

# INSAAF

Charity Registered number: 1182275

## **Trustees' Annual Report**

**for the period from 01/01/2023 to 31/12/2023**

## **Reference and Administrative details**

Charity name: Insaaf

Registered charity number: 1182275

Charity's principal address: 16 GREEN WALK, LONDON, SE1 4TU

## **Names of the charity trustees who manage the charity**

Walid Benrahal

Sofiane Tchikou

Rajaa El Korchi

Ahmed Sami Tertar

## **Structure, Governance and Management**

Organisation type: CIO (Charitable Incorporated Organisation)

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## **TRUSTEES' REPORT**

The Trustees present their report and accounts for the period ended 31 December 2023.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the Statement of Recommended Practice, "Accounting and Reporting by Charities", issued in March 2015.

### **Structure Governance and Management**

The Trustees who served during the period were:

Rajaa El Korchi  
Sofiane Tchikou  
Walid Benrahal  
Ahmed Sami Tertar

### **Objectives and Activities**

The primary objective of the charity is to:

1. Deliver an effective response to a national disaster, catastrophe, conflict or crisis.
2. Provide relief and assistance to the affected persons
3. Supply food, shelter and medical aid to those in dire need

## **Volunteers**

Insaaf is predominantly a volunteer driven charity. The volunteers are responsible for managing the projects, activities, events and other daily affairs under the guidance of the trustees. Any charity trips and related costs are also self-funded to ensure all the donations are utilised towards the benefit of the public. Insaaf is extremely grateful to all its volunteers for their dedication, continuous commitment, and heart-warming efforts for being the driving force of the charity.

## **Achievements and Performance**

Insaaf managed to raise the amount of £55,166.36 (£49,141.47 Donations + £6,024.89 Gift Aid) during the stated period. Our aim for this year was to continue our support to the Victim of the Pakistan Flooding and to carry our work in other areas as well. We were able to successfully conduct projects in Lebanon, Yemen and Gaza with the help of our partner charities. Moreover, we were also able to support the victims of the earthquakes in Turkey and Morocco. Thanks to the generosity of our donors and the hard work of our dedicated volunteers and charity partners we managed to fulfil the following projects:

### **Pakistan Flooding Response 2023 Continuation:**

#### **Project Cost in 2023: £570.00**

(Total Project Cost for 2022/2023: £14,149.32 + £570.00 = £14719.32)

Following the devastating floods in Pakistan, 33millions were affected and people were left homeless without food or clean drinking water and at risk of waterborne diseases. Insaaf successfully organised medical aid and distributed food packs & basic essentials in the Baluchistan and Sindh Provinces helping more than 1100 families affected by the floods. The

project started at the end of 2022 and was completed just at the beginning of 2023.

#### **Lebanon Refugee camps:**

**Project Cost: £5,000.00**

Ahead of Ramadan, Insaaf worked with Muslim Charity UK to distribute food items to refugee camps in Lebanon. Whilst the country suffers its own economic strife, it houses major Palestinian and Syrian refugee camps. We were able to successfully distribute 260 food packs.

#### **Qurbani Project - Yemen:**

**Project Cost: £10,000.00**

Insaaf collaborated with Muslim Charity to distribute Qurbani\* meat of 80 sheep amongst the IDPs and needy people in Yemen.

\*: Qurbani refers to the ritual sacrifice of a livestock animal during the Muslim Festival of Eid.

#### **Turkey Earthquake Response:**

**Project Cost: £22,359.83**

Following the devastating Earthquake in Turkey, Insaaf travelled to Antakya, the epicentre of the earthquake and the most affected city in the country. The city was deserted by locals and Syrian refugees were temporarily housed in tents.

Insaaf provided aid to the Iskenderun Yildirim, Isume, Bellem and Cevdetive refugee camps and delivered 1,000 Food and Hygiene packs.

#### **Gaza Food and Medication Project:**

**Project Cost: £10,000**

Insaaf partnered with Muslim Charity to help the civilian victims of the war in Gaza bombings by providing them with the required medication and food.

We were able to distribute 625 food packs worth £5,000 and medication worth £5,000.

### **Morocco Earthquake Response:**

#### **Project Cost: £12,640.31**

The September earthquake left many families displaced, living in tents facing extreme hardship without access to basic essentials like heating, warm clothes, and more.

Insaaf launched a special campaign to provide crucial support to the survivors during the winter.

We managed to build 12 small houses for people left homeless by the earthquake and distribute 41 winter kits - which included blankets and winter clothes - and 2 sheep's meat.

### **Gift Aid:**

Insaaf received £6,024.89 Gift Aid for the year 2023.

The sum of £1,435.83 was utilised for the operational costs of the charity. The rest of the Gift Aid amount (£4,589.06) remained available to fund Charitable Activities as well as further operational costs.

For the future and in order to tackle the high travelling costs and to encourage the Insaaf volunteers to participate in charity activities the charity decided it will utilise a portion of the gift aid towards volunteer travel costs. We decided we will cover 65% of the charity travel costs initially and review the policy periodically. (Decision made in 2023 for projects taking place from 2024 onwards).

## **Financial Review**

The reserves show a total of £29,048.86 as of 31 December 2023.

The trustees are of the opinion that to maintain unrestricted reserves at this level appears to be a prudent course of action to take.

## **Independent Examiner**

A resolution proposing that ORM Accounting Services Ltd to be reappointed as Independent Examiner of the company will be put to the members.

On behalf of the board of Trustees

S Tchikou

**Trustee**

Dated: 21 October 2023

R El Korchi

**Trustee**

Dated: 21 October 2023



## **Statement of Trustees' Responsibilities**

The trustees are required to prepare financial statements for each financial period, which give a true and fair view of the state of affairs of the charity and of its financial activities for that period. In preparing those financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently
- Make judgements and estimates that are reasonable and prudent
- State whether the policies followed are in accordance with applicable accounting standards, subject to any material departures disclosed and explained in the financial statements
- 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, which disclose with reasonable accuracy at any time the financial position of the charity. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention of fraud and other irregularities.

## **Independent Examiner's Report**

### **To the trustees of INSAAF**

I report on the accounts of the company for the period ended 31 December 2023, which are set out on pages 11 to 14.

### **Respective responsibilities of trustees and examiner**

The trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this period under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- Examine the accounts under section 145 of the 2011 Act;
- To follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act; and
- To state whether particular matters have come to my attention.

### **Basis of independent examiner's report**

My examination was carried out in accordance with the general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

## Independent Examiner's Statement

In connection with my examination, no matter has come to my attention:

(1) Which gives me reasonable cause to believe that in any material respect the requirements:

- To keep accounting records in accordance with section 386 of the Companies Act 2006; and
- To prepare accounts, which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by charities

have not been met; or

(2) To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Venu Nair CIMA on behalf of ORM Accounting Services Ltd

Address: Profile West, 950 Great West Road, Brentford TW8 9ES

Signed:

 

Date:

23/10/2024

# Statement Of Financial Activities Including Income And Expenditure Account

**FOR THE PERIOD ENDED 31 December 2023**

|   | Notes    | Funds<br>£              |
|---|----------|-------------------------|
| <b><u>Opening Balance</u></b> (1 Jan 2023)            |          | 35888.47                |
| <b><u>Incoming resources from generated funds</u></b> |          |                         |
| Donations   |          | £49,141.47 (Restricted) |
| Gift Aid  |          | £6,024.89               |
| Sales   |          | -                       |
| Total incoming resources                              |          | £55,166.36              |
| <b><u>Resources expended</u></b>                      | <b>2</b> |                         |
| Charitable activities                                 |          |                         |
| Cost of charitable activities                         |          | £60,570.14 (Restricted) |
| Governance costs                                      |          | £1,435.83               |
| Total resources expended                              |          | £62,005.97              |
| Net income for the period/<br>Net movement in funds   |          | -£6,839.61              |
| <b>Fund balances at 31 December 2023</b>              | <b>5</b> | <b>£29,048.86</b>       |

## Balance Sheet

*As of 31 December 2023*

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|                                       | Notes | 2023<br>£        |
|---------------------------------------|-------|------------------|
| <b>Current assets</b>                 |       |                  |
| Cash at bank and in hand              |       | 29,048.86        |
| Net current assets                    |       | 29,048.86        |
| Total assets less current liabilities |       | 29,048.86        |
| <br><b>Income funds</b>               |       |                  |
| Unrestricted funds                    |       | 4,589.06         |
| Restricted funds                      | 5     | 24,459.80        |
| Total Income                          |       | <u>29,048.86</u> |

The accounts were approved by the Board on 30 September 2023

STchikou  
Trustee

REIKorchi  
Trustee

## Notes to the Accounts

### ***FOR THE PERIOD ENDED 31 December 2023***

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#### **1 Accounting policies**

##### **Basis of preparation**

The accounts have been prepared under the historical cost convention.

The accounts have been prepared in accordance with applicable accounting standards. The Statement of Recommended Practice, "Accounting and Reporting by Charities", Issued in March 2015 and the Companies Act 2006.

#### **2 Total resources expended**

|                       | <b>Staff<br/>costs<br/>£</b> | <b>Other<br/>costs<br/>£</b> | <b>Total<br/>2023<br/>£</b> |
|-----------------------|------------------------------|------------------------------|-----------------------------|
| Charitable activities | - 60,570.14                  |                              | 60,570.14                   |
| Governance costs      | - 1,435.83                   |                              | 1,435.83                    |
| Total                 | - 62,005.97                  |                              | 62,005.97                   |

#### **3 Trustees**

None of the Trustees(or any persons connected with them) received any remuneration during the period.

#### **4 Employees**

##### **Number of employees**

The average monthly number of employees during the period was

**2023  
Number**

===== -

**Employment  
costs**

**2023  
£**

Wages and salaries

===== -

## Notes To The Accounts(Continued)

***FOR THE PERIOD ENDED 31 December 2023***

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### 5 Analysis of net assets between funds

|  | Unrestricted<br>funds<br>£ | Restrict<br>ed<br>funds<br>£ | Total<br>£ |
|--|----------------------------|------------------------------|------------|
| Fund balances at 31 December 2023 are<br>Represented by: |                            |                              |            |
| Tangible fixed assets                                    | -                          | -                            | -          |
| Current assets   | 4,589.06                   | 24,459.80                    | 29,048.86  |

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