

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.



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

Date: 29 October 2025

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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
		1,834,861	1,491,118
Creditors: Amounts falling due within one year	13	(213,163)	(264,933)
Net assets		1,621,698	1,226,185
Funds of the charity:			
Restricted income funds			
Restricted funds		1,437,664	1,112,123
Unrestricted income funds			
Unrestricted funds		184,034	114,062
Total funds	14	1,621,698	1,226,185

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	(51,771)	258,933
Net cash flows from operating activities		421,375	885,925
Net increase in cash and cash equivalents		421,375	885,925
Cash and cash equivalents at 1 January		1,413,486	527,561
Cash and cash equivalents at 31 December		1,834,861	1,413,486

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 - Genaral	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

a) Costs of generating donations and legacies

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

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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

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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

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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

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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	1,112,123	1,758,374	(1,432,833)	1,437,664
Total funds	1,226,184	1,907,231	(1,511,717)	1,621,698

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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

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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).