any person related or connected by business to them, received any remuneration or expenses from the charity during the year.

CHARTERED ACCOUNTANTS' REPORT TO THE TRUSTEES ON THE UNAUDITED FINANCIAL INFORMATION OF JUST 4 AID

In accordance with the engagement letter, we have prepared for your approval the financial information of Just 4 Aid for the year ended 31 August 2022 which comprises of the Statement of Financial Position, Balance Sheet and the related notes from the entity's accounting records and from information and explanations you have given us.

As a practising member firm of the Institute of Chartered Accountants in England and Wales (ICAEW), we are subject to its ethical and other professional requirements which are detailed at icaew.com/membershandbook.

You have approved the financial information for the year ended 31 August 2022 and have acknowledged your responsibility for it, for the appropriateness of the financial reporting framework adopted and for providing all information and explanations necessary for its compilation.

We have not verified the accuracy or completeness of the accounting records or information and explanations you have given to us and we do not, therefore, express any opinion on the financial information.

Use of our report
This report is made solely to you, in accordance with the terms of our engagement letter. Our work has been undertaken solely to prepare for your approval the financial information of Just 4 Aid and state those matters that we have agreed to state to you in this report in accordance with ICAEW Technical release TECH08/16AAF. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the trustees of the business for our work or for this report.

Armstrong Watson Audit Limited
Chartered Accountants
Newcastle upon Tyne
29 June 2023

Accounts

JUST 4 AID
(CHARITABLE INCORPORATED ORGANISATION)

REPORT AND UNAUDITED FINANCIAL STATEMENTS
31 AUGUST 2021

Charity Number 1178161

JOSEPH MILLER
Chartered Accountants
Newcastle upon Tyne

JUST 4 AID

FINANCIAL STATEMENTS

31 AUGUST 2021

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Statement of financial activities	**5**
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The following page does not form part of the statutory financial statements

Chartered accountants report to the trustees on the preparation of the unaudited financial information	**11**

JUST 4 AID

REFERENCE AND ADMINISTRATIVE DETAILS

31 AUGUST 2021

Board of trustees	S Hakim *(Chair)* A Hakim S D Monaghan
Charity working name	Just 4 Aid
Registered charity number	1178161
Correspondence address	304 Newland Avenue Hull HU5 2NB
Accountant	Joseph Miller Chartered Accountants Milburn House Dean Street Newcastle upon Tyne NE1 1LE
Bankers	Lloyds Bank plc 15 Blackheath Village Blackheath London SE3 9LH

The trustees have pleasure in presenting their report and the unaudited financial statements of the charity for the year ended 31 August 2021.

Reference and administrative details set out on page 1 forms part of the report. The financial statements have been prepared in accordance with the accounting policies set out in note 2 and comply with the charity's constitution, the Charities Act 2011 and 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 – Charities SORP FRS 102 and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

Structure, governance and management

Governing document

The charity is governed by the constitution adopted on 26 February 2018, and registered with the Charity Commission on 30 April 2018, number 1178161. The charity is a Charitable Incorporated Organisation (CIO).

Recruitment and appointment of new trustees

There must be at least three charity trustees. There is no maximum number of charity trustees that may be appointed to the CIO. Apart from the first charity trustees, every trustee must be appointed for a term of three years by a resolution passed at a properly convened meeting of the charity trustees. Trustees are appointed (when a vacancy occurs) with the objective of maintaining as broad a skills, knowledge and experience base as possible that is needed for the effective administration of the CIO.

Policies and procedures adopted for the induction and training of trustees

New trustees are provided with all relevant Charity Commission publications as well as the charity constitution, accounts and annual report.

Organisation

The trustees, who meet twice a year, manage the charity. The trustees who served during the year and up to the date of this report are set out on page 1. No decision shall be taken at a meeting unless a quorum is present at the time when the decision is taken. The quorum is two charity trustees, or the number nearest to one third of the total number of charity trustees, whichever is greater, or such larger number as the charity trustees may decide from time to time.

Risk management

The trustees have examined the major strategic, business and operational risks which the charity faces and confirm that systems have been established to enable regular reports to be produced so that the necessary steps can be taken to manage these risks.

Objectives and activities

The object of the charity is for the public benefit, the relief of those in need, by reason of youth, age, ill-health, disability, financial hardship or other disadvantage in Pakistan and the UK in such ways as the trustees shall from time to time determine.

Objectives and activities *(continued)*

The charity aims to provide: -
1. Eye Camps, cataract operations and eye care.
2. Clean water projects.
3. Education.

In planning and carrying out the charity's activities for the year the trustees have considered the guidance produced by the Charity Commission on public benefit.

Achievements and performance

Just4Aid was set up in 2018 by its Trustees to provide efficient adhoc charitable events in the UK and in Pakistan in its efforts to alleviate poverty.

Income to the charity is from donations.

Payments are made from funds after consideration by the trustees.

Due to the Covid-19 pandemic no eye camps were held during the year ended 31 August 2021.

Financial review

The results for the year are set out on page 5.

The principal funding source of the charity comes from donations, which amounted to £610 (2020: £7,050). Total expenditure for the year was £981 (2020: £5,287). The overall results show net expenditure of £371 (2020: net income of £1,763).

Reserves policy

It is the trustees' policy to maintain minimal unrestricted funds, which are the free reserves of the charity, in order that available income can be distributed in accordance with the charity's objects.

Free reserves at 31 August 2021 were £7,522 (2020: £7,893).

Plans for future period

Due to the Covid-19 pandemic no charity work was undertaken in 2020 or 2021. The charity hopes to restart holding annual eye camps in 2022.

Statement of trustees' responsibilities

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

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

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

Approved by the trustees and signed by:

Saleem Hakim
Chair
31 May 2022

JUST 4 AID

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 AUGUST 2021

	Note	Unrestricted Funds	Restricted Funds	31 Aug 2021	31 Aug 2020
		£	£	£	£
Income from:					
Donations and legacies	3	610	-	610	7,050
Total income		610	-	610	7,050
Expenditure on:					
Charitable activities	4	981	-	981	5,287
Total expenditure		981	-	981	5,287
Net income (expenditure) for period		(371)	-	(371)	1,763
Reconciliation of funds					
Total funds brought forward		7,893	-	7,893	6,130
Total funds carried forward		7,522	-	7,522	7,893

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 10 form part of these financial statements.

JUST 4 AID

BALANCE SHEET

AS AT 31 AUGUST 2021

	Note	2021 £	2020 £
Current assets			
Debtors	5	10,750	98
Cash at bank and in hand		-	10,051
		10,750	10,149
Creditors: amounts falling due within one year	6	(3,228)	(2,256)
Net current assets		7,522	7,893
Total assets less current liabilities		7,522	7,893
The funds of the charity:			
Unrestricted income funds	7	7,522	7,893
Restricted income funds		-	-
Total charity funds	8	7,522	7,893

The financial statements were approved by the trustees of the Just 4 Aid on 31 May 2022 and were signed on their behalf by:

Saleem Hakim
Chair

The notes on pages 7 to 10 form part of these financial statements.

1. Structure of charity
The Charity is a Charitable Incorporated Organisation registered with the Charities Commission in England and Wales. If the CIO is wound up, the members of the CIO have no liability to contribute to its assets and no personal responsibility for settling its debts and liabilities.

2. Accounting policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

a) Basis of preparation
The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless stated in the relevant notes to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland - Charities SORP FRS 102, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The charity constitutes a public benefit entity as designed by FRS 102.

The financial statements are prepared in sterling which is the functional and presentation currency of the charity.

b) Preparation of the accounts on a going concern basis
The charity has reviewed its cash flow forecasts and there is a reasonable expectation that the charity has adequate resources to continue in operational existence.

c) Fund structure

Unrestricted funds
General funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and have not been designated for other purposes.

Restricted funds
Grants and donations obtained for specific purposes are recognised in the financial statements as restricted funds. The aim and use of each restricted fund is set out in the notes to the financial statements.

d) Income recognition
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 income receivable can be measured reliably.

The following specific policies are applied to particular categories of income:

Donation and legacy income is received by way of grants and donations and is included in full in the statement of financial activities when receivable. Such income is only deferred when the donor specifies that the grant or donation must only be used in future accounting periods, or the donor has imposed conditions which must be met before the charity has unconditional entitlement.

2. Accounting policies *(continued)*

e) Expenditure recognition

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category, inclusive of any VAT which can not be recovered. All expenditure is recognised once there is a legal or constructive obligation committing the charity to the expenditure.

The expenditure on raising funds are those costs attributable to generating incoming resources for the charity, other than those costs incurred in undertaking charitable activities, and represent occasional fund-raising events.

Costs of charitable activities comprise all costs incurred in pursuit of the charitable objects of the charity, as shown in notes 4.

Governance costs comprise all costs involving the public accountability of the charity and its compliance with regulation and good practice.

3. Donations and legacies

	Unrestricted	Restricted	31 Aug 2021	31 Aug 2020
	£	£	£	£
Donations	610	-	610	7,050

4. Expenditure

	31 Aug 2021	31 Aug 2020
	£	£
Charitable activities		
Web software development and management of Eye Camp	-	4,300
Bank and paypal fees	9	51
	9	4,351
Governance costs		
Accountancy fees	972	936
Total expenditure on charitable activities	981	5,287

5. Debtors

	2021	2020
	£	£
Other debtors	10,750	98

6. Creditors: amounts falling due within one year

	2021 £	2020 £
Accruals	3,228	2,256

7. Unrestricted funds

	Balance at 1.09.20 £	Income £	Expenditure £	Balance at 31.08.21 £
General Fund	7,893	610	(981)	7,522
	7,893	610	(981)	7,522

Analysis of unrestricted funds – previous period

	Balance at 1.09.19 £	Income £	Expenditure £	Balance at 31.08.20 £
General Fund	6,130	7,050	(5,287)	7,893
	6,130	7,050	(5,287)	7,893

8. Analysis of net assets between funds - current year

	Net current assets (liabilities) £	Total 2021 £
Unrestricted funds		
General Fund	7,522	7,522
Restricted funds	-	-
	7,522	7,522

Analysis of net assets between funds – previous period

	Net current assets (liabilities) £	Total 2020 £
Unrestricted funds		
General Fund	7,893	7,893
Restricted funds	-	-
	7,893	7,893

9. Related party transactions

No trustees, or any person related or connected by business to them, received any remuneration or expenses from the charity during the year.

10. Events after the end of the reporting period

The continuing COVID-19 pandemic constitutes a non-adjusting event. The activities of the charity may be affected but at this stage it is impossible to estimate the longer term financial effects on the charity.

**CHARTERED ACCOUNTANTS' REPORT TO THE TRUSTEES
ON THE UNAUDITED FINANCIAL INFORMATION OF
JUST 4 AID**

In accordance with the engagement letter, we have prepared for your approval the financial information of Just 4 Aid for the year ended 31 August 2021 which comprises of the Statement of Financial Position, Balance Sheet and the related notes from the entity's accounting records and from information and explanations you have given us.

As a practising member firm of the Institute of Chartered Accountants in England and Wales (ICAEW), we are subject to its ethical and other professional requirements which are detailed at icaew.com/membershandbook.

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We have not verified the accuracy or completeness of the accounting records or information and explanations you have given to us and we do not, therefore, express any opinion on the financial information.

Use of our report
This report is made solely to you, in accordance with the terms of our engagement letter. Our work has been undertaken solely to prepare for your approval the financial information of Just 4 Aid and state those matters that we have agreed to state to you in this report in accordance with ICAEW Technical release TECH08/16AAF. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the trustees of the business for our work or for this report.

JOSEPH MILLER
Chartered Accountants
Newcastle upon Tyne
13 June 2022