

AGHOSH UK

England & Wales · Charity number 1178778

Details

Status Registered

Legal form CIO

Registered 2018-06-13

Register [View on the Charity Commission register](#)

Contact

Address 254A Bury New Road
Whitefield
Manchester
M45 8QN

Phone 01615263307

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Website www.aghoshuk.org

Activities

Objects: A) THE PREVENTION OR RELIEF OF POVERTY OR FINANCIAL HARDSHIP IN PAKISTAN, SPECIFICALLY AZAD JAMMU AND KASHMIR AND ALSO ANYWHERE IN THE WORLD;B) THE RELIEF AND ASSISTANCE OF PERSONS IN IN PAKISTAN, SPECIFICALLY AZAD JAMMU AND KASHMIR AND ANY PART OF THE WORLD WHO ARE THE VICTIMS OF WAR OR NATURAL OR OTHER KINDS OF DISASTER, TROUBLE, OR CATASTROPHE; C) FOR THE PUBLIC BENEFIT TO PROMOTE AND ADVANCE THE EDUCATION (INCLUDING SOCIAL AND PHYSICAL TRAINING) IN SUCH WAYS AS THE CHARITY TRUSTEES THINK FIT; D) THE RELIEF OF SICKNESS AND THE PRESERVATION OF HEALTH IN PAKISTAN, SPECIFICALLY AZAD JAMMU AND KASHMIR AND IN ANY PART OF THE WORLD; E) THE ADVANCEMENT OF SUCH OTHER PURPOSES AS ARE EXCLUSIVELY CHARITABLE IN ENGLAND AND WALES AS THE TRUSTEES SHALL DETERMINE IN THEIR SOLE DISCRETION.NOTHING IN THIS CONSTITUTION SHALL AUTHORISE AN APPLICATION OF THE PROPERTY OF THE CHARITY FOR THE PURPOSES WHICH ARE NOT CHARITABLE IN ACCORDANCE WITH SECTION 7 OF THE CHARITIES AND TRUSTEE INVESTMENT (SCOTLAND) ACT 2005 AND SECTION 2 OF THE CHARITIES ACT (NORTHERN IRELAND) 2008.

Activities: The charity?s activities include prevention or relief of poverty or financial hardship, relief and assistance of persons who are the victims of natural or other kinds of disasters, the promotion and advancement of education (including social and physical training) and the relief of sickness and the preservation of health.

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty
- **Who:** Children/young People, Elderly/old People, People With Disabilities, The General Public/mankind

Geography

- Occupied Palestinian Territories
- Pakistan
- Turkey
- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£1,907,231	£1,511,717	£1,621,698	11
2023-12-31	£1,601,009	£974,018	£1,226,184	8
2022-12-31	£981,044	£471,282	£599,193	1
2021-12-31	£211,494	£126,666	-	-
2020-12-31	£87,406	£87,359	-	-

Trustees

Name	Role	Appointed
Dr Adeel Riaz	Chair	2018-12-25
Dr Muhammad Najeeb Azam		2025-02-15
Farid ud din Lodhi		2018-12-25
Muhammad Luqman		2018-12-25
Sajida Naheed		2025-02-15
Usama Ayoub		2018-12-25

AGHOSH UK

England & Wales - Charity number 1178778

Accounts

Charity registration number: 1178778

Aghosh UK

Annual Report and Financial Statements

for the Year Ended 31 December 2024

Aghosh UK

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Aghosh UK

Reference and Administrative Details

Trustees

Dr Adeel Riaz

Muhammad Luqman

Usama Ayoub

Farid ud Din Lodhi

Dr Muhammad Najeeb Azam

Sajida Naheed

Senior Management Team

Khawaja Abid Mehmood, CEO

Principal Office

254A Bury New Road

Whitefield

MANCHESTER

M45 8QN

Charity Registration Number

1178778

Bankers

Barclays

Leicester

LE87 2BB

Auditor

Shareef Statutory Auditors

4 Highlands Court

Cranmore Avenue

Solihull

West Midlands

B90 4LE

Aghosh UK

Trustees' Report

The trustees present the annual report together with the financial statements and auditors' report of the charity for the year ended 31 December 2024.

Objectives and activities

Objects and aims

- a) the prevention or relief of poverty or financial hardship in Pakistan, specifically Azad Jammu and Kashmir and also anywhere in the world;
- b) the relief and assistance of persons who are the victims of war or natural or other kinds of disaster, trouble, or catastrophe;
- c) for the public benefit to promote and advance the education (including social and physical training) in such ways as the charity trustees think fit;
- d) the relief of sickness and the preservation of health in Pakistan, specifically Azad Jammu and Kashmir and in any part of the world;
- e) the advancement of such other purposes as are exclusively charitable in England and Wales as the trustees shall determine in their sole discretion.

OUR MISSION

We aim to serve humanity without discrimination by religion, race, caste, sect, language, or political affiliation.

We are dedicated to providing emergency humanitarian relief and support at times of crisis. We help victims of manmade and natural disasters to rebuild their lives and livelihoods, and reinforce their resilience for a better future.

We are committed to improving the lives of some of the world's poorest and vulnerable people, especially orphans, street children, widows and the disadvantaged through our relief efforts and sustainable development projects.

Our goal is that everyone should have access to life's essentials, including clean water, accessible healthcare, and education to live a life of dignity with hope for a brighter future.

Aghosh UK

Trustees' Report

Fundraising disclosures

The charity is registered with the Fundraising Regulator and follows the principles set out in the Code of Fundraising Practice. The trustees are committed to ensuring that all fundraising activities are conducted in a legal, open, honest, and respectful manner.

The charity raises funds through voluntary donations from individuals, community fundraising, online and digital campaigns, corporate partnerships, and institutional grants. During the year, the charity did not engage any professional fundraising agencies or commercial participators, nor did it subcontract any fundraising activities to third parties. All fundraising was carried out directly by the charity's employees and volunteers.

The charity has appropriate internal controls and monitoring systems in place to oversee its fundraising activities and to ensure compliance with relevant legislation, including data protection and safeguarding regulations. The trustees take steps to protect the public, including vulnerable individuals, from unreasonable intrusion, persistent approaches, or undue pressure to give.

The charity received no complaints relating to its fundraising activities during the financial year ended 31 March 2025.

The trustees are grateful to all donors and supporters for their continued generosity and trust in the charity's work.

Public benefit

The section of this report below entitled 'objectives and activities' sets out the objects and aims of the charity. The trustees have considered this, in conjunction with the guidance contained in the Charity Commission's general guidance on public benefit, and have concluded that:

- the aims of the charity continue to be charitable;
- the work done by the charity gives identifiable benefits to the charitable sector and both directly and indirectly to individuals in need;
- the benefits are for the public; not unreasonably restricted in any way;
- there is no detriment or harm arising from the aims or activities.

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Grant making policies

The charity makes grants to overseas partner organisations to deliver projects aligned with its charitable objectives. Partners are selected following a robust due diligence process, and formal funding agreements with agreed budgets are put in place. Payments are made against approved budgets and supporting documentation, and grants are monitored to ensure funds are used appropriately and achieve the intended outcomes.

Use of volunteers

Aghosh UK also has teams of superb regional volunteers who are dedicated to supporting our events and work. Each volunteer is required to complete a form on the Aghosh website. The registered volunteers are then engaged in the regional activities.

Aghosh UK

Trustees' Report

Achievements and performance

During 2024, Aghosh UK significantly expanded its humanitarian and development work, delivering life-saving assistance, education, healthcare, and clean water to vulnerable communities in Gaza, Sudan, Pakistan, and Türkiye.

“2024 was a year of compassion in action – transforming generosity into tangible impact for thousands of families in need.”

Humanitarian and Emergency Response

Gaza Emergency Relief

Throughout the year, Aghosh UK responded tirelessly to the ongoing humanitarian crisis in Gaza. The charity organised numerous fundraising and awareness events across the UK, featuring medical professionals and humanitarian experts who shared first-hand accounts from Gaza.

With the support of donors and partners, Aghosh UK delivered:

26,017+ hot meals, 6,252+ food packs, and clean water to displaced families.

3 ICU ambulances and 3,300+ medical supply kits to hospitals treating the injured.

17,000+ cans of baby milk for infants suffering malnutrition.

4,800 Ramadan food packs, 3,152 kg of fresh Qurbani meat, Eid gifts for children, and shelters and blankets for displaced families.

Began construction of the Hope Shelter Village, to provide safe housing, hygiene facilities, and learning spaces for children (completion due early 2025).

“In a time of immense hardship, Aghosh UK brought relief, dignity, and hope to Gaza’s most vulnerable families.”

Sudan Malnutrition Response

In response to severe food insecurity and child malnutrition caused by the civil conflict in Sudan:

500 malnourished children were screened, treated, and supported in South Kordofan and Blue Nile regions.

30,000 hot, nutritious meals were provided alongside hygiene, health, and psychosocial support.

A measurable decline in severe malnutrition cases was recorded following intervention.

Development and Welfare Programmes

Orphan Care and Aghosh Homes

Aghosh UK continued to support orphans through its Orphan Care Programme (OCP) and Aghosh Homes network:

551 orphans supported through comprehensive sponsorships, covering education, nutrition, healthcare, and wellbeing.

Construction of the Aghosh Home in Buner (capacity for 200 orphans) neared completion, with inauguration scheduled for early 2025.

Essential renovations were completed at Aghosh Home in Hala, and facilities were improved at Aghosh Home in Gaziantep, Türkiye, supporting children orphaned by the 2023 earthquakes.

Aghosh UK

Trustees' Report

“Our Aghosh Homes provide not just shelter, but family, stability, and the foundations for a brighter future.”

Child Protection and Education

Two new Child Protection Centres were established in Rahim Yar Khan and Sheikhpura, each supporting around 40 street children with education, nutrition, healthcare, and psychosocial rehabilitation.

A new Vocational Skills Centre opened in Muzaffarabad, empowering single mothers and young women through sewing and IT training.

Continued provision of Alfalah Scholarships, enabling talented students from disadvantaged backgrounds to complete higher education.

“Through education and skills, Aghosh UK is breaking the cycle of poverty for the next generation.”

Healthcare Access

Diagnostic Centre, Mirpur (AJK)

The new Aghosh UK Diagnostic Centre was inaugurated in July 2024 and quickly became a vital community health resource.

Provided diagnostic and outpatient services to 6,200+ patients within its first few months.

Services include radiology, pathology, maternal health, blood testing, and pharmacy facilities.

Mobile Health Units

Two Mobile Health Units operating in Larkana and Latifabad, Sindh, treated over 64,000 patients throughout the year.

Services included ultrasound scans, laboratory testing, maternal and child health clinics, and free medication.

“Accessible healthcare reached those who needed it most – from city streets to the most remote rural communities.”

Clean Water Projects

Access to clean and safe drinking water remained a key priority:

Installed 19 new water facilities across Pakistan, including 11 wells, 6 hand pumps, and 2 solar-powered submersible pumps.

Over 10,700 people gained access to safe, sustainable water sources.

Seasonal and Community Support

Ramadan and Eid

Distributed 610 Ramadan food packs, 1,400 iftar meals, and 600+ Eid gifts in Pakistan.

Delivered 4,800 food parcels to fasting families in Gaza during Ramadan.

Distributed PKR 612,150 fitrana to the poor and needy.

Qurbani and Cultural Outreach

Performed Qurbani in both Pakistan and Gaza, reaching 2,409 families with fresh meat.

Shared seasonal aid with 400 Hindu families at Diwali and 200 Christian families at Christmas.

Aghosh UK

Trustees' Report

“Our seasonal programmes spread nourishment, joy and unity across communities of all faiths.”

Winter Relief

Distributed 400 winter kits to orphans and street children during the cold season.

Delivered 100 additional winter packs to vulnerable families in Gilgit Baltistan.

“Warmth, comfort and care – small acts that bring hope through the harshest months.”

Engagement, Partnerships and Field Visits

Hosted fundraising events across the UK in partnership with mosques and community organisations, with outstanding public support.

Trustees and representatives undertook field visits to Gaza, Egypt, and Pakistan, monitoring ongoing projects and inaugurating new facilities.

Strengthened operational partnership with Alkhidmat Foundation Pakistan, ensuring efficient, transparent, and accountable delivery.

“Every visit, every project, every partnership reaffirmed our mission – to serve humanity wherever the need is greatest.”

Impact Summary

In 2024, Aghosh UK:

Delivered emergency aid to tens of thousands in **Gaza** and **Sudan**.

Expanded **child protection, orphan care and education** across Pakistan.

Improved **healthcare access** for over **70,000 patients**.

Provided **clean water** for more than **10,700 people**.

Strengthened partnerships, transparency, and donor engagement across the UK.

“From crisis response to long-term empowerment, 2024 was a year where compassion created lasting change.”

Financial review

During the year, Aghosh UK raised £1.9m (2023: £1.6m), an increase of 18.7%. The increase in income came mainly from the Gaza campaign, raising funds for food £604k and medical relief £713k.

The charity spent £1.5m (2023: £0.97m) which includes £0.29m (2023: £0.14m) to raise more funds and £1.2m (2023: 0.84m) on charitable activities. Aghosh UK spent over 63% (2023: 52%) of income on charitable activities.

The largest category of spend was emergency £0.5m (2023: £463m) and the food £0.35m (2023: £0.05m).

The charity net movement in the year was a surplus of £0.39m (2023: £0.63m). The Charity closing reserves stood £1.6m (2023: £1.2m), this includes general reserves of £184k (2023: £114k).

Policy on reserves

The trustees believe that the charity has sufficient cash in the bank and adequate fundraising plans in place to ensure the charity is able to meet its costs.

Aghosh UK

Trustees' Report

Plans for future periods

Activities planned to achieve aims

Looking ahead, Aghosh UK will continue to:

- Complete and inaugurate Aghosh Home Buner and Hope Shelter Village, Gaza.
- Expand Child Protection Centres and healthcare access projects.
- Continue aid delivery in Gaza and other conflict-affected regions.
- Strengthen education and skills development for women and youth.
- Enhance digital fundraising, donor engagement and transparency.

Structure, governance and management

Nature of governing document

The charity is an Charitable Incorporated Organisation, CIO – Foundation governed by a constitution dated 13 June 2018 and registered with the Charities Commission on the same date.

Recruitment and appointment of trustees

The trustees are appointed for an indefinite term in accordance with the charity's governing document. Collectively, they bring a diverse range of professional experience and expertise spanning the fields of medicine, business, education, and community development.

Each trustee has a strong record of public and voluntary service and has been actively involved in community and humanitarian work prior to joining Aghosh UK. This combination of professional and charitable experience enables the Board to provide effective strategic oversight, robust governance, and informed decision-making across all areas of the charity's operations.

The trustees are committed to upholding the highest standards of integrity, accountability, and transparency, ensuring that Aghosh UK's resources are managed responsibly and that its activities continue to deliver meaningful impact for the beneficiaries it serves.

Aghosh UK

Trustees' Report

Organisational structure

CEO:	Khawaja Abid Mehmood
Executive Director:	Abid Hussain
Director South & London:	Sajid Ramzan

Trustees are legally responsible for the governance and management of the charity. Trustees are responsible of setting strategies and approving all policies. The Executive report to the Chairman and attend trustees meetings to provide feedback reports.

Aghosh UK is run by a team of UK-based professionals with strong personal connections to Pakistan.

In 2024, Aghosh UK's work continued to grow and our team expanded accordingly. In November 2024, our new CEO Khawaja Abid Mehmood joined the Aghosh UK team.

Also in 2024, Mr Junaid Rahim and Mr Muhammad Yusuf Bashforth - also known as the Two White Muslims - were appointed as Aghosh UK Ambassadors. Our Ambassadors have first-hand experience of Aghosh UK's projects and they help to showcase our work.

We have established s strong working relationships with local mosques, community organisations and charity partners in the sector. through regional supporters contributing ot our events and work.

TOGETHER WE WORK TO FULFILL OUR MISSION!

Aghosh UK

Trustees' Report

Major risks and management of those risks

Money Laundering and Financial Misuse

Given the charity's international operations and grant-making activities, there is a risk that funds could be exposed to misuse or diverted from their intended charitable purpose

The charity applies a robust due diligence process before engaging with overseas partners, including verification of registration, governance, and financial controls. All grants are governed by formal agreements and subject to financial reporting and audit requirements. Payments are made through regulated banking channels only, with strict adherence to anti-money laundering (AML) and counter-terrorist financing (CTF) regulations. Staff and trustees receive training to maintain awareness of financial crime risks.

Reputational Risk

As a growing international organisation, the charity recognises that its reputation is vital to maintaining donor confidence and public trust. Adverse publicity or association with non-compliant partners could harm the charity's standing.

The charity maintains clear policies on ethical conduct, communications, and partner relationships. All activities are reviewed to ensure alignment with the charity's mission and values. Trustees oversee external engagement and communications to ensure transparency, accountability, and compliance with the Code of Fundraising Practice and Charity Commission guidance.

The trustees regularly review the charity's risk register and ensure that systems and procedures are in place to identify, assess, and manage new and emerging risks as the charity develop

Disclosure of information to auditor

Each trustee has taken steps that they ought to have taken as a trustee in order to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information. The trustees confirm that there is no relevant information that they know of and of which they know the auditor is unaware.

29 October 2025

The annual report was approved by the trustees of the charity on and signed on its behalf by:



.....
Dr Adeel Riaz
Trustee

Aghosh UK

Statement of Trustees' Responsibilities

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

The law applicable to charities requires the trustees 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 business.

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 Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the constitution. The trustees 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.

Aghosh UK

Independent Auditor's Report to the Members of Aghosh UK

Opinion

We have audited the financial statements of Aghosh UK (the 'charity') for the year ended 31 December 2024, which comprise the Statement of Financial Activities, Balance Sheet, Cash Flow Statement, and Notes to the Financial Statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is United Kingdom Accounting Standards, comprising Charities SORP - FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and applicable law (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 December 2024 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the trustees use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the charity's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

In the light of our knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Report.

Aghosh UK

Independent Auditor's Report to the Members of Aghosh UK

We have nothing to report in respect of the following matters where the Charities Act 2011 requires us to report to you if, in our opinion:

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

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities (set out on page 10), the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs (UK), we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the charity's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

Aghosh UK

Independent Auditor's Report to the Members of Aghosh UK

- Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the charity to express an opinion on the financial statements. We are responsible for the direction, supervision and performance of the charity audit. We remain solely responsible for our audit opinion.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Use of our report

This report is made solely to the charity trustees, as a body, in accordance with section 144 of the Charities Act 2011 and regulations made under section 154 of that Act. Our work has been undertaken so that we might state to the trustees those matters we are required to state to trustees in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and its trustees as a body, for our audit work, for this report, or for the opinions we have formed.



.....
Shareef Chartered Accountants
4 Highlands Court
Cranmore Avenue
Solihull
B90 4LE

Date: 29 October 2025

Aghosh UK

Statement of Financial Activities for the Year Ended 31 December 2024

	Note	Unrestricted funds £	Restricted funds £	Total 2024 £
Income and Endowments from:				
Donations and legacies		148,857	1,758,374	1,907,231
Expenditure on:				
Raising funds		(15,981)	(263,536)	(279,517)
Charitable activities		(62,903)	(1,169,297)	(1,232,200)
Total expenditure		(78,884)	(1,432,833)	(1,511,717)
Net income		69,973	325,541	395,514
Net movement in funds		69,973	325,541	395,514
Reconciliation of funds				
Total funds brought forward		114,061	1,112,123	1,226,184
Total funds carried forward	14	184,034	1,437,664	1,621,698

	Note	Unrestricted funds £	Restricted funds £	Total 2023 £
Income and Endowments from:				
Donations and legacies		206,089	1,394,920	1,601,009
Total income		206,089	1,394,920	1,601,009
Expenditure on:				
Raising funds		(1,118)	(137,528)	(138,646)
Charitable activities		(27,910)	(807,461)	(835,371)
Total expenditure		(29,028)	(944,989)	(974,017)
Net income		177,061	449,931	626,992
Gross transfers between funds		(70,723)	70,723	-
Net movement in funds		106,338	520,654	626,992
Reconciliation of funds				
Total funds brought forward		7,724	591,469	599,193
Total funds carried forward	14	114,062	1,112,123	1,226,185

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2023 is shown in note 14.

Aghosh UK

**(Registration number: 1178778)
Balance Sheet as at 31 December 2024**

	Note	2024 £	2023 £
Current assets			
Debtors	11	-	77,632
Cash at bank and in hand	12	1,834,861	1,413,486
		<u>1,834,861</u>	<u>1,491,118</u>
Creditors: Amounts falling due within one year	13	<u>(213,163)</u>	<u>(264,933)</u>
Net assets		<u>1,621,698</u>	<u>1,226,185</u>
Funds of the charity:			
Restricted income funds			
Restricted funds		1,437,664	1,112,123
Unrestricted income funds			
Unrestricted funds		<u>184,034</u>	<u>114,062</u>
Total funds	14	<u>1,621,698</u>	<u>1,226,185</u>

The financial statements on pages 14 to 25 were approved by the trustees, and authorised for issue on 29 October 2025 and signed on their behalf by:



.....
Dr Adeel Riaz
Trustee

Aghosh UK**Cash Flow Statement for the Year Ended 31 December 2024**

	Note	2024 £	2023 £
Cash flows from operating activities			
Net cash income		395,514	626,992
Working capital adjustments			
Decrease in debtors	11	77,632	-
(Decrease)/increase in creditors	13	<u>(51,771)</u>	<u>258,933</u>
Net cash flows from operating activities		<u>421,375</u>	<u>885,925</u>
Net increase in cash and cash equivalents		421,375	885,925
Cash and cash equivalents at 1 January		<u>1,413,486</u>	<u>527,561</u>
Cash and cash equivalents at 31 December		<u>1,834,861</u>	<u>1,413,486</u>

All of the cash flows are derived from continuing operations during the above two periods.

Aghosh UK

Notes to the Financial Statements for the Year Ended 31 December 2024

1 Accounting policies

Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

Basis of preparation

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

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Income and endowments

Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Donations and legacies

Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Raising funds

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

Charitable activities

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

Grant provisions

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

Aghosh UK

Notes to the Financial Statements for the Year Ended 31 December 2024

Governance costs

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

Taxation

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

Trade debtors

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

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

Cash and cash equivalents

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

Borrowings

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

Interest expense is recognised on the basis of the effective interest method and is included in interest payable and similar charges.

Borrowings are classified as current liabilities unless the charity has an unconditional right to defer settlement of the liability for at least twelve months after the reporting date.

Fund structure

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

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

Aghosh UK

Notes to the Financial Statements for the Year Ended 31 December 2024

2 Income from donations and legacies

	Unrestricted Fund General £	Restricted Funds £	Total 2024 £	Total 2023 £
Appeals and Donations - Water	-	18,307	18,307	28,680
Appeals and Donations - Emergency	-	1,444,625	1,444,625	860,232
Appeals and Donations - Food	-	-	-	-
Appeals and Donations - Orphans	-	285,889	285,889	488,134
Appeals and Donations - Education	-	9,553	9,553	17,874
Appeals and Donations - Zakat	-	-	-	-
Appeals and Donations - General	148,857	-	148,857	206,089
Appeals and Donations- Health	-	-	-	-
	<u>148,857</u>	<u>1,758,374</u>	<u>1,907,231</u>	<u>1,601,009</u>

3 Expenditure on raising funds

Costs of generating donations and legacies

a)

	Unrestricted funds General £	Restricted funds £	Total 2024 £	Total 2023 £
Fundraising costs	15,981	263,536	279,517	138,646

Aghosh UK

Notes to the Financial Statements for the Year Ended 31 December 2024

4 Expenditure on charitable activities

	Grant funding of activity £	Activity support costs £	Total 2024 £	Total 2023 £
Orphans	107,999	6,543	114,542	207,304
Education	-	-	-	17,373
Water	-	-	-	19,473
Emergency	790,828	141,648	932,476	463,141
Food	-	-	-	50,170
General	-	62,905	62,905	27,910
Health	122,277	-	122,277	50,000
	1,021,104	211,096	1,232,200	835,371

£62,904 (2023 - £27,910) of the above expenditure was attributable to unrestricted funds and £1,177,798 (2023 - £807,461) to restricted funds.

In addition to the expenditure analysed above, there are also governance costs of £12,426 (2023 - £8,500) which relate directly to charitable activities. See note 5 for further details.

5 Analysis of governance and support costs

Governance costs

	Unrestricted funds General £	Restricted funds £	Total 2024 £	Total 2023 £
Audit fees				
Audit of the financial statements	-	6,000	6,000	6,000
Legal and professional fees	3,926	-	3,926	-
Accountancy Fees	2,500	-	2,500	2,500
	6,426	6,000	12,426	8,500

Aghosh UK

Notes to the Financial Statements for the Year Ended 31 December 2024

6 Grant-making

Analysis of grants

Below are details of material grants made to institutions.

Name of institution	Activity	2024 £	2023 £
Al Khidmat Foundation		-	372,017
Masajid & Madaris Foundation		8,280	-
World Care Foundation		-	51,300
International Aghosh Foundation-Turkiye		20,743	91,540
Scot Aid		-	50,000
Al Arabia (AGUK)		38,066	26,000
Al SABA Automotive (AKFP)		-	67,100
Action For Humanity		12,000	50,000
Aghosh Turkiya		99,719	-
Gazze Destek		79,688	-
Alkidhmat-Europe		734,342	-
PallMed UK		28,266	-
		1,021,104	707,957

7 Trustees remuneration and expenses

During the year the charity made the following transactions with trustees:

Dr Adeel Riaz

£1,896 (2023: £Nil) of expenses were reimbursed to Dr Adeel Riaz during the year.

During the Chair, Dr Adeel Riaz, travelled to Pakistan and Jordon to represent the charity.

8 Staff costs

The aggregate payroll costs were as follows:

	2024 £	2023 £
Staff costs during the year were:		
Wages and salaries	180,016	75,097
Social security costs	14,041	7,091
	194,057	82,188

No employee received emoluments of more than £60,000 during the year

Aghosh UK

Notes to the Financial Statements for the Year Ended 31 December 2024

9 Auditors' remuneration

	2024 £	2023 £
Audit of the financial statements	6,000	6,000

10 Taxation

The charity is a registered charity and is therefore exempt from taxation.

11 Debtors

	2024 £	2023 £
Other debtors	-	77,632

12 Cash and cash equivalents

	2024 £	2023 £
Cash at bank	1,834,861	1,413,486

13 Creditors: amounts falling due within one year

	2024 £	2023 £
Other creditors	42,949	17,087
Accruals	170,214	247,846
	213,163	264,933

14 Funds

	Balance at 1 January 2024 £	Incoming resources £	Resources expended £	Balance at 31 December 2024 £
Unrestricted funds				
<i>General</i>				
General	114,061	148,857	(78,884)	184,034

Aghosh UK

Notes to the Financial Statements for the Year Ended 31 December 2024

	Balance at 1 January 2024 £	Incoming resources £	Resources expended £	Balance at 31 December 2024 £
Restricted funds				
Orphans	369,190	285,889	(157,390)	497,689
Water	16,570	18,307	(2,744)	32,133
Emergency	710,974	1,444,625	(1,148,990)	1,006,609
Emergency - Pakistan	15,389	-	-	15,389
Education	-	9,553	(1,432)	8,121
Health	-	-	(122,277)	(122,277)
Total restricted funds	<u>1,112,123</u>	<u>1,758,374</u>	<u>(1,432,833)</u>	<u>1,437,664</u>
Total funds	<u>1,226,184</u>	<u>1,907,231</u>	<u>(1,511,717)</u>	<u>1,621,698</u>

Aghosh UK

Notes to the Financial Statements for the Year Ended 31 December 2024

	Balance at 1 January 2023 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 December 2023 £
Unrestricted funds					
<i>General</i>					
General	7,724	206,089	(29,029)	(70,723)	114,061
Restricted funds					
Orphans	104,432	488,134	(223,376)	-	369,190
Water	8,304	28,680	(20,414)	-	16,570
Emergency	444,061	72,956	(199,501)	-	317,516
Emergency - Gaza	-	539,862	(193,100)	-	346,762
Emergency - Turkiye	-	106,320	(81,540)	-	24,780
Zakat	21,687	2,934	(2,705)	-	21,916
Emergency - Pakistan	-	117,040	(101,651)	-	15,389
Education	(8,010)	17,874	(19,134)	9,270	-
Food	20,995	21,120	(53,568)	11,453	-
Health	-	-	(50,000)	50,000	-
Total restricted funds	591,469	1,394,920	(944,989)	70,723	1,112,123
Total funds	599,193	1,601,009	(974,018)	-	1,226,184

15 Analysis of net assets between funds

	Unrestricted funds General £	Restricted funds £	Total funds 2024 £
Current assets	226,983	1,607,878	1,834,861
Current liabilities	(42,949)	(170,214)	(213,163)
Total net assets	184,034	1,437,664	1,613,196

	Unrestricted funds General £	Restricted funds £	Total funds 2023 £
Current assets	378,995	1,112,123	1,491,118
Current liabilities	(264,935)	-	(264,935)
Total net assets	114,060	1,112,123	1,226,183

Aghosh UK

Notes to the Financial Statements for the Year Ended 31 December 2024

16 Related party transactions

During the year the charity made the following related party transactions:

Dua Governance

(The owner of Dua Governance is related to the Chairman Dr Adeel Riaz.)

During the year the charity paid Dua Governance £2,700 (2023: £2,394) for accountancy services. . At the balance sheet date the amount due to/from Dua Governance was £Nil (2023 - £Nil).

AGHOSH UK

England & Wales - Charity number 1178778

Accounts

ANNUAL REPORT 2023

Racing Towards Good Together





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REFERENCE & ADMINISTRATIVE DETAILS

REGISTERED NAME OF THE CHARITY:

- Aghosh UK

REGISTERED CHARITY NUMBER:

- 1178778

BANK DETAILS

- Barclays, PLC 161
- High Street, Kings Heath
- Birmingham

ADDRESS:

- Aghosh UK, 254A Bury New Road, Whitefield, M45 8QN

AGHOSH UK TRUSTEES:

- Dr Adeel Riaz (Chairman)
- Muhammad Luqman
- Farid ud din Lodhi
- Dr Osama Ayoub

EXECUTIVE DIRECTOR:

- Abid Hussain

INDEPENDENT AUDITOR:

- **Shareef** Chartered Accountants
- 4 Highlands Court, Cranmore Avenue
- Solihull, B90 4LE

Aghosh UK also has a central team, regional teams, and a network of volunteers.

Aghosh UK has strong working relationships with local mosques and other charity partners in the sector.

TRUSTEES' REPORT

The Trustees hereby present the Aghosh UK Annual Report together with the Financial Statements of the charity for the year ended 31 December 2023.

Objects and aims

- Prevention and/or relief of poverty or financial hardship in Pakistan, specifically Azad Jammu and Kashmir, and anywhere else in the world
- The relief and assistance of people who are victims of war, natural disasters or other kinds of disaster, trouble or catastrophe
- For public benefit to promote and advance education (including social and physical training) in such ways as the Trustees see fit
- The relief of sickness and the preservation of health in Pakistan, specifically Azad Jammu and Kashmir, and anywhere else in the world
- The advancement of such other purposes as are exclusively charitable in England and Wales as the Trustees shall determine in their sole discretion

Public Benefits

The section of this report above entitled 'Objectives and Aims' sets out the objects and aims of the charity. The Trustees have considered this, in conjunction with the guidance contained in the Charity Commission's general guidance on public benefit, and have concluded that:

- The aims of the charity continue to be charitable
- The work done by the charity gives identifiable benefits to the charitable sector and both directly and indirectly to individuals in need
- The benefits are for the public; not unreasonably restricted in anyway
- There is no detriment or harm arising from the aims or activities

The Trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

ACHIEVEMENTS AND PERFORMANCE

Aghosh UK's activities and achievements include:

- Several events raised funds for urgent humanitarian aid in Gaza. Aghosh UK delivered hot meals, emergency medical aid and food packs to the people of Gaza.
- Providing emergency aid and ongoing support in response to earthquakes in Turkey in February 2023
- Ongoing support and rehabilitation activities following the devastating floods in Pakistan in 2022
- Providing emergency aid and support after earthquakes in Morocco in September 2023
- More orphans and children than ever supported under the Aghosh UK and Aikhidmat Foundation initiatives
- Aghosh UK's 2023 Qurbani programme supported 1629 needy families.
- Over 550 orphan sponsorships.
- 100+ new homes for flood victims in Pakistan.
- 3 new Child Protection Centres for street children.
- 10+ new clean water facilities.
- 2 new Mobile Health Units, as well as ongoing work for a new Diagnostics Lab in Mirpur.
- Key milestones accomplished in core Aghosh UK programmes including access to education and healthcare

Field Visits

Aghosh UK's Chairman Dr Adeel Riaz, and Aghosh UK's Executive Director Abid Hussain make routine field visits to assess and support the charity's projects and initiatives. In 2023, Dr Riaz visited Egypt to support Gaza emergency aid efforts for medical and food aid. A team of Aghosh UK volunteers also visited communities affected by earthquakes in Morocco to deliver emergency aid.



PAKISTAN FLOOD RESPONSE

Thousands of people lost their homes and livelihoods in the unprecedented floods in Pakistan in 2022.

Aghosh UK worked closely with Alkhidmat Foundation Pakistan during the emergency relief efforts.

Your donations helped us to provide:

- Rescue and Relief
- Food parcels
- Clean water
- Emergency tent villages for shelter
- Mobile Health Units
- Emergency Ambulances to treat the sick and injured
- Construction of 100 New Homes

Since the initial flood rescue and relief response, Aghosh UK has helped with rehabilitation efforts for flood victims. This includes the construction of new homes as well as providing vocational skills and support to help people get back on their feet.





TÜRKIYE/SYRIA EARTHQUAKE RESPONSE

Following the huge earthquakes in early 2023, Aghosh UK hosted fundraising dinner events in major UK cities including London, Birmingham and Bradford, as well as an online campaign. These events were well attended and allowed Aghosh UK to contribute emergency relief efforts for those affected.

Aghosh UK worked with local partners to set up a mobile kitchen to serve 3,000 hot, nourishing meals each day to earthquake victims.

An Aghosh Home which was caring for Syrian orphans in Gaziantep, Türkiye, was badly damaged by the earthquakes. Thanks to many generous donations, this Aghosh Home is being completely repaired and restored and will be fully functional in early 2024, so it can continue supporting orphans with an education and opportunities for at least the next 2 years.

In Ramadan 2023, Aghosh UK also provided hot meals to fasting people in Gaziantep, Türkiye.



Aghosh Home Repairs (Gaziantep):

The huge earthquakes of February 2023 caused some damage to the Aghosh Home in Gaziantep, Türkiye. With your generous support, Aghosh UK repaired and refurbished this Aghosh Home over the course of 2023, so it can continue its invaluable support of orphans who lost their families in the earthquakes. As shown earlier, Aghosh UK also provided many hot, nutritious meals to orphans and earthquake victims during Ramadan (April) 2023.





MOROCCO EARTHQUAKE RESPONSE

A very powerful earthquake of 6.8 magnitude struck the region of the High Atlas Mountains in Morocco in September 2023. The most affected areas were remote villages in the mountainous regions which are considered hard-to-reach. The earthquakes affected more than 450,000 people: about 3,000 lives were lost, many thousands were injured, and more than 50,000 homes were destroyed, leaving 400,000 people temporarily or permanently homeless.

Aghosh UK mobilised fundraising efforts and hosted events in UK cities to raise funds to help earthquake victims with food packages, hygiene kits and blankets. This was especially important as harsh winter conditions would soon arrive in the area.

Aghosh UK co-ordinated relief efforts with local partners including Aghosh Foundation Turkiye and ONSUR (the International Association for Relief and Development) to ensure that aid would reach those who needed it most. A team of Aghosh UK volunteers personally distributed emergency relief supplies and food to those affected by the earthquakes; we were able to support 400 families and nearly 2,000 people through our relief efforts





GAZA EMERGENCY RESPONSE

Since the devastating attacks on the people of Gaza in October 2023, Aghosh UK has taken swift and powerful action to provide urgent humanitarian and medical aid.

Aghosh UK hosted several fundraising dinner events in collaboration with regional mosques and organisations, as well as other charity partners including Palestine International Medical Aid (PIMA). These events were very well attended, with strong community support. The events featured prominent guest speakers including doctors with first-hand experience of the desperate situation in Gaza, as well as eminent scholars like Shaykh Haytham Tamim. Aghosh UK was also honoured to have Alkhidmat Foundation's President Professor Dr Hafeez ur-Rahman at some events.

Aghosh UK has been working with Alkhidmat Foundation Pakistan and other partners to commission ambulances, specialist ICU ambulances, and a Mobile Field Health Unit for the people of Gaza, as well as hot meals, clean water and 5 trucks of food parcels.

Aghosh UK's Chairman Dr Adeel Riaz also paid a field visit to Cairo to oversee Aghosh UK's aid efforts for Gaza via its southern border with Egypt.





ORPHAN CARE PROGRAMME

The majority of orphans sponsored by Aghosh UK donors are in the well-established Orphan Care Programme. Children under this programme receive an education, health screening and other essentials, as well as opportunities for social and spiritual growth and development. Orphans under this programme are supported to remain at home with their guardian (usually their mother). The orphan's guardian is also given opportunities to improve their life prospects and earn an independent income.

Sponsors receive a profile with details of their sponsored child, as well as an academic progress report each year.

As at the end of 2023, over 550 orphans are supported through Aghosh UK sponsorships, with many new sponsors, and many renewals to existing sponsorships

- 50/50 OCP supports both Girls & Boys
- 16 OCP supports orphans until age 16
- 135 Districts have OCP



AGHOSH HOMES

Orphans have many challenges. Their challenges include a lack of access to basics like food, safety and shelter as well as increased risks of exploitation, abuse and a life of poverty. Most children would not have any access to education or healthcare.

Aghosh UK and Alkhidmat Foundation Pakistan are committed to improving the lives and outcomes of these children through Aghosh Homes. Aghosh Homes offer unmatched, high-quality boarding and educational facilities on the pattern of a Cadet College to support orphan children to thrive. They also provide health screening and care, as well as support for social and spiritual development.

There are currently 22 Aghosh Homes supporting orphans throughout Pakistan, as well as a homes supporting orphans in Gaziantep, Turkiye, and Afghanistan. More Aghosh Homes are under construction.

In 2023, Aghosh UK established two new Aghosh Homes for orphans in Buner and Hala. Donors also helped to construct a library at the Aghosh Home Faisalabad.

AGHOSH HOME (BUNER):

In 2023, Aghosh initiated the construction of a new Aghosh Home for orphans in Buner, which should be completed in 2024. This home was fully funded thanks to the support of a generous donor.



AGHOSH HOME (HALA):

In 2023, Aghosh UK also completed the refurbishment of the Aghosh Home in Hala, Sindh. This Aghosh Home accommodates over 100 orphans, providing them with food, shelter, education and other Aghosh Home support and opportunities.





AGHOSH HOME LIBRARY

In 2023, Aghosh UK donations established a new library for orphans in the Aghosh Alkhidmat Home in Faisalabad.

This library ensured a comfortable and conducive learning environment, and it will encourage Aghoshians to develop more interest in gaining knowledge and reading books, promoting self-learning.

The establishment of the library at Aghosh Alkhidmat, Faisalabad has brought about numerous benefits, including easy access to knowledge, educational growth, a love for reading, promotion of self-learning, a comfortable study space, and a positive impact on the broader community, all contributing to the transformation and empowerment of the orphans through education and knowledge.



CHILD PROTECTION CENTRES & ALFALAH SCHOLARSHIPS

We believe every child deserves an opportunity. Street children are among the most vulnerable children in society, and they need targeted interventions and opportunities to build hopeful futures.

Our Child Protection Centres provide street children with a safe environment where they can access daily meals, education and health screening, as well as opportunities for social support and vocational training.

Our Alfalah Scholarship Programme offers financial support to talented students from disadvantaged backgrounds. In 2023, this programme supported some students to enrol on medical training programmes at university.

The new Child Protection Centres are also a welcome addition to the growing network of 63 well-established Alkhidmat Foundation Child Protection Centres which serve and support street children throughout Pakistan.

In 2023, Aghosh UK opened 3 new Child Protection Centres in Sheikhupura, Khairan, and Rahim Yar Khan. This work was kindly funded by the generous support of three major donors in the UK. These new Child Protection Centres will support over 200 children.

The new Child Protection Centres are also a welcome addition to the growing network of 63 well-established Alkhidmat Foundation Child Protection Centres which serve and support street children throughout Pakistan.



MOBILE HEALTH UNITS (LARKANA, SINDH)

A new Mobile Health Unit was established in Larkhana, Sindh. This is an area which had been devastated by floods. Flood victims were often in remote, hard-to-reach areas, and so the MHU is an ideal and appropriate means of making healthcare accessible to disadvantaged people in this area.

This MHU travelled to a different village each day, treating over 100 patients per day, and a few thousand per month.

This specific MHU has these key components:

- Clinic/Doctor Room for patients appointments
- Laboratory for analysing tests
- Dispensary providing medication
- Ultrasound room, which is especially useful to support pregnant women
- A wash room to ensure hygiene
- A reception/waiting area

Over 40,000 people in flood-affected areas have benefitted from the services provided by this Mobile Health Unit; this facility has improved healthcare access for many disadvantaged communities in remote villages in the Larkhana, Sindh region.



MOBILE HEALTH UNITS (JAFFARABAD)

In 2023, a new Mobile Health Unit was established in Jaffarabad with thanks to the generous support and sponsorship of Glasgow Central Mosque and Alkhidmat North Punjab.

The MHU was established to specifically help victims of flood affected areas who would struggle to access healthcare facilities, either due to geographical challenges, or financial obstacles, or both.

The MHU can reach people by moving around different localities, and taking healthcare to them.

This specific MHU has these key components:

- Clinic/Doctor Room for patients appointments
- Laboratory for analysing tests
- Dispensary providing medication
- Ultrasound room, which is especially useful to support pregnant women
- A wash room to ensure hygiene
- A reception/waiting area

This MHU treats over a hundred patients each day, and it benefited over 30,000 patients in 2023.



Establishment of a New Diagnostic Centre in Mirpur, AJK

The healthcare infrastructure in the Mirpur region is both limited in quantity and unequally distributed. About 87% of the population live in more remote rural areas. The shortage of diagnostic centres, and the obstacles to accessing affordable healthcare, especially in rural areas, results in delayed or missed diagnoses, which often leads to preventable health complications.

The new Aghosh UK Diagnostic Lab in Mirpur aims to transform access to healthcare for over 2 million people in Mirpur and North Punjab. The Diagnostic Centre will address the urgent healthcare needs of the community, while setting a gold standard in free and subsidised diagnostic care which is available to everyone, irrespective of their religion, gender, ethnicity or socioeconomic background.

Thanks to the support of generous donors, the work on a new Aghosh UK Diagnostic Centre in Mirpur was well under way in 2023.

In 2023, the work on the new Diagnostic Centre included:

- Acquisition, renovation and refurbishment of the Lab building
- Hiring and training of local healthcare professionals
- Procuring and installing specialist equipment including specialist equipment for x-rays, ultrasound scans and lab testing
- The new Aghosh UK Diagnostic Centre in Mirpur will open in early 2024



Clean Water Projects

Pakistan faces acute water shortages and severe threats of water scarcity. The lack of access to clean drinking water is an urgent challenge for many people.

In collaboration with Alkhidmat Foundation, Aghosh UK has a goal to increase accessibility to clean drinking water through various methods adapted to the specific needs of water-scarce regions.

Our clean water initiatives take a holistic approach: we research and analyse community needs as well as environmental conditions to ensure we find the most suitable and sustainable clean water solution. We train communities on how to maintain and repair their clean water facility, and we also educate people about the importance of clean water for hygiene and sanitation and disease prevention.

In 2023; Aghosh UK established several clean water initiatives to support communities, including:

- 5 New Gravity Flow Water Supply Schemes in Azad Jammu & Kashmir.
- 2 Submersible Water Pumps in KPK.
- 2 Water Filtration Plants: one in Punjab & one in Azad Jammu & Kashmir.

In 2023, Aghosh UK established several clean water initiatives to support communities...

Water filtration plants

In Sahiwal, (Punjab), Muzaffarabad, (AJK), Rajanpur, (Punjab), and Jaffarabad, (Balochistan).





Ramadan 2023

In Ramadan 2023, Aghosh UK had several projects in Pakistan which supported families throughout the sacred month, and helped orphans and the needy celebrate at the time of Eid al-Fitr.

Your donations provided 500 food packs to support the needy for the entire month of Ramadan. They also provided 1,000 hot iftar dinners to the poor and destitute in Pakistan.

We helped over 450 orphans celebrate Eid al-Fitr with special Eid gift packs and clothes, and we also distributed £1,000 in fitrana to the poor and needy.

Qurbani 2023

The majority of people living in Pakistan are from poor socio-economic backgrounds, struggling to meet their basic needs, and often going without food essentials.

Fresh meat is a rarity in their diet. Our annual Qurbani programme is an opportunity for donors to share blessings with the less fortunate, as well as fulfil an Islamic religious duty.

Our Qurbani 2023 service included:

- The selection of healthy, suitable animals;
- A shariah-compliant process from start to finish;
- Quick and hygienic processing and distribution of fresh Qurbani meat;
- Reports with photos and video footage of their Qurbani for each donor.

Our Qurbani 2023 project was a source of joy as we gifted fresh and nutritious Qurbani meat to 1,629 needy families on the occasion of Eid al-Adha in various regions of Pakistan including Karachi, AJK, KPK, GB and Sindh.

Qurbani was also performed and fresh meat distributed to Rohingya families and families in Syria.



Financial Review

In 2023, Aghosh UK raised over...

£1.6M

...which is an increase of **63%**
from the **0.98M** raised in 2022

Financial review

During the year, Aghosh UK raised £1600k (2023: £981k), an increase of 63% compared to the prior year. The charity spent £835k (2022: £455k) on charitable activities, which is 52% (2022: 46%) of the income raised in the year. The charity fundraising costs were 9% (2022: 2%) of the income raised in the year.

Aghosh UK's charitable activities included the following spending:

#	Activity	2023 £k	2022 £k
01	Emergencies	463	350
02	Orphans	207	51
03	Health	50	

Aghosh UK made a net surplus of £627k (2022: £510k) and had carried forward funds of £1.226m (2022 £599k).

Policy on reserves

The trustees believe that the charity has sufficient cash in the bank and adequate fundraising plans in place to ensure the charity is able to meet its costs.

Structure, governance and management

Organisational structure

The charity is an Charitable Incorporated Organisation, CIO – Foundation governed by a Constitution dated 13 June 2018 and registered with the Charities Commission on the same date.

Trustees are legally responsible for the governance and management of the charity. The Trust has Trustees appointed for life.

Trustees are responsible of setting strategies and policies for ensuring these are implemented.

The annual report was approved by the trustees of the charity on 31 October 2024 and signed on its behalf by:

Dr Adeel Riaz

.....
Dr Adeel Riaz
Trustee

Statement Of Trustees' Responsibilities

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

The law applicable to charities requires the trustees 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 business.

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 Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the constitution. The trustees 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.

Aghosh UK

Independent Auditor's Report to the Members of Aghosh UK

Opinion

We have audited the financial statements of Aghosh UK (the 'charity') for the year ended 31 December 2023, which comprise the Statement of Financial Activities, Balance Sheet, Cash Flow Statement, and Notes to the Financial Statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is United Kingdom Accounting Standards, comprising Charities SORP - FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland and applicable law (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 December 2023 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the trustees use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the charity's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Aghosh UK

Independent Auditor's Report to the Members of Aghosh UK

Matters on which we are required to report by exception

In the light of our knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the .

We have nothing to report in respect of the following matters where the Charities Act 2011 requires us to report to you if, in our opinion:

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

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities (set out on page 2), the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs (UK), we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the charity's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.

Aghosh UK

Independent Auditor's Report to the Members of Aghosh UK

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the charity to express an opinion on the financial statements. We are responsible for the direction, supervision and performance of the charity audit. We remain solely responsible for our audit opinion.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Use of our report

This report is made solely to the charity trustees, as a body, in accordance with section 144 of the Charities Act 2011 and regulations made under section 154 of that Act. Our work has been undertaken so that we might state to the trustees those matters we are required to state to trustees in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and its trustees as a body, for our audit work, for this report, or for the opinions we have formed.



.....
Naeem Shareef (Senior Statutory Auditor)
for and on behalf of Shareef
Statutory Auditors
4 Highlands Court
Cranmore Avenue
Solihull
West Midlands
B90 4LE

31 october 2024

Date:

Shareef Chartered Accountants is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

Aghosh UK

Statement of Financial Activities for the Year Ended 31 December 2023

Note	Unrestricted funds £	Restricted funds £	Total 2023 £
Income and Endowments from:			
Donations and legacies	206,089	1,394,920	1,601,009
Expenditure on:			
Raising funds	(1,119)	(137,528)	(138,647)
Charitable activities	(27,910)	(807,461)	(835,371)
Total expenditure	(29,029)	(944,989)	(974,018)
Net income	177,060	449,931	626,991
Gross transfers between funds	(70,723)	70,723	-
Net movement in funds	106,337	520,654	626,991
Reconciliation of funds			
Total funds brought forward	7,724	591,469	599,193
Total funds carried forward	13 114,061	1,112,123	1,226,184

Note	Unrestricted funds £	Restricted funds £	Total 2022 £
Income and Endowments from:			
Donations and legacies	7,920	973,124	981,044
Total income	7,920	973,124	981,044
Expenditure on:			
Raising funds	(130)	(16,027)	(16,157)
Charitable activities	(2,304)	(452,821)	(455,125)
Total expenditure	(2,434)	(468,848)	(471,282)
Net income	5,486	504,276	509,762
Net movement in funds	5,486	504,276	509,762
Reconciliation of funds			
Total funds brought forward	2,238	87,193	89,431
Total funds carried forward	13 7,724	591,469	599,193

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2022 is shown in note 13.

Aghosh UK

**(Registration number: 1178778)
Balance Sheet as at 31 December 2023**

	Note	2023 £	2022 £
Current assets			
Debtors	10	77,632	77,632
Cash at bank and in hand	11	<u>1,413,486</u>	<u>527,561</u>
		1,491,118	605,193
Creditors: Amounts falling due within one year	12	<u>(264,934)</u>	<u>(6,000)</u>
Net assets		<u>1,226,184</u>	<u>599,193</u>
Funds of the charity:			
Restricted income funds			
Restricted funds		1,112,123	591,469
Unrestricted income funds			
Unrestricted funds		<u>114,061</u>	<u>7,724</u>
Total funds	13	<u>1,226,184</u>	<u>599,193</u>

The financial statements on pages 6 to 16 were approved by the trustees, and authorised for issue on 31 October 2024 and signed on their behalf by:

Dr Adeel Riaz
 Dr Adeel Riaz
 Trustee

Aghosh UK

Cash Flow Statement for the Year Ended 31 December 2023

	Note	2023 £	2022 £
Cash flows from operating activities			
Net cash income		626,991	509,762
Working capital adjustments			
Increase in debtors	10	-	(77,632)
Increase in creditors	12	258,934	2,000
Net cash flows from operating activities		<u>885,925</u>	<u>434,130</u>
Net increase in cash and cash equivalents		885,925	434,130
Cash and cash equivalents at 1 January		<u>527,561</u>	<u>93,431</u>
Cash and cash equivalents at 31 December		<u>1,413,486</u>	<u>527,561</u>

All of the cash flows are derived from continuing operations during the above two periods.

Aghosh UK

Notes to the Financial Statements for the Year Ended 31 December 2023

1 Accounting policies

Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

Basis of preparation

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

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Income and endowments

Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Donations and legacies

Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Raising funds

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

Charitable activities

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

Grant provisions

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

Aghosh UK

Notes to the Financial Statements for the Year Ended 31 December 2023

Governance costs

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

Taxation

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

Trade debtors

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

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

Cash and cash equivalents

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

Borrowings

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

Interest expense is recognised on the basis of the effective interest method and is included in interest payable and similar charges.

Borrowings are classified as current liabilities unless the charity has an unconditional right to defer settlement of the liability for at least twelve months after the reporting date.

Fund structure

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

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

Aghosh UK

Notes to the Financial Statements for the Year Ended 31 December 2023

2 Income from donations and legacies

	Unrestricted Fund General £	Restricted Funds £	Total 2023 £	Total 2022 £
Appeals and Donations - Water	-	28,680	28,680	6,660
Appeals and Donations - Emergency	-	836,178	836,178	797,099
Appeals and Donations - Food	-	21,120	21,120	24,045
Appeals and Donations - Orphans	-	488,134	488,134	113,715
Appeals and Donations - Education	-	17,874	17,874	12,460
Appeals and Donations - Zakat	-	2,934	2,934	19,145
Appeals and Donations - General	<u>206,089</u>	<u>-</u>	<u>206,089</u>	<u>7,920</u>
	<u>206,089</u>	<u>1,394,920</u>	<u>1,601,009</u>	<u>981,044</u>

Aghosh UK

Notes to the Financial Statements for the Year Ended 31 December 2023

3 Expenditure on charitable activities

	Grant funding of activity £	Activity support costs £	Total 2023 £	Total 2022 £
Zakat	-	-	-	80
Orphans	191,492	15,812	207,304	71,437
Education	13,681	3,692	17,373	16,574
Water	19,157	316	19,473	1,413
Emergency	386,291	76,850	463,141	350,579
Food	47,336	2,834	50,170	12,738
General	-	27,910	27,910	2,304
Health	50,000	-	50,000	-
	<u>707,957</u>	<u>127,414</u>	<u>835,371</u>	<u>455,125</u>

£30,105 (2022 - £2,304) of the above expenditure was attributable to unrestricted funds and £517,670 (2022 - £452,821) to restricted funds.

In addition to the expenditure analysed above, there are also governance costs of £8,500 (2022 - £6,000) which relate directly to charitable activities. See note 4 for further details.

4 Analysis of governance and support costs

Governance costs

	Unrestricted funds General £	Restricted funds £	Total 2023 £	Total 2022 £
Audit fees				
Audit of the financial statements	-	6,000	6,000	-
Independent examiner fees				
Examination of the financial statements	-	-	-	3,500
Accountancy Fees	2,500	-	2,500	2,500
	<u>2,500</u>	<u>6,000</u>	<u>8,500</u>	<u>6,000</u>

Aghosh UK

Notes to the Financial Statements for the Year Ended 31 December 2023

5 Grant-making

Analysis of grants

The support costs associated with grant-making are £Nil (31 December 2022 - £Nil).

Below are details of material grants made to institutions.

Name of institution	Activity	2023 £	2022 £
Al Khidmat Foundation		372,017	398,575
Masajid & Madaris Foundation		-	9,000
Read Foundation		-	1,450
World Care Foundation		51,300	-
International Aghosh Foundation-Turkiye		91,540	-
Scot Aid		50,000	-
Al Arabia (AGUK)		26,000	-
Al SABA Automotive (AKFP)		67,100	-
Action For Humanity		50,000	-
		<u>707,957</u>	<u>409,025</u>

6 Trustees remuneration and expenses

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

No trustees have received any reimbursed expenses or any other benefits from the charity during the year.

7 Staff costs

The aggregate payroll costs were as follows:

	2023 £	2022 £
Staff costs during the year were:		
Wages and salaries	75,097	2,500
Social security costs	7,091	-
	<u>82,188</u>	<u>2,500</u>

No employee received emoluments of more than £60,000 during the year

Aghosh UK

Notes to the Financial Statements for the Year Ended 31 December 2023

8 Auditors' remuneration

	2023 £
Audit of the financial statements	6,000

9 Taxation

The charity is a registered charity and is therefore exempt from taxation.

10 Debtors

	2023 £	2022 £
Other debtors	77,632	77,632

11 Cash and cash equivalents

	2023 £	2022 £
Cash at bank	1,413,486	527,561

12 Creditors: amounts falling due within one year

	2023 £	2022 £
Other creditors	17,087	-
Accruals	247,847	6,000
	264,934	6,000

13 Funds

	Balance at 1 January 2023 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 December 2023 £
Unrestricted funds					
<i>General</i>					
General	7,724	206,089	(29,030)	(70,723)	114,060

Aghosh UK

Notes to the Financial Statements for the Year Ended 31 December 2023

	Balance at 1 January 2023 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 December 2023 £
Restricted funds					
Orphans	104,432	488,134	(223,376)	-	369,190
Water	8,304	28,680	(20,414)	-	16,570
Emergency	444,061	72,956	(199,501)	-	317,516
Education	(8,010)	17,874	(19,134)	9,270	-
Emergency - Gaza	-	539,862	(193,100)	-	346,762
Emergency - Turkiye	-	106,320	(81,540)	-	24,780
Emergency - Pakistan	-	117,040	(101,651)	-	15,389
Food	20,995	21,120	(53,568)	11,453	-
Zakat	21,687	2,934	(2,705)	-	21,916
Health	-	-	(50,000)	50,000	-
Total restricted funds	<u>591,469</u>	<u>1,394,920</u>	<u>(944,989)</u>	<u>70,723</u>	<u>1,112,123</u>
Total funds	<u>599,193</u>	<u>1,601,009</u>	<u>(974,019)</u>	<u>-</u>	<u>1,226,183</u>

Aghosh UK

Notes to the Financial Statements for the Year Ended 31 December 2023

	Balance at 1 January 2022 £	Incoming resources £	Resources expended £	Balance at 31 December 2022 £
Unrestricted funds				
<i>General</i>				
General	2,238	7,920	(2,434)	7,724
Restricted funds				
Orphans	64,026	113,715	(73,309)	104,432
Water	3,167	6,660	(1,523)	8,304
Emergency	10,669	797,099	(363,707)	444,061
Education	(3,690)	12,460	(16,780)	(8,010)
Food	10,084	24,045	(13,134)	20,995
Zakat	2,937	19,145	(395)	21,687
Total restricted funds	<u>87,193</u>	<u>973,124</u>	<u>(468,848)</u>	<u>591,469</u>
Total funds	<u>89,431</u>	<u>981,044</u>	<u>(471,282)</u>	<u>599,193</u>

14 Analysis of net assets between funds

	Unrestricted funds General £	Restricted funds £	Total funds 2023 £
Current assets	378,995	1,112,123	1,491,118
Current liabilities	(264,935)	-	(264,935)
Total net assets	<u>114,060</u>	<u>1,112,123</u>	<u>1,226,183</u>

	Unrestricted funds General £	Restricted funds £	Total funds 2022 £
Current assets	13,724	591,469	605,193
Current liabilities	(6,000)	-	(6,000)
Total net assets	<u>7,724</u>	<u>591,469</u>	<u>599,193</u>

15 Related party transactions

There were no related party transactions in the year.

AGHOSH UK

England & Wales - Charity number 1178778

Accounts

Charity registration number: 1178778

Aghosh UK

Annual Report and Financial Statements
for the Year Ended 31 December 2022

Aghosh UK

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Aghosh UK

Reference and Administrative Details

Trustees	Dr Adeel Riaz Muhammad Luqman Usama Ayoub Farid ud Din Lodhi
Principal Office	Dua Governance Bradford Court Business Centre 123-131 Bradford St Birmingham B12 0NS
Charity Registration Number	1178778
Bankers	Barclays PLC

Aghosh UK

Trustees' Report

The trustees present the annual report together with the financial statements of the charity for the year ended 31 December 2022.

Objectives and activities

Objects and aims

- a) the prevention or relief of poverty or financial hardship in Pakistan, specifically Azad Jammu and Kashmir and also anywhere in the world;
- b) the relief and assistance of persons who are the victims of war or natural or other kinds of disaster, trouble, or catastrophe;
- c) for the public benefit to promote and advance the education (including social and physical training) in such ways as the charity trustees think fit;
- d) the relief of sickness and the preservation of health in Pakistan, specifically Azad Jammu and Kashmir and in any part of the world;
- e) the advancement of such other purposes as are exclusively charitable in England and Wales as the trustees shall determine in their sole discretion.

Public benefit

The section of this report below entitled 'objectives and activities' sets out the objects and aims of the charity. The trustees have considered this, in conjunction with the guidance contained in the Charity Commission's general guidance on public benefit, and have concluded that:

- the aims of the charity continue to be charitable;
- the work done by the charity gives identifiable benefits to the charitable sector and both directly and indirectly to individuals in need;
- the benefits are for the public; not unreasonably restricted in any way;
- there is no detriment or harm arising from the aims or activities.

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Aghosh UK

Trustees' Report

Achievements and performance

Responding To Natural Disasters During the Pakistan Floods

In our dedicated efforts to alleviate the devastating impacts of the Pakistan Floods Campaign, our charity has undertaken a multifaceted approach to provide comprehensive relief. We've made significant developments by deploying ambulances to swiftly attend to medical emergencies in flood-affected areas, while also establishing health units to offer critical healthcare services. Distributing essential food packs has been a lifeline for countless families, ensuring sustenance during these challenging times. The installation of water filtration plants and other water projects has been fundamental in providing access to clean and safe drinking water, addressing a pressing need in flood-stricken regions. Moreover, our commitment extends to the reconstruction of houses, offering shelter and security to those who have lost their homes. Field visits and media coverage have enabled us to maintain transparency, fostering a strong connection with the communities we serve, and raising awareness about the campaign's impact and ongoing needs. These initiatives are just a glimpse of our tireless work in Pakistan's flood-affected areas.

- We have provided tent villages for 180 families affected by the floods and supported 800 others for in houses rehabilitation.
- Emergency supplies consisting of food and water were delivered to vulnerable communities in the flood affected areas.
- Two Mobile Health Units (MHU) were dispatched to flood hit regions including Larkana, Bhugti Village, Almadina colony Pakistan. The MHU is an automobile van that consisted of a built-in clinic, laboratory, Dispensary, Ultrasound room, reception, and washroom.
- Field trip visits were also conducted by the chairman who visited the disaster struck regions within Pakistan and also received media coverage from BBC, ITV, Aljazeera, and local Pakistani news channels.

Providing Orphans with a Brighter Future

Orphans, the most vulnerable members of our society, endure profound hardships stemming from the absence of adequate parental support. Recognizing the acute needs of this demographic, our charity is committed to providing essential assistance to alleviate the challenges faced by orphaned children. As per the United Nations' statistics, Pakistan is home to over 4.6 million orphaned children.

In collaboration with our esteemed local partner, the Alkhidmat Foundation Pakistan, we have established a comprehensive program dedicated to fostering the mental, social, and moral development of sponsored children. Our initiative targets orphans below the age of 16, who continue to reside with either a surviving parent or a relevant guardian in the event of the demise of both parents. The primary focus of our program is to restore regularity to their lives through a carefully designed multi-module framework.

Central to our efforts is the provision of vital financial support to address the educational and everyday needs of the sponsored orphans. This support encompasses school fees and a quarterly allowance, supplemented by the consistent provision of an educational kit. This kit includes essential items such as school bags, curriculum books, stationery, seasonal uniforms, and shoes.

Furthermore, our commitment extends beyond the material aspects of support to encompass the holistic development of the sponsored children. To this end, we have implemented the Child Character Development Program, designed to nurture their moral and social growth.

Aghosh UK

Trustees' Report

Presently, our organization, Aghosh UK, proudly sponsors 453 orphans in Azad Kashmir. This sponsorship reflects our dedication to making a meaningful impact on the lives of these deserving children, providing them with the tools and resources necessary for a brighter and more secure future. Through our collaborative efforts with the Alkhidmat Foundation Pakistan, we remain steadfast in our mission to uplift and empower the most vulnerable members of our global community.

Empowering Education

Pakistan, a developing nation, grapples with a significant portion of its population deprived of quality education, primarily due to the pervasive issue of poverty. The lack of resources poses a barrier for families to meet the educational needs of their children.

In collaboration with Al Khidmat Foundation Pakistan, and Aghosh UK leading an impactful educational campaign targeting 600 talented students in Punjab, Pakistan, spanning from December 2020 to May 31, 2021. The selected institution caters predominantly to orphans, aiming not only to provide them with education but also essential provisions such as food, accommodation, and medical facilities. Additionally, students from economically disadvantaged families, unable to afford educational expenses, are included in this initiative. The educational support extends up to the bachelor's level, offering a transformative opportunity for these individuals to complete their studies, contribute to society, secure stable incomes, and, in turn, support their families.

Aghosh UK's commitment extends to supporting a Girls School Lab in Punjab, Pakistan, and the establishment of Aghosh Alkhidmat Sheikhpura (Boys Campus) in April 2016. This expansive facility, which has been modelled after a Cadet College, provides unmatched boarding, lodging, education, and healthcare services to 70 orphan boys from Class 1 to Class 10. The ongoing construction of Aghosh Alkhidmat Sheikhpura (Girls Campus) since May 2018 is developed to accommodate 250 orphan girls upon completion in March 2021. This initiative aims to enhance the living conditions, education, and overall well-being of orphan girls, ensuring they grow into responsible and contributing citizens of Pakistan.

The efforts of Aghosh UK, in partnership with Al Khidmat Foundation Pakistan, showcase a commitment to breaking the cycle of poverty through educational empowerment. These initiatives not only provide immediate relief to orphans and economically disadvantaged students but also pave the way for a brighter future, where education becomes a leverage for positive change in the lives of the youth in Pakistan.

Addressing Pakistan's Water Crisis Through The Clean Water Project

Pakistan is currently facing the imminent threat of water scarcity, holding the 14th position among the world's most water-deficient nations. The lack of safe drinking water emerges as a critical and pressing issue, necessitating swift and decisive action.

In collaboration with Alkhidmat Foundation Pakistan, Aghosh UK is actively engaged in practical initiatives to ensure access to clean drinking water. The organization is strategically addressing this challenge by installing hand-pumps in barren lands, drilling water wells in remote water-scarce areas, establishing water-filtration plants in urban centres, and implementing water supply schemes to deliver water directly to homes in rural villages. Aghosh UK's Clean Water Programme is meticulously designed to adapt to the specific needs of water-scarce regions, aiming to fulfil its mission effectively.

Aghosh UK

Trustees' Report

The charity's commitment to alleviating Pakistan's water crisis is reflected in its hands-on approach, focusing on both immediate relief and sustainable, long-term solutions. Through these joint efforts, Aghosh UK endeavours to make a meaningful impact in ensuring a safe and reliable water supply for communities facing the challenges of water scarcity. This initiative aligns with the organization's mission to enhance the quality of life for individuals across Pakistan by addressing one of the most fundamental needs-access to clean and safe drinking water

Humanitarian Response to the COVID-19 Pandemic and Natural Disasters in Pakistan

In the wake of the global public health emergency declared by the World Health Organization due to the COVID-19 outbreak, Pakistan implemented a nationwide lockdown, leaving millions of laborers, women, unemployed, struggling to meet their basic needs. Daily wage earners and contract employees were particularly hard-hit, facing abrupt layoffs without prior notice.

Aghosh UK swiftly intervened to address the dire situation, extending support to vulnerable communities in Azad Jammu & Kashmir (AJK) and Gilgit Baltistan (GB), Pakistan. The organization distributed 862 Food Packages, each valued at approximately £20, to underprivileged individuals. These packages, comprising essential items such as flour, oil, butter, rice, sugar, and pulses, were a lifeline for those coping with the economic fallout of the pandemic. The majority of the beneficiaries in AJK and GB come from backgrounds with limited economic resources, making it challenging for them to provide for their families' basic necessities.

Additionally, Aghosh UK extended its outreach to aid the flood-affected population in Sindh, Pakistan. Responding to the Provincial Disaster Management Authority's report on casualties and damages caused by monsoon rains, the organization provided 239 Food Packages to those affected. The floods, resulting in numerous casualties, injuries, and extensive property damage, left families in desperate need. Aghosh UK's provision of food packages offered a temporary relief, bringing some normality to the lives of deserving families severely impacted by the floods.

These initiatives highlight Aghosh UK's commitment to humanitarian relief, particularly during crises such as the COVID-19 pandemic and natural disasters. The charity remains dedicated to alleviating the immediate suffering of vulnerable populations and contributing to the long-term resilience and recovery of communities facing adversity.

Financial review

During the period, the charity raised £981k (2021: 211.5k) and spent £471.3k (2021: £126.7k). The carry forward reserves at the end of the year stand at £599.2k (2021: £89.4k).

Policy on reserves

The trustees believe that the charity has sufficient cash in the bank and adequate fundraising plans in place to ensure the charity is able to meet its costs.

Aghosh UK

Trustees' Report

Structure, governance and management

Organisational structure

The charity is an Charitable Incorporated Organisation, CIO – Foundation governed by a Constitution dated 13 June 2018 and registered with the Charities Commission on the same date.

Trustees are legally responsible for the governance and management of the charity. The Trust has Trustees appointed for life.

Trustees are responsible of setting strategies and policies for ensuring these are implemented.

26 October 2023

The annual report was approved by the trustees of the charity on and signed on its behalf by:

Dr Adeel Riaz

.....
Dr Adeel Riaz
Trustee

Aghosh UK

Statement of Trustees' Responsibilities

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

The law applicable to charities requires the trustees 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 business.

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 Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the constitution. The trustees 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.

Aghosh UK

Independent Examiner's Report to the trustees of Aghosh UK

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2022 which are set out on pages 9 to 19.

Respective responsibilities of trustees and examiner

As the charity's trustees of Aghosh UK you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Aghosh UK'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.

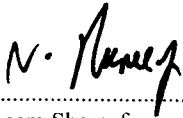
Independent examiner's statement

Since Aghosh UK's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

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

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

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



.....
Naeem Shareef
ICAEW

Chartered Accountants
18-22 Stoney Lane
Yardely
Birmingham
B25 8YP

Date: 26 October 2023

Aghosh UK

Statement of Financial Activities for the Year Ended 31 December 2022

	Note	Unrestricted funds £	Restricted funds £	Total 2022 £
Income and Endowments from:				
Donations and legacies		7,920	973,124	981,044
Expenditure on:				
Raising funds		(130)	(16,027)	(16,157)
Charitable activities		(2,304)	(452,821)	(455,125)
Total expenditure		(2,434)	(468,848)	(471,282)
Net income		5,486	504,276	509,762
Net movement in funds		5,486	504,276	509,762
Reconciliation of funds				
Total funds brought forward		2,238	87,193	89,431
Total funds carried forward	13	7,724	591,469	599,193

	Note	Unrestricted funds £	Restricted funds £	Total 2021 £
Income and Endowments from:				
Donations and legacies		5,188	206,306	211,494
Total income		5,188	206,306	211,494
Expenditure on:				
Raising funds		-	(2,678)	(2,678)
Charitable activities		(6,648)	(117,340)	(123,988)
Total expenditure		(6,648)	(120,018)	(126,666)
Net (expenditure)/income		(1,460)	86,288	84,828
Net movement in funds		(1,460)	86,288	84,828
Reconciliation of funds				
Total funds brought forward		3,698	905	4,603
Total funds carried forward	13	2,238	87,193	89,431

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2021 is shown in note 13.

Aghosh UK**(Registration number: 1178778)
Balance Sheet as at 31 December 2022**

	Note	2022 £	2021 £
Current assets			
Debtors	10	77,632	-
Cash at bank and in hand	11	<u>527,561</u>	<u>93,431</u>
		605,193	93,431
Creditors: Amounts falling due within one year	12	<u>(6,000)</u>	<u>(4,000)</u>
Net assets		<u>599,193</u>	<u>89,431</u>
Funds of the charity:			
Restricted income funds			
Restricted funds		591,469	87,193
Unrestricted income funds			
Unrestricted funds		<u>7,724</u>	<u>2,238</u>
Total funds	13	<u>599,193</u>	<u>89,431</u>

The financial statements on pages 9 to 19 were approved by the trustees, and authorised for issue on 26 October 2023 and signed on their behalf by:

Dr Adeel Riaz

.....
Dr Adeel Riaz
Trustee

Aghosh UK**Cash Flow Statement for the Year Ended 31 December 2022**

	Note	2022 £	2021 £
Cash flows from operating activities			
Net cash income		509,762	84,828
Working capital adjustments			
Increase in debtors	10	(77,632)	-
Increase in creditors	12	<u>2,000</u>	<u>3,100</u>
Net cash flows from operating activities		<u>434,130</u>	<u>87,928</u>
Net increase in cash and cash equivalents		434,130	87,928
Cash and cash equivalents at 1 January		<u>93,431</u>	<u>5,503</u>
Cash and cash equivalents at 31 December		<u><u>527,561</u></u>	<u><u>93,431</u></u>

All of the cash flows are derived from continuing operations during the above two periods.

Aghosh UK

Notes to the Financial Statements for the Year Ended 31 December 2022

1 Accounting policies

Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

Basis of preparation

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

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Income and endowments

Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Donations and legacies

Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Raising funds

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

Charitable activities

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

Aghosh UK

Notes to the Financial Statements for the Year Ended 31 December 2022

Grant provisions

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

Governance costs

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

Taxation

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

Trade debtors

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

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

Cash and cash equivalents

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

Borrowings

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

Interest expense is recognised on the basis of the effective interest method and is included in interest payable and similar charges.

Borrowings are classified as current liabilities unless the charity has an unconditional right to defer settlement of the liability for at least twelve months after the reporting date.

Fund structure

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

Aghosh UK

Notes to the Financial Statements for the Year Ended 31 December 2022

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

Aghosh UK

Notes to the Financial Statements for the Year Ended 31 December 2022

2 Income from donations and legacies

	Unrestricted funds General £	Restricted funds £	Total 2022 £	Total 2021 £
Donations and legacies;				
Donations from individuals	7,920	973,124	981,044	211,494
	<u>7,920</u>	<u>973,124</u>	<u>981,044</u>	<u>211,494</u>

3 Expenditure on raising funds

a) Costs of generating donations and legacies

	Unrestricted funds General £	Restricted funds £	Total 2022 £	Total 2021 £
Marketing and publicity	130	16,027	16,157	2,678
	<u>130</u>	<u>16,027</u>	<u>16,157</u>	<u>2,678</u>

Aghosh UK

Notes to the Financial Statements for the Year Ended 31 December 2022

4 Expenditure on charitable activities

	Grant funding of activity £	Activity support costs £	Total 2022 £	Total 2021 £
Zakat	-	80	80	-
Orphans	65,000	6,437	71,437	68,070
Education	15,175	1,399	16,574	27,485
Water	1,300	113	1,413	1,925
Emergency	315,900	34,679	350,579	-
Food	11,650	1,088	12,738	19,860
General	-	2,304	2,304	6,648
	<u>409,025</u>	<u>46,100</u>	<u>455,125</u>	<u>123,988</u>

£2,304 (2021 - £6,648) of the above expenditure was attributable to unrestricted funds and £452,821 (2021 - £117,340) to restricted funds.

In addition to the expenditure analysed above, there are also governance costs of £6,000 (2021 - £4,000) which relate directly to charitable activities. See note 5 for further details.

5 Analysis of governance and support costs

Governance costs

	Unrestricted funds General £	Restricted funds £	Total 2022 £	Total 2021 £
Independent examiner fees				
Examination of the financial statements	-	3,500	3,500	1,500
Accountancy Fees	2,500	-	2,500	2,500
	<u>2,500</u>	<u>3,500</u>	<u>6,000</u>	<u>4,000</u>

Aghosh UK

Notes to the Financial Statements for the Year Ended 31 December 2022

6 Grant-making

Analysis of grants

The support costs associated with grant-making are £Nil (31 December 2021 - £Nil).

Below are details of material grants made to institutions.

Name of institution	Activity	2022 £	2021 £
Al Khidmat Foundation		398,575	117,340
Masajid & Madaris Foundation		9,000	-
Read Foundation		1,450	-
		<u>409,025</u>	<u>117,340</u>

7 Trustees remuneration and expenses

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

No trustees have received any reimbursed expenses or any other benefits from the charity during the year.

8 Independent examiner's remuneration

	2022 £	2021 £
Examination of the financial statements	<u>3,500</u>	<u>1,500</u>

9 Taxation

The charity is a registered charity and is therefore exempt from taxation.

10 Debtors

	2022 £
Other debtors	<u>77,632</u>

11 Cash and cash equivalents

	2022 £	2021 £
Cash at bank	<u>527,561</u>	<u>93,431</u>

Aghosh UK

Notes to the Financial Statements for the Year Ended 31 December 2022

12 Creditors: amounts falling due within one year

	2022	2021
	£	£
Accruals	<u>6,000</u>	<u>4,000</u>

13 Funds

	Balance at 1 January 2022	Incoming resources	Resources expended	Balance at 31 December 2022
	£	£	£	£
Unrestricted funds				
<i>General</i>				
General	2,238	7,920	(2,434)	7,724
Restricted funds				
Orphans	64,026	113,715	(73,309)	104,432
Water	3,167	6,660	(1,523)	8,304
Emergency	10,669	797,099	(363,707)	444,061
Education	(3,690)	12,460	(16,780)	(8,010)
Food	10,084	24,045	(13,134)	20,995
Zakat	2,937	19,145	(395)	21,687
Total restricted funds	<u>87,193</u>	<u>973,124</u>	<u>(468,848)</u>	<u>591,469</u>
Total funds	<u>89,431</u>	<u>981,044</u>	<u>(471,282)</u>	<u>599,193</u>

Aghosh UK

Notes to the Financial Statements for the Year Ended 31 December 2022

	Balance at 1 January 2021 £	Incoming resources £	Resources expended £	Balance at 31 December 2021 £
Unrestricted funds				
<i>General</i>				
General	3,698	5,188	(9,326)	(440)
Restricted funds				
Orphans	-	134,774	(68,070)	66,704
Water	55	5,037	(1,925)	3,167
Emergency	-	10,669	-	10,669
Education	-	23,795	(27,485)	(3,690)
Food	850	29,094	(19,860)	10,084
Zakat	-	2,937	-	2,937
Total restricted funds	<u>905</u>	<u>206,306</u>	<u>(117,340)</u>	<u>89,871</u>
Total funds	<u><u>4,603</u></u>	<u><u>211,494</u></u>	<u><u>(126,666)</u></u>	<u><u>89,431</u></u>

14 Analysis of net assets between funds

	Unrestricted funds General £	Restricted funds £	Total funds 2022 £
Current assets	13,724	591,469	605,193
Current liabilities	(6,000)	-	(6,000)
Total net assets	<u>7,724</u>	<u>591,469</u>	<u>599,193</u>

	Unrestricted funds General £	Restricted funds £	Total funds 2021 £
Current assets	6,238	87,193	93,431
Current liabilities	(4,000)	-	(4,000)
Total net assets	<u>2,238</u>	<u>87,193</u>	<u>89,431</u>

AGHOSH UK

England & Wales - Charity number 1178778

Accounts

Charity registration number: 1178778

Aghosh UK

Annual Report and Financial Statements

for the Year Ended 31 December 2021

Aghosh UK

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Aghosh UK

Reference and Administrative Details

Trustees	Dr Adeel Riaz Muhammad Luqman Usama Ayoub Farid ud Din Lodhi
Principal Office	Dua Governance Bradford Court Business Centre 123-131 Bradford St Birmingham B12 0NS
Charity Registration Number	1178778
Bankers	Barclays PLC

Aghosh UK

Trustees' Report

The trustees present the annual report together with the financial statements of the charity for the year ended 31 December 2021.

Objectives and activities

Objects and aims

- a) the prevention or relief of poverty or financial hardship in Pakistan, specifically Azad Jammu and Kashmir and also anywhere in the world;
- b) the relief and assistance of persons who are the victims of war or natural or other kinds of disaster, trouble, or catastrophe;
- c) for the public benefit to promote and advance the education (including social and physical training) in such ways as the charity trustees think fit;
- d) the relief of sickness and the preservation of health in Pakistan, specifically Azad Jammu and Kashmir and in any part of the world;
- e) the advancement of such other purposes as are exclusively charitable in England and Wales as the trustees shall determine in their sole discretion.

Public benefit

The section of this report below entitled 'objectives and activities' sets out the objects and aims of the charity. The trustees have considered this, in conjunction with the guidance contained in the Charity Commission's general guidance on public benefit, and have concluded that:

- the aims of the charity continue to be charitable;
- the work done by the charity gives identifiable benefits to the charitable sector and both directly and indirectly to individuals in need;
- the benefits are for the public; not unreasonably restricted in any way;
- there is no detriment or harm arising from the aims or activities.

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Aghosh UK

Trustees' Report

Achievements and performance

Orphans -

Orphans are those innocent souls who suffer the most on earth due to the absence of proper parental support. Being from the most suffering segment of society, they require an abundance of support to have their lives restored back to normality. According to the United Nations, there are more than 4.6 million orphan children in Pakistan.

We work with a local partner, Alkhidmat foundation Pakistan, to provide a comprehensive mental, social and moral growth of the sponsored children through a comprehensive multi-module framework.

Our sponsored orphans (aged 16 or below) continue to live with their parent or any other related guardian in the case of both parents dying. This programme provides the necessary financial support for educational and everyday needs. The financial support includes school fees and an allowance on a quarterly basis along with regular provision of an educational kit which includes school bag, curriculum books, stationery, seasonal uniforms, and shoes. Additionally, Child Character Development Program has also been designed for moral and social growth of the sponsored children.

Aghosh UK are presently sponsoring 152 orphans in Azad Kashmir.

Education -

Pakistan is among the developing countries where majority of people are deprived of quality education. Poverty is one of the main reason for the lack of education. People residing in Pakistan do not have enough resources to meet the educational expenses for their children.

Aghosh UK is currently holding an educational campaign, in partnership with Al Khidmat Foundation Pakistan, to support 600 talented students in Punjab, Pakistan for 6 months, from December 2020 to May 31 2021. Majority of the students at the chosen institution are orphans and the objective is to provide them with education as well as food, accommodation, and medical facilities. Similarly, the rest of the students are belonging to extremely poor families and their parents are not able to afford expenses for their education. The students will be provided with education up to bachelor level. The project will help the talented students of Pakistan to complete their studies, become useful members of society, support their families with regular income and serve their motherland.

Aghosh UK have also supported a Girls School Lab in Punjab, Pakistan. Currently, Aghosh Alkhidmat Sheikhpura (Boys Campus) was established in April, 2016 in Sheikhpura. It is a huge capacious building and offers unmatched boarding/lodging, education and health care facilities to orphan boys from Class 1 to Class 10 on the pattern of a Cadet College. Presently, 70 Orphan boys are benefiting from this project.

Aghosh Alkhidmat Sheikhpura (Girls Camps) will be established on same pattern. The construction of Aghosh Alkhidmat Sheikhpura (Girls Campus) had started in May 2018 and will eventually have capacity to accommodate 250 orphan Girls. The project is set to be completed in March 2021. Establishment of Aghosh Alkhidmat Sheikhpura (Girls) will help provide better boarding, lodging & educational facilities to orphan girls residing in it. The execution of this project will ensure students to be excellent and responsible citizens of Pakistan.

Water project -

Pakistan is on its way to become a water deficient country as it stands at 14th position among the most water-deficient countries in the world. Safe drinking water is one of Pakistan's most immediate and crucial problems that demands earliest action to be taken for its resolution.

Aghosh UK, working alongside Alkhidmat Foundation Pakistan, is practically active to ensure the provision of clean drinking water by installing hand-pumps in arid lands, drilling water-wells in remote water-scarce areas, installing water-filtration plants in cities, and supplying water to homes in villages through its water schemes. Aghosh UK's Clean Water Programme takes every possible measure according to the needs of the water-scarce regions to implement its mission.

Aghosh UK

Trustees' Report

Emergency and Food Packs -

Due to the outbreak of Coronavirus (COVID-19), which was declared a public health emergency of international concern by the World Health Organisation (WHO), Pakistan was put under a nationwide lockdown. Millions of labourers, including women, unfortunately had no work during this lockdown. They were struggling to survive and were unable to feed their family. Labourers, especially daily wagers and contract employees were laid off without any notice.

Aghosh UK helped provide 862 Food Packages for the underprivileged people of Azad Jammu & Kashmir (AJK) and Gilgit Baltistan (GB)-Pakistan. Majority of the people residing in these areas have poor & low-social economic background and do not have enough resources to provide the basic necessities of life to their families. Each food package cost approximately £20 and consisted of flour, oil, butter, rice, sugar and pulses.

Aghosh UK also provided 239 Food Packages among the Flood Affectees of Sindh-Pakistan. According to a report released by Provincial Disaster Management Authority (PDMA) regarding the casualties and damages in rain-related incidents, hundreds of people including women and children have died in Sindh and Balochistan during the monsoon rains. The flash floods injured thousands of people and caused damage to more than 2,000 houses. Provision of food packages brought some sort of normality for a day in the lives of poor & deserving families that were severely affected by the flood.

Financial review

The charity raised £211k (2020: £87.4k) and spent £126.7k (2020: £87.3k). The charity made a surplus of £84,8k (2020: Surplus £47). The charity spent the surplus after year end.

Policy on reserves

The trustees believe that the charity has sufficient cash in the bank and adequate fundraising plans in place to ensure the charity is able to meet its costs.

Structure, governance and management

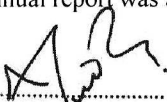
Organisational structure

The charity is an Charitable Incorporated Organisation, CIO – Foundation governed by a Constitution dated 13 June 2018 and registered with the Charities Commission on the same date.

Trustees are legally responsible for the governance and management of the charity. The Trust has Trustees appointed for life.

Trustees are responsible of setting strategies and policies for ensuring these are implemented.

The annual report was approved by the trustees of the charity on 31 October 2022 and signed on its behalf by:


.....

Dr Adeel Riaz
Trustee

Aghosh UK

Statement of Trustees' Responsibilities

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

The law applicable to charities requires the trustees 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 business.

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 Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the constitution. The trustees 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.

Aghosh UK

Independent Examiner's Report to the trustees of Aghosh UK

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2021 which are set out on pages 8 to 15.

Respective responsibilities of trustees and examiner

As the charity's trustees of Aghosh UK you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

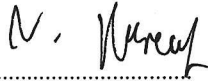
I report in respect of my examination of the Aghosh UK's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

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

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



.....
Naeem Shareef
ICAEW

Shareef & Co
Chartered Accountants
18-22 Stoney Lane
Yardely
Birmingham
B25 8YP

Date:..... 31 October 2022

Aghosh UK

Statement of Financial Activities for the Year Ended 31 December 2021

	Note	Unrestricted funds £	Restricted funds £	Total 2021 £
Income and Endowments from:				
Donations and legacies		5,188	206,306	211,494
Expenditure on:				
Raising funds		-	(2,678)	(2,678)
Charitable activities		(6,648)	(117,340)	(123,988)
Total expenditure		(6,648)	(120,018)	(126,666)
Net (expenditure)/income		(1,460)	86,288	84,828
Net movement in funds		(1,460)	86,288	84,828
Reconciliation of funds				
Total funds brought forward		3,698	905	4,603
Total funds carried forward	12	2,238	87,193	89,431

	Note	Unrestricted funds £	Restricted funds £	Total 2020 £
Income and Endowments from:				
Donations and legacies		13,105	74,301	87,406
Total income		13,105	74,301	87,406
Expenditure on:				
Charitable activities		(1,204)	(86,155)	(87,359)
Total expenditure		(1,204)	(86,155)	(87,359)
Net income/(expenditure)		11,901	(11,854)	47
Gross transfers between funds		(12,759)	12,759	-
Net movement in funds		(858)	905	47
Reconciliation of funds				
Total funds brought forward		4,556	-	4,556
Total funds carried forward	12	3,698	905	4,603

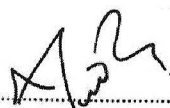
All of the charity's activities derive from continuing operations during the above two periods.
The funds breakdown for 2020 is shown in note 12.

Aghosh UK

(Registration number: 1178778)
Balance Sheet as at 31 December 2021

	Note	2021 £	2020 £
Current assets			
Cash at bank and in hand	10	93,431	5,503
Creditors: Amounts falling due within one year	11	<u>(4,000)</u>	<u>(900)</u>
Net assets		<u>89,431</u>	<u>4,603</u>
Funds of the charity:			
Restricted income funds			
Restricted funds		87,193	905
Unrestricted income funds			
Unrestricted funds		<u>2,238</u>	<u>3,698</u>
Total funds	12	<u>89,431</u>	<u>4,603</u>

The financial statements on pages 8 to 15 were approved by the trustees, and authorised for issue on 31 October 2022 and signed on their behalf by:


.....
Dr Adeel Riaz
Trustee

Aghosh UK

Notes to the Financial Statements for the Year Ended 31 December 2021

1 Accounting policies

Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

Basis of preparation

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

Exemption from preparing a cash flow statement

The charity opted to early adopt Bulletin 1 published on 2 February 2016 and have therefore not included a cash flow statement in these financial statements.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Income and endowments

Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Donations and legacies

Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Raising funds

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

Charitable activities

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

Aghosh UK

Notes to the Financial Statements for the Year Ended 31 December 2021

Grant provisions

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

Governance costs

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

Taxation

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

Cash and cash equivalents

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

Borrowings

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

Interest expense is recognised on the basis of the effective interest method and is included in interest payable and similar charges.

Borrowings are classified as current liabilities unless the charity has an unconditional right to defer settlement of the liability for at least twelve months after the reporting date.

Fund structure

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

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

Aghosh UK

Notes to the Financial Statements for the Year Ended 31 December 2021

2 Income from donations and legacies

	Unrestricted funds General £	Restricted funds £	Total 2021 £	Total 2020 £
Donations and legacies;				
Donations from individuals	5,188	206,306	211,494	87,406
	<u>5,188</u>	<u>206,306</u>	<u>211,494</u>	<u>87,406</u>

3 Expenditure on raising funds

a) Costs of generating donations and legacies

	Note	Restricted funds £	Total 2021 £
Marketing and publicity		<u>2,678</u>	<u>2,678</u>

4 Expenditure on charitable activities

	Grant funding of activity £	Activity support costs £	Total 2021 £	Total 2020 £
Orphans	68,070	-	68,070	12,690
Education	27,485	-	27,485	31,000
Water Project	1,925	-	1,925	9,685
Emergency	-	-	-	28,420
Food	19,860	-	19,860	4,360
General	-	6,648	6,648	1,204
	<u>117,340</u>	<u>6,648</u>	<u>123,988</u>	<u>87,359</u>

Aghosh UK

Notes to the Financial Statements for the Year Ended 31 December 2021

£6,148 (2020 - £1,204) of the above expenditure was attributable to unrestricted funds and £117,340 (2020 - £86,155) to restricted funds.

In addition to the expenditure analysed above, there are also governance costs of £4,000 (2020 - £900) which relate directly to charitable activities. See note 5 for further details.

5 Analysis of governance and support costs

Governance costs

	Unrestricted funds General £	Total 2021 £	Total 2020 £
Independent examiner fees			
Examination of the financial statements	1,500	1,500	900
Accountancy Fees	2,500	2,500	-
	<u>4,000</u>	<u>4,000</u>	<u>900</u>

6 Grant-making

Analysis of grants

The support costs associated with grant-making are £Nil (31 December 2020 - £Nil).

Below are details of material grants made to institutions.

Name of institution	Activity	2021 £	2020 £
Al Khidmat Foundation		<u>117,340</u>	<u>86,155</u>

7 Trustees remuneration and expenses

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

No trustees have received any reimbursed expenses or any other benefits from the charity during the year.

8 Independent examiner's remuneration

	2021 £	2020 £
Examination of the financial statements	<u>1,500</u>	<u>900</u>

Aghosh UK

Notes to the Financial Statements for the Year Ended 31 December 2021

9 Taxation

The charity is a registered charity and is therefore exempt from taxation.

10 Cash and cash equivalents

	2021 £	2020 £
Cash at bank	<u>93,431</u>	<u>5,503</u>

11 Creditors: amounts falling due within one year

	2021 £	2020 £
Accruals	<u>4,000</u>	<u>900</u>

12 Funds

	Balance at 1 January 2021 £	Incoming resources £	Resources expended £	Balance at 31 December 2021 £
Unrestricted funds				
<i>General</i>				
General	3,698	5,188	(9,326)	(440)
Restricted funds				
Orphans	-	134,774	(68,070)	66,704
Water	55	5,037	(1,925)	3,167
Emergency	-	10,669	-	10,669
Education	-	23,795	(27,485)	(3,690)
Food	850	29,094	(19,860)	10,084
Zakat	-	2,937	-	2,937
Total restricted funds	<u>905</u>	<u>206,306</u>	<u>(117,340)</u>	<u>89,871</u>
Total funds	<u>4,603</u>	<u>211,494</u>	<u>(126,666)</u>	<u>89,431</u>

Aghosh UK

Notes to the Financial Statements for the Year Ended 31 December 2021

	Balance at 1 January 2020 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 December 2020 £
Unrestricted funds					
<i>General</i>					
General	4,556	13,105	(1,204)	(12,759)	3,698
Restricted funds					
Orphans	-	5,555	(12,690)	7,135	-
Water	-	9,740	(9,685)	-	55
Emergency	-	22,797	(28,420)	5,623	-
Education	-	30,999	(31,000)	1	-
Food	-	5,210	(4,360)	-	850
Total restricted funds	<u>-</u>	<u>74,301</u>	<u>(86,155)</u>	<u>12,759</u>	<u>905</u>
Total funds	<u>4,556</u>	<u>87,406</u>	<u>(87,359)</u>	<u>-</u>	<u>4,603</u>

13 Analysis of net assets between funds

	Unrestricted funds General £	Restricted funds £	Total funds 2021 £
Current assets	6,497	86,934	93,431
Current liabilities	(3,500)	-	(3,500)
Total net assets	<u>2,997</u>	<u>86,934</u>	<u>89,931</u>

	Unrestricted funds General £	Total funds 2020 £
Current assets	5,503	5,503
Current liabilities	(900)	(900)
Total net assets	<u>4,603</u>	<u>4,603</u>

AGHOSH UK

England & Wales - Charity number 1178778

Accounts

Charity registration number: 1178778

Aghosh UK

Annual Report and Financial Statements
for the Year Ended 31 December 2020

Aghosh UK

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Independent Examiner's Report	5
Statement of Financial Activities	6
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Aghosh UK

Reference and Administrative Details

Trustees

Dr Adeel Riaz
Muhammad Luqman
Usama Ayoub
Farid ud Din Lodhi

Principal Office

Dua Governance
Bradford Court Business Centre
123-131 Bradford St
Birmingham
B12 0NS

Charity Registration Number

1178778

Bankers

Barclays PLC

Aghosh UK

Trustees' Report

The trustees present the annual report together with the financial statements of the charity for the year ended 31 December 2020.

Objectives and activities

Objects and aims

- a) the prevention or relief of poverty or financial hardship in Pakistan, with particular focus on supporting orphan children, specifically Azad Jammu and Kashmir and also anywhere in the world;
- b) the relief and assistance of persons who are the victims of war or natural or other kinds of disaster, trouble, or catastrophe;
- c) for the public benefit to promote and advance the education (including social and physical training) in such ways as the charity trustees think fit;
- d) the relief of sickness and the preservation of health in Pakistan, specifically Azad Jammu and Kashmir and in any part of the world;
- e) the advancement of such other purposes as are exclusively charitable in England and Wales as the trustees shall determine in their sole discretion.

Public benefit

The section of this report below entitled 'objectives and activities' sets out the objects and aims of the charity. The trustees have considered this, in conjunction with the guidance contained in the Charity Commission's general guidance on public benefit, and have concluded that:

- the aims of the charity continue to be charitable;
- the work done by the charity gives identifiable benefits to the charitable sector and both directly and indirectly to individuals in need;
- the benefits are for the public; not unreasonably restricted in any way;
- there is no detriment or harm arising from the aims or activities.

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Achievements and performance

Orphans

Orphans are those innocent souls who suffer the most on earth due to the absence of proper parental support. Being from the most suffering segment of society, they require an abundance of support to have their lives restored back to normality. According to the United Nations, there are more than 4.6 million orphan children in Pakistan.

We work with a local partner, Alkhidmat foundation Pakistan, to provide a comprehensive mental, social and moral growth of the sponsored children through a comprehensive multi-module framework.

Our sponsored orphans (aged 16 or below) continue to live with their parent or any other related guardian in the case of both parents dying. This programme provides the necessary financial support for educational and everyday needs. The financial support includes school fees and an allowance on a quarterly basis along with regular provision of an educational kit which includes school bag, curriculum books, stationery, seasonal uniforms, and shoes. Additionally, Child Character Development Program has also been designed for moral and social growth

Aghosh UK

Trustees' Report

of the sponsored children.

Aghosh UK are presently sponsoring 152 orphans in Azad Kashmir.

Education –

Pakistan is among the developing countries where majority of people are deprived of quality education. Poverty is one of the main reason for the lack of education. People residing in Pakistan do not have enough resources to meet the educational expenses for their children.

Aghosh UK is currently holding an educational campaign, in partnership with Al Khidmat Foundation Pakistan, to support 600 talented students in Punjab, Pakistan for 6 months, from December 2020 to May 31 2021. Majority of the students at the chosen institution are orphans and the objective is to provide them with education as well as food, accommodation, and medical facilities. Similarly, the rest of the students are belonging to extremely poor families and their parents are not able to afford expenses for their education. The students will be provided with education up to bachelor level. The project will help the talented students of Pakistan to complete their studies, become useful members of society, support their families with regular income and serve their motherland.

Aghosh UK have also supported a Girls School Lab in Punjab, Pakistan. Currently, Aghosh Alkhidmat Sheikhpura (Boys Campus) was established in April, 2016 in Sheikhpura. It is a huge capacious building and offers unmatched boarding/lodging, education and health care facilities to orphan boys from Class 1 to Class 10 on the pattern of a Cadet College. Presently, 70 Orphan boys are benefiting from this project.

Aghosh Alkhidmat Sheikhpura (Girls Camps) will be established on same pattern. The construction of Aghosh Alkhidmat Sheikhpura (Girls Campus) had started in May 2018 and will eventually have capacity to accommodate 250 orphan Girls. The project is set to be completed in March 2021. Establishment of Aghosh Alkhidmat Sheikhpura (Girls) will help provide better boarding, lodging & educational facilities to orphan girls residing in it. The execution of this project will ensure students to be excellent and responsible citizens of Pakistan.

Water project –

Pakistan is on its way to become a water deficient country as it stands at 14th position among the most water-deficient countries in the world. Safe drinking water is one of Pakistan's most immediate and crucial problems that demands earliest action to be taken for its resolution.

Aghosh UK, working alongside Alkhidmat Foundation Pakistan, is practically active to ensure the provision of clean drinking water by installing hand-pumps in arid lands, drilling water-wells in remote water-scarce areas, installing water-filtration plants in cities, and supplying water to homes in villages through its water schemes. Aghosh UK's Clean Water Programme takes every possible measure according to the needs of the water-scarce regions to implement its mission.

Emergency and Food Packs

Due to the outbreak of Coronavirus (COVID-19), which was declared a public health emergency of international concern by the World Health Organisation (WHO), Pakistan was put under a nationwide lockdown. Millions of labourers, including women, unfortunately had no work during this lockdown. They were struggling to survive and were unable to feed their family. Labourers, especially daily wagers and contract employees were laid off without any notice.

Aghosh UK helped provide **862** Food Packages for the underprivileged people of Azad Jammu & Kashmir (AJK) and Gilgit Baltistan (GB)-Pakistan. Majority of the people residing in these areas have poor & low-social economic background and do not have enough resources to provide the basic necessities of life to their families. Each food package cost approximately £20 and consisted of flour, oil, butter, rice, sugar and pulses.

Aghosh UK also provided **239** Food Packages among the Flood Affectees of Sindh-Pakistan. According to a report released by Provincial Disaster Management Authority (PDMA) regarding the casualties and damages in rain-related incidents, hundreds of people including women and children have died in Sindh and Balochistan during the monsoon rains. The flash floods injured thousands of people and caused damage to more than 2,000 houses. Provision of food packages brought some sort of normality for a day in the lives of poor & deserving families that were severely affected by the flood.

Aghosh UK

Trustees' Report

Financial review

During the year, the charity raised £87,406 (2019:£9,096) and incurred expenditure of £87,359 (2019:£9,582). The year-end carry forward reserves stood at £4,603 (2019:£4,556).

Policy on reserves

The trustees believe that the charity has sufficient cash in the bank and adequate fundraising plans in place to ensure the charity is able to meet its costs.

Aghosh UK

Trustees' Report

Structure, governance and management

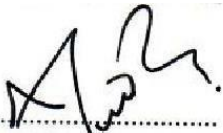
Organisational structure

The charity is an Charitable Incorporated Organisation, CIO – Foundation governed by a Constitution dated 13 June 2018 and registered with the Charities Commission on the same date.

Trustees are legally responsible for the governance and management of the charity. The Trust has Trustees appointed for life.

Trustees are responsible of setting strategies and policies for ensuring these are implemented.

The annual report was approved by the trustees of the charity on 27.10.2021 and signed on its behalf by:



Dr Adeel Riaz
Trustee

Aghosh UK

Statement of Trustees' Responsibilities

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

The law applicable to charities requires the trustees 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 business.

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 Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the constitution. The trustees 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.

Aghosh UK

Independent Examiner's Report to the trustees of Aghosh UK

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2020 which are set out on pages 6 to 13.

Respective responsibilities of trustees and examiner

As the charity's trustees of Aghosh UK you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Aghosh UK'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.

Independent examiner's statement

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

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

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



.....
Naeem Shareef
ICAEW
Shareef & Co
Chartered Accountants
18 – 22 Stoney Lane
Yardley
Birmingham
West Midlands
B25 8YP

Date: 27.10.2021

Aghosh UK

Statement of Financial Activities for the Year Ended 31 December 2020

	Note	Unrestricted funds £	Restricted funds £	Total 2020 £
Income and Endowments from:				
Donations and legacies		13,105	74,301	87,406
Expenditure on:				
Charitable activities		<u>(1,204)</u>	<u>(86,155)</u>	<u>(87,359)</u>
Total expenditure		<u>(1,204)</u>	<u>(86,155)</u>	<u>(87,359)</u>
Net income/(expenditure)		11,901	(11,854)	47
Gross transfers between funds		<u>(12,759)</u>	<u>12,759</u>	<u>-</u>
Net movement in funds		(858)	905	47
Reconciliation of funds				
Total funds brought forward		<u>4,556</u>	<u>-</u>	<u>4,556</u>
Total funds carried forward	11	<u><u>3,698</u></u>	<u><u>905</u></u>	<u><u>4,603</u></u>
	Note	Unrestricted funds £	Restricted funds £	Total 2019 £
Income and Endowments from:				
Donations and legacies		<u>200</u>	<u>8,896</u>	<u>9,096</u>
Total income		<u>200</u>	<u>8,896</u>	<u>9,096</u>
Expenditure on:				
Charitable activities		<u>(64)</u>	<u>(9,518)</u>	<u>(9,582)</u>
Total expenditure		<u>(64)</u>	<u>(9,518)</u>	<u>(9,582)</u>
Net income/(expenditure)		136	(622)	(486)
Gross transfers between funds		<u>(622)</u>	<u>622</u>	<u>-</u>
Net movement in funds		(486)	-	(486)
Reconciliation of funds				
Total funds brought forward		<u>5,042</u>	<u>-</u>	<u>5,042</u>
Total funds carried forward	11	<u><u>4,556</u></u>	<u><u>-</u></u>	<u><u>4,556</u></u>

All of the charity's activities derive from continuing operations during the above two periods.

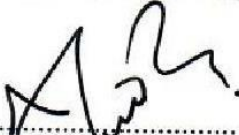
The funds breakdown for 2019 is shown in note 11.

Aghosh UK

(Registration number: 1178778) Balance Sheet as at 31 December 2020

	Note	2020 £	2019 £
Current assets			
Cash at bank and in hand	9	5,503	4,556
Creditors: Amounts falling due within one year	10	<u>(900)</u>	<u>-</u>
Net assets		<u>4,603</u>	<u>4,556</u>
Funds of the charity:			
Restricted income funds			
Restricted funds		905	-
Unrestricted income funds			
Unrestricted funds		<u>3,698</u>	<u>4,556</u>
Total funds	11	<u>4,603</u>	<u>4,556</u>

The financial statements on pages 6 to 13 were approved by the trustees, and authorised for issue on 27.10.2021 and signed on their behalf by:


.....
Dr Adeel Riaz
Trustee

Aghosh UK

Notes to the Financial Statements for the Year Ended 31 December 2020

1 Accounting policies

Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

Basis of preparation

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

Exemption from preparing a cash flow statement

The charity opted to early adopt Bulletin 1 published on 2 February 2016 and have therefore not included a cash flow statement in these financial statements.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Income and endowments

Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Donations and legacies

Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Charitable activities

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

Grant provisions

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

Aghosh UK

Notes to the Financial Statements for the Year Ended 31 December 2020

Governance costs

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

Taxation

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

Cash and cash equivalents

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

Borrowings

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

Interest expense is recognised on the basis of the effective interest method and is included in interest payable and similar charges.

Borrowings are classified as current liabilities unless the charity has an unconditional right to defer settlement of the liability for at least twelve months after the reporting date.

Fund structure

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

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

2 Income from donations and legacies

	Unrestricted funds General £	Restricted funds £	Total 2020 £	Total 2019 £
Donations and legacies;				
Donations from individuals	13,105	74,301	87,406	9,096
	<u>13,105</u>	<u>74,301</u>	<u>87,406</u>	<u>9,096</u>

Aghosh UK

Notes to the Financial Statements for the Year Ended 31 December 2020

3 Expenditure on charitable activities

	Grant funding of activity	Activity support costs	Total 2020	Total 2019
	£	£	£	£
Mirpur earthquake	-	-	-	3,800
Orphans AJK	12,690	-	12,690	5,718
Education	31,000	-	31,000	-
Water Project	9,685	-	9,685	-
Emergency	28,420	-	28,420	-
Food	4,360	-	4,360	-
Finance Charge	-	160	160	64
General	-	144	144	-
Independent Examiner	-	900	900	-
	<u>86,155</u>	<u>1,204</u>	<u>87,359</u>	<u>9,582</u>

Aghosh UK

Notes to the Financial Statements for the Year Ended 31 December 2020

£1,204 (2019 - £64) of the above expenditure was attributable to unrestricted funds and £86,155 (2019 - £9,518) to restricted funds.

In addition to the expenditure analysed above, there are also governance costs of £900 (2019 - £Nil) which relate directly to charitable activities. See note 4 for further details.

4 Analysis of governance and support costs

Governance costs

	Unrestricted funds General £	Total 2020 £
Independent examiner fees		
Examination of the financial statements	900	900
	<u>900</u>	<u>900</u>

5 Grant-making

Analysis of grants

The support costs associated with grant-making are £Nil (31 December 2019 - £Nil).

Below are details of material grants made to institutions.

Name of institution	Activity	2020 £	2019 £
Al Khidmat Foundation		<u>86,155</u>	<u>-</u>

6 Trustees remuneration and expenses

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

No trustees have received any reimbursed expenses or any other benefits from the charity during the year.

7 Independent examiner's remuneration

Examination of the financial statements	2020 £ <u>900</u>
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Aghosh UK

Notes to the Financial Statements for the Year Ended 31 December 2020

8 Taxation

The charity is a registered charity and is therefore exempt from taxation.

9 Cash and cash equivalents

	2020 £	2019 £
Cash at bank	<u>5,503</u>	<u>4,556</u>

10 Creditors: amounts falling due within one year

Accruals	<u>900</u>
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11 Funds

	Balance at 1 January 2020 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 December 2020 £
Unrestricted funds					
<i>General</i>					
General	4,556	13,105	(1,204)	(12,759)	3,698
Restricted funds					
Orphans	-	5,555	(12,690)	7,135	-
Water	-	9,740	(9,685)	-	55
Emergency	-	22,797	(28,420)	5,623	-
Education	-	30,999	(31,000)	1	-
Food	-	5,210	(4,360)	-	850
Total restricted funds	<u>-</u>	<u>74,301</u>	<u>(86,155)</u>	<u>12,759</u>	<u>905</u>
Total funds	<u>4,556</u>	<u>87,406</u>	<u>(87,359)</u>	<u>-</u>	<u>4,603</u>

Aghosh UK

Notes to the Financial Statements for the Year Ended 31 December 2020

	Balance at 1 January 2019 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 December 2019 £
Unrestricted funds					
<i>General</i>					
General	5,042	200	(64)	(622)	4,556
Restricted funds					
Mirpur earthquake	-	3,624	(3,800)	176	-
Orphans	-	5,272	(5,718)	446	-
Total restricted funds	<u>-</u>	<u>8,896</u>	<u>(9,518)</u>	<u>622</u>	<u>-</u>
Total funds	<u>5,042</u>	<u>9,096</u>	<u>(9,582)</u>	<u>-</u>	<u>4,556</u>

12 Analysis of net assets between funds

	Unrestricted funds General £	Total funds 2020 £
Current assets	5,503	5,503
Current liabilities	(900)	(900)
Total net assets	<u>4,603</u>	<u>4,603</u>

	Unrestricted funds General £	Total funds 2019 £
Current assets	<u>4,556</u>	<u>4,556</u>