

INSAAF

Charity Registered number: 1182275

Trustees' Annual Report

for the period from 01/01/2024 to 31/12/2024

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 2024.

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 £55,201.90 (£46,714.59 Donations + £8,487.31 Gift Aid) during the stated period. In 2024, Insaaf aimed to deliver life-changing humanitarian aid to vulnerable communities through targeted international relief efforts. Our work focused on three key areas: improving access to clean water in rural Togo, supporting Rohingya refugees in Bangladesh and providing urgent medical support in Gaza. 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:

Togo Project: Water Wells:

Project Cost: £8,546.46

Insaaf travelled to Togo, West Africa and worked in coordination with Cansuyu charity organisation. Insaaf and Cansuyu managed together to create 3 wells in 3 Togolese villages in need of water.

Qurbani and Food Project / Bangladesh:

Project Cost: £19,544.77

Insaaf travelled to Bangladesh for Eid ul Adha and distributed 500 food packs and Qurbani* meat of 15 cows amongst the Rohingya Refugees.

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

Gaza, OPT (Occupied Palestinian Territories) Medical Project:

Project Cost: £20,003.56

Insaaf partnered with Islamic Help charity organisation and 2 senior orthopaedics from the UK to provide medical support for 1 month in the European hospital in Gaza, Occupied Palestinian Territories. Our 2 senior orthopaedics managed to provide essential medical equipment and proceeded to more than 300 surgical operations on the wounded victims of the war in Gaza.

Gift Aid:

Insaaf received £8,487.31 Gift Aid for the year 2024.

The sum of £3,966.42 was utilised for the operational costs of the charity. The rest of the Gift Aid amount (£4,520.89) remained available to fund Charitable Activities as well as further operational costs.

In order to tackle the high travelling costs and to encourage the Insaaf volunteers to participate in charity activities the charity started utilising a portion of the Gift Aid towards volunteer travel costs. The current policy is to cover 65% of travel costs. This will be subject to periodic policy review.

Financial Review

The reserves show a total of £32,189.55 as of the 31 December 2024.

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 2025

R El Korchi

Trustee

Dated: 21 October 2025

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 2024, 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

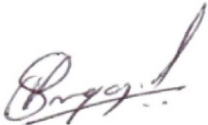
have not been met; or

(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:

23/10/2025

Statement Of Financial Activities Including Income And Expenditure Account

FOR THE PERIOD ENDED 31 December 2024

| | Notes | Funds £ |
|---|----------|------------------------|
| <u>Opening Balance</u> (1 Jan 2024) | | 29,048.86 |
| <u>Incoming resources from generated funds</u> | | |
| Donations | | 46,714.59 (Restricted) |
| Gift Aid | | 8,487.31 |
| Sales | | - |
| Total incoming resources | | 55,201.90 |
| <u>Resources expended</u> | 2 | |
| Charitable activities | | |
| Cost of charitable activities | | 48,094.79 (Restricted) |
| Governance costs | | 3,966.42 |
| Total resources expended | | 52,061.21 |
| Net income for the period/ Net movement in funds | | +3,140.69 |
| Fund balances at 31 December 2024 | 5 | 32,189.55 |

Balance Sheet

As of 31 December 2024

| | Notes | 2024 £ |
|---------------------------------------|-------|------------------|
| Current assets | | |
| Cash at bank and in hand | | 32,189.55 |
| Net current assets | | 32,189.55 |
| Total assets less current liabilities | | 32,189.55 |
| Income funds | | |
| Unrestricted funds | | 4,520.89 |
| Restricted funds | 5 | 27,668.66 |
| Total Income | | <u>32,189.55</u> |

The accounts were approved by the Board on 30 September 2025

STchikou
Trustee

REIKorchi
Trustee

Notes to the Accounts

FOR THE PERIOD ENDED 31 December 2024

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

| | Staff costs £ | Other costs £ | Total 2024 £ |
|-----------------------|------------------------------|------------------------------|-----------------------------|
| Charitable activities | - 48,094.79 | | 48,094.79 |
| Governance costs | - 3,966.42 | | 3,966.42 |
| Total | - 52,061.21 | | 52,061.21 |

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

**2024
Number**

===== -

Employment costs

**2024
£**

Wages and salaries

===== -

Notes To The Accounts(Continued)

FOR THE PERIOD ENDED 31 December 2024

5 Analysis of net assets between funds

| | Unrestricted funds £ | Restrict ed funds £ | Total £ |
|--|----------------------------|------------------------------|------------|
| Fund balances at 31 December 2024 are Represented by: | | | |
| Tangible fixed assets | - | - | - |
| Current assets | 4,520.89 | 27,668.66 | 32,189.55 |
