

# SAVE ONE LIFE

England & Wales · Charity number 1187075

## Details

---

**Status** Registered

**Legal form** CIO

**Registered** 2019-12-20

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

## Contact

---

**Address** Save One Life  
268 Barking Road  
London  
E6 3BA

**Phone** 02036338789

**Email** [info@saveonelife.org.uk](mailto:info@saveonelife.org.uk)

**Website** <https://www.saveonelife.org.uk/>

## Activities

---

**Objects:** THE PREVENTION OR RELIEF OF POVERTY ANYWHERE IN THE WORLD BY PROVIDING OR ASSISTING IN THE PROVISION OF SHELTER, FOOD AID, MEDICAL AID, EDUCATION, TRAINING, HEALTHCARE PROJECTS AND ALL THE NECESSARY SUPPORT DESIGNED TO ENABLE INDIVIDUALS TO GENERATE A SUSTAINABLE INCOME AND BE SELF-SUFFICIENT.THE RELIEF OF POVERTY, DESTITUTION AND SUFFERING AMONG VICTIMS OF WAR OR NATURAL DISASTER, TROUBLE, OR CATASTROPHE IN THE FORM OF SHELTER, FOOD AID, MONEY (OR OTHER MEANS DEEMED SUITABLE) FOR PERSONS, BODIES, ORGANISATIONS AND/OR COUNTRIES ANYWHERE IN THE WORLD AFFECTED INCLUDING THE PROVISION OF MEDICAL AID.THE RELIEF AND ASSISTANCE OF ORPHANS IN ANY PART OF THE WORLD WHO ARE THE VICTIMS OF WAR OR NATURAL DISASTER, TROUBLE, OR CATASTROPHE IN PARTICULAR BY THE SUPPLY OF MEDICAL AID, FOOD AID AND EDUCATION TO SUCH PERSONS.

**Activities:** Providing cash assistance. Clean water. Medical aid.

## Classification

---

- **How:** Provides Other Finance, Other Charitable Activities
- **What:** General Charitable Purposes, Disability, The Prevention Or Relief Of Poverty
- **Who:** Children/young People, The General Public/mankind

## Geography

---

- Bangladesh
- Ghana
- Lebanon
- Mozambique
- Occupied Palestinian Territories
- Pakistan
- Sierra Leone
- Turkey
- Throughout England And Wales

## Finances

---

Period end	Income	Expenditure	Assets	Employees
2025-05-31	£1,162,336	£646,895	£589,720	1
2024-05-31	£1,871,439	£2,047,510	£74,279	1
2023-05-31	£838,366	£805,387	£249,631	1
2022-05-31	£1,135,751	£1,024,076	£216,652	0
2021-05-31	£598,015	£493,038	£104,977	0

## Trustees

---

Name	Role	Appointed
<b>Kaisar Raja</b>	Chair	2020-01-01
Addeel Khan		2020-01-01
Fasil Raja		2020-01-01
Waqas Ahmed		2020-01-01
Zishaan Anjum		2020-01-01

**SAVE ONE LIFE**

England & Wales - Charity number 1187075

---

# Accounts

---

**Report of the Trustees and  
Audited Financial Statements for the Year Ended 31st May 2025  
for  
Save One Life**

S Syedain & Co  
Chartered Accountants & Statutory Auditors  
First Floor  
87 Kenton Road  
Harrow  
Middlesex  
HA3 0AH

# **Save One Life**

## **Report of the Trustees for the Year Ended 31st May 2025**

The trustees present their report with the financial statements of the charity for the year ended 31st May 2025. The trustees have adopted the provisions of 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 2019).

The trustees present their report with the financial statements of the charity for the year ended 31st May 2025. The trustees have adopted the provisions of 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 2019).

### **OBJECTIVES AND ACTIVITIES**

#### **Objectives and Aims**

The overall aim of the charity is the prevention or relief of poverty anywhere in the world by providing or assisting in the provision of shelter, food aid, medical aid, education, training, healthcare projects and all the necessary support designed to enable individuals to generate a sustainable income and be self-sufficient.

In furtherance of its objectives, the charity also assists in the relief of poverty, destitution, and suffering among victims of war or natural disaster, trouble, or catastrophe in the form of shelter, food aid, money (or other means deemed suitable) for persons, bodies, organisations and/or countries anywhere in the world affected, including the provision of medical aid.

# Save One Life

## Report of the Trustees for the Year Ended 31st May 2025

### OBJECTIVES AND ACTIVITIES

#### Significant Activities

At Save One Life, we want to give people the choice in how to recover from a crisis by giving them cash assistance and improved access to humanitarian aid. We want to maintain their dignity and move them away from dependency.

Our vision is a world in which every human being has the means to support their basic needs with dignity.

In order to deliver our aims, we have delivered a range of programmes specifically focused in Gaza since 2020, s however we realised that the financial assistance program was more favourable so we focused on providing financial assistance only, and all other programmes were concluded in the previous financial year.

During the year, the charity was the subject of media allegations concerning its overseas activities. The trustees became aware of these reports through the press and acted promptly to notify the Charity Commission. The Charity Commission undertook a review and confirmed that no formal investigation was necessary and that the matter has been closed. The trustees have reviewed their processes and controls and remain satisfied that appropriate procedures are in place to ensure that all funds are applied in line with the charity's objectives.

#### Our funding

The charity carried out several activities during the year to raise funds for our programmes and associated costs. Some of these have been highlighted below:

" Seasonal appeals during Ramadan, the month of Dhul Hijjah and during the winter. These are communicated through digital channels and social media.

" Regular social media content that drives people to our website, where donations can be made.

" Mosque collections, particularly during the month of Ramadan.

" One-off events and fundraising activities, e.g. Al Noor Boat Race, Walk4Gaza & Marathons, bake sales, bazaars and iftars.

" We also reach out personally to individuals who we feel would be keen to donate to our causes.

#### Public Benefit

In shaping the objectives for the year and planning the charity's activities, the trustees have considered the Charity Commission's guidance on public benefit, including the guidance 'Public benefit: running a charity (PB2)'. It is the trustees' opinion that the operation of the charity in its present form is for the public benefit under the principles set out in the Charity Commission guidance.

# **Save One Life**

## **Report of the Trustees for the Year Ended 31st May 2025**

### **OBJECTIVES AND ACTIVITIES**

#### **Volunteers**

From the very beginning of our journey, we have relied on dedicated and committed volunteers to help us deliver our work. We have 63 registered volunteers who have supported us to deliver several community and fundraising events, such as the annual Al-Noor Boat Race, charity marathon runs, and fundraising treks and walks.

Our volunteers have also been critical in taking donations via a call centre when we have taken part in live fundraising appeals, as well as supporting at mosque collections.

All volunteers are required to register with us and can attend an annual volunteer event, where the work of the organisation and the roles they are required to play are explained.

### **ACHIEVEMENTS AND PERFORMANCE**

#### **Charitable activities**

During the financial year, Save One Life spent £431,138 (2024: £1,905,835) on charitable activities to fund our financial assistance programme in place for the vulnerable families in Gaza.

#### **Review of Development, Activities and Achievement**

There was only one project in progress as others were closed in the previous financial year to allow focus on Financial Assistance. Save One Life has established and worked with a new delivery partner, which is based in the UK and is a registered charity (One Nation UK).

#### **The Financial Assistance Programme**

Our flagship programme - provides direct financial assistance to families in Gaza. These distributions are often the only form of income for the most vulnerable families in Gaza. More importantly, they give them the choice in how to meet their essential needs.

The money is spent with local traders and helps stimulate the local economy and ensure the impact of the aid benefits the local community as well as individual households.

#### **Ansar Fund/Administration costs**

For general administration purposes and to fund all the charitable activities, to promote the charity, there is a separate Ansar Fund where donations received towards this fund are used for these purposes. This remains open to cover all running costs of the charity.

# Save One Life

## Report of the Trustees for the Year Ended 31st May 2025

### FINANCIAL REVIEW

#### Financial position and results

##### Financial position and results

The total donations received for the year amounted to £1,162,336 (2024: £1,871,439) which had decreased due to lower donations received during the year and fewer fundraising activities that took place during the year.

Gift Aid received during the year was £107,895 (2024: £114,394).

Furthermore, during the year under review, Save One Life transferred £431,410 to fund our Financial Assistance programme. This represented an expected reflection of the amount of donations received in the period, which were distributed within the financial year. The remaining funds have been distributed after the financial year-end.

In summary, the charity's financial position and results showcase stability and continuity in fundraising efforts, successful collaborations, and prudent financial management. These achievements not only highlight the organisation's dedication but also reinforce its capacity to make a meaningful impact on its mission.

#### Reserves policy

The trustees regularly review the risks to the charity and are actively monitoring the reserves available to the charity. As there are no significant ongoing commitments and the work continues only when funds are available, the trustees have decided to maintain a minimal reserve to cover costs for up to six months. These costs exclude the delivery and charitable activities costs that are incurred to deliver the projects.

#### FUTURE PLANS

The charity has agreed to continue its focus on Financial Assistance based on various reports and feedback from International NGOs and beneficiaries.

This decision has been based on several factors. Firstly, feedback from beneficiaries has shown that the financial assistance is a much more empowering form of charity that can be tailored and used for individual needs. Secondly, it is better for us to focus on one area where we can specialise in and deliver quality over quantity. Financial assistance is a more efficient way of delivering aid compared to material goods, but there are costs to distributing cash aid securely and legally. Therefore, we will review our financial and resourcing model accordingly to ensure we have the funds we need to raise and deliver financial assistance.

The charity has a paid staff position within the organisation to ensure all required financial, regulatory, and operational requirements would be adhered to.

### STRUCTURE, GOVERNANCE AND MANAGEMENT

#### Governing document

Save One Life is controlled by its governing document, a deed of trust and constitutes a Charitable Incorporated Organisation (CIO) whose only voting members are its trustees.

# Save One Life

## Report of the Trustees for the Year Ended 31st May 2025

### STRUCTURE, GOVERNANCE AND MANAGEMENT

#### Charity constitution

Save One Life is governed by its constitution which was set up on 1 November 2019.

#### Recruitment and appointment of new trustees

The trustees are the people responsible for controlling the work, management and administration of the charity on behalf of its beneficiaries. Each Save One Life trustee is unpaid and has a specific area of expertise that they lead, such as Finance and risk, Fundraising, Volunteering, Marketing and communications, Administration and policy, and Programme Delivery.

Trustees are appointed by the Board of Trustees. Induction training is given to the Induction trustees on appointment, and the guidelines provided by the Charity Commission as per The Essential Trustee publication, are followed. New trustees receive training from an existing trustee about the charity and their responsibilities as a trustee, and are given a copy of the Charity Commission's guide for new trustees and the constitution of the Charity. Ongoing training is provided as required.

#### Organisational structure

In order for effective day-to-day running of the charity during the year the board of trustees consisted of:

- a) Mr Kaisar Raja
- b) Mr Addeel Khan
- c) Mr Faisal Raja
- d) Mr Waqas Ahmed
- e) Mr Zishaan Anjum

They have been given the powers of execution by the board of trustees and can enter into legal obligations, which will bind the charity. The power of appointing a new trustee of the charity is vested with the Board of Trustees.

## Save One Life

### Report of the Trustees for the Year Ended 31st May 2025

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

##### **Risk management**

The Trustees have a duty to identify and review risks to which the charity is exposed, and to ensure that appropriate internal controls are in place to provide reasonable safeguards against fraud and human errors. The principal risks and uncertainties faced by the charity are as follows:

- i) Increase in competition where a growing number of charities are seeking funds from the same donors.
- ii) Safeguarding assets against unauthorised use.
- iii) Compliance requirements with relevant laws and regulations.
- iv) Reputational risk where any bad publicity worldwide could have a detrimental impact on the level of future donations.

The trustees have taken the following measures to mitigate some of the risks:

- Save One Life uses a reputable and well established third-party organisation to distribute charitable projects, including financial assistance. To ensure the funds are being donated directly to the intended beneficiaries they have a number of mitigation in place.
- Background checks on the third party, including registration with the relevant government bodies in the country; evidence of their delivery of programmes in that location; evidence of their policies and procedures.
- Names, addresses and amounts of beneficiaries who received the financial assistance and any other charitable donations, e.g. clean water, olive trees, etc.
- On-the-ground spot checks by an independent third party to inspect and verify names on the beneficiary list have received the funds.
- Video and photographic evidence, date stamped, that shows distribution of the funds to beneficiaries.
- Regular meetings with the third part organisation to ensure funds are being distributed as agreed.

#### **REFERENCE AND ADMINISTRATIVE DETAILS**

##### **Registered Charity number**

1187075

##### **Principal address**

268 Barking Road  
London  
E6 3BA

## Save One Life

### Report of the Trustees for the Year Ended 31st May 2025

#### Trustees

K Raja  
W Ahmed  
A Khan  
F Raja  
Z Anjum

#### Auditors

S Syedain & Co  
Chartered Accountants & Statutory Auditors  
First Floor  
87 Kenton Road  
Harrow  
Middlesex  
HA3 0AH

#### TRUSTEES' RESPONSIBILITY STATEMENT

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

Charity law requires the trustees to prepare financial statements for each financial year. Under that law, the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law).

Under charity law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those 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;
- 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 and to enable them to ensure that the financial statements comply with the Charities Act 2011 and The Charity (Accounts and Reports) Regulations 2008. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**Save One Life**

**Report of the Trustees  
for the Year Ended 31st May 2025**

Approved by order of the board of trustees on ..... and signed on its behalf  
by:



.....  
A Khan - Trustee

## **Report of the Independent Auditors to the Trustees of Save One Life**

### **Opinion**

We have audited the financial statements of Save One Life (the 'charity') for the year ended 31st May 2025 which comprise the Statement of Financial Activities, the Statement of Financial Position, the Statement of Cash Flows 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 applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31st May 2025 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'; 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 Auditors' 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**

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

## **Report of the Independent Auditors to the Trustees of Save One Life**

### **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 Report of the Independent Auditors 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 this gives rise to a material misstatement in the financial statements themselves. 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**

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Report of the Trustees is inconsistent in any material respect with the financial statements; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

### **Responsibilities of trustees**

As explained more fully in the Trustees' Responsibilities Statement, the trustees are responsible for the preparation of the financial statements which 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.

## **Report of the Independent Auditors to the Trustees of Save One Life**

### **Our responsibilities for the audit of the financial statements**

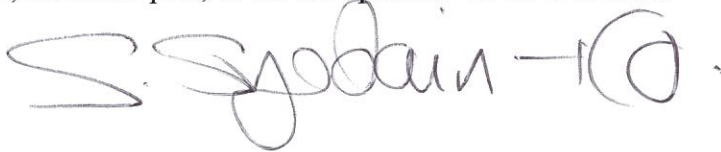
- We enquired of management, which included obtaining and reviewing supporting documentation, concerning the charity's policies and procedures relating to:
  - Identifying, evaluating, and complying with laws and regulations and whether they were aware of any instances of non-compliance;
- Detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected, or alleged fraud;
- The internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations.
- We inspected the minutes of meetings of those charged with governance.
- We obtained an understanding of the legal and regulatory framework that the charity operates in, focusing on those laws and regulations that had a material effect on the financial statements or that had a fundamental effect on the operations of the charity from our professional and sector experience.
- We reviewed processes for in place for monitoring and accounting for funds provided to partner organisations outside the UK.
- We communicated applicable laws and regulations throughout the audit team and remained alert to any indications of non-compliance throughout the audit.
- We reviewed any reports made to regulators.
- We reviewed the financial statement disclosures and tested these to supporting documentation to assess compliance with applicable laws and regulations.
- We performed analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.
- In addressing the risk of fraud through management override of controls, we tested the appropriateness of journal entries and other adjustments, assessed whether the judgements made in making accounting estimates are indicative of a potential bias and tested significant transactions that are unusual or those outside the normal course of business.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

**Report of the Independent Auditors to the Trustees of  
Save One Life**

**Use of our report**

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them 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 the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.



S Syedain & Co  
Chartered Accountants & Statutory Auditors  
First Floor  
87 Kenton Road  
Harrow  
Middlesex  
HA3 0AH

Date: ..... 31/3/2026 .....

## Save One Life

### Statement of Financial Activities for the Year Ended 31st May 2025

	Notes	Unrestricted funds £	Restricted funds £	31.5.25 Total funds £	31.5.24 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies	2	274,711	885,488	1,160,199	1,802,863
Other trading activities	3	-	2,137	2,137	68,576
<b>Total</b>		<u>274,711</u>	<u>887,625</u>	<u>1,162,336</u>	<u>1,871,439</u>
<b>EXPENDITURE ON</b>					
Raising funds	4	50,565	-	50,565	140,237
<b>Charitable activities</b>	5				
Income from Charitable Activities		158,130	431,210	589,340	1,905,835
Support Cost		6,990	-	6,990	1,438
<b>Total</b>		<u>215,685</u>	<u>431,210</u>	<u>646,895</u>	<u>2,047,510</u>
<b>NET INCOME/(EXPENDITURE)</b>		59,026	456,415	515,441	(176,071)
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		343,853	(269,574)	74,279	250,350
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u><u>402,879</u></u>	<u><u>186,841</u></u>	<u><u>589,720</u></u>	<u><u>74,279</u></u>

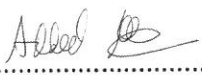
The notes form part of these financial statements

Save One Life

Statement of Financial Position  
31st May 2025

	Notes	Unrestricted funds £	Restricted funds £	31.5.25 Total funds £	31.5.24 Total funds £
<b>FIXED ASSETS</b>					
Tangible assets	10	6,770	-	6,770	1,535
<b>CURRENT ASSETS</b>					
Cash at bank		424,714	186,841	611,555	99,905
<b>CREDITORS</b>					
Amounts falling due within one year	11	(28,605)	-	(28,605)	(27,161)
<b>NET CURRENT ASSETS</b>		<u>396,109</u>	<u>186,841</u>	<u>582,950</u>	<u>72,744</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>402,879</u>	<u>186,841</u>	<u>589,720</u>	<u>74,279</u>
<b>NET ASSETS</b>		<u><u>402,879</u></u>	<u><u>186,841</u></u>	<u><u>589,720</u></u>	<u><u>74,279</u></u>
<b>FUNDS</b>	12				
Unrestricted funds				402,879	343,853
Restricted funds				186,841	(269,574)
<b>TOTAL FUNDS</b>				<u><u>589,720</u></u>	<u><u>74,279</u></u>

The financial statements were approved by the Board of Trustees and authorised for issue on ..... and were signed on its behalf by:

  
.....  
A Khan - Trustee

The notes form part of these financial statements

## Save One Life

### Statement of Cash Flows for the Year Ended 31st May 2025

	31.5.25 £	31.5.24 £
Notes		
<b>Cash flows from operating activities</b>		
Cash generated from operations      1	518,834	(125,025)
	<hr/>	<hr/>
Net cash provided by/(used in) operating activities	518,834	(125,025)
	<hr/>	<hr/>
<b>Cash flows from investing activities</b>		
Purchase of tangible fixed assets	(7,184)	-
	<hr/>	<hr/>
Net cash (used in)/provided by investing activities	(7,184)	-
	<hr/>	<hr/>
<b>Change in cash and cash equivalents in the reporting period</b>	511,650	(125,025)
<b>Cash and cash equivalents at the beginning of the reporting period</b>	99,905	224,930
	<hr/>	<hr/>
<b>Cash and cash equivalents at the end of the reporting period</b>	611,555	99,905
	<hr/> <hr/>	<hr/> <hr/>

The notes form part of these financial statements

## Save One Life

### Notes to the Statement of Cash Flows for the Year Ended 31st May 2025

#### 1. RECONCILIATION OF NET INCOME/(EXPENDITURE) TO NET CASH FLOW FROM OPERATING ACTIVITIES

	31.5.25	31.5.24
	£	£
<b>Net income/(expenditure) for the reporting period (as per the Statement of Financial Activities)</b>	515,441	(176,071)
<b>Adjustments for:</b>		
Depreciation charges	1,949	512
Decrease in debtors	-	26,253
Increase in creditors	1,444	24,281
	<u>518,834</u>	<u>(125,025)</u>
<b>Net cash provided by/(used in) operations</b>	<u><u>518,834</u></u>	<u><u>(125,025)</u></u>

#### 2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.6.24	Cash flow	At 31.5.25
	£	£	£
<b>Net cash</b>			
Cash at bank	99,905	511,650	611,555
	<u>99,905</u>	<u>511,650</u>	<u>611,555</u>
<b>Total</b>	<u><u>99,905</u></u>	<u><u>511,650</u></u>	<u><u>611,555</u></u>

The notes form part of these financial statements

Notes to the Financial Statements  
for the Year Ended 31st May 2025

1. ACCOUNTING POLICIES

**Basis of preparing the financial statements**

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

**Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

**Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

**Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Plant and machinery	- 20% on cost
Fixtures and Equipments	- 20% on cost
Computer equipment	- 20% on cost

**Taxation**

The charity is exempt from tax on its charitable activities.

**Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

**SAVE ONE LIFE**

England & Wales - Charity number 1187075

---

# Accounts

---

**Report of the Trustees and  
Audited Financial Statements for the Year Ended 31st May 2024  
for  
Save One Life**

S Syedain & Co  
Chartered Accountants & Statutory Auditors  
First Floor  
87 Kenton Road  
Harrow  
Middlesex  
HA3 0AH

# Save One Life

## Contents of the Financial Statements for the Year Ended 31st May 2024

	<b>Page</b>
<b>Report of the Trustees</b>	1 to 8
<b>Report of the Independent Auditors</b>	9 to 12
<b>Statement of Financial Activities</b>	13
<b>Statement of Financial Position</b>	14
<b>Statement of Cash Flows</b>	15
<b>Notes to the Statement of Cash Flows</b>	16
<b>Notes to the Financial Statements</b>	17 to 24
<b>Detailed Statement of Financial Activities</b>	25 to 26

# Save One Life

## Report of the Trustees for the Year Ended 31st May 2024

The trustees present their report with the financial statements of the charity for the year ended 31st May 2024. The trustees have adopted the provisions of 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 2019).

The trustees present their report with the charity's financial statements for the year that ended 31st May 2024. The trustees have adopted the provisions of 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 the Republic of Ireland (FRS 102) (effective 1 January 2019).

### **OBJECTIVES AND ACTIVITIES**

#### **Objectives and Aims**

The overall aim of the charity is the prevention or relief of poverty anywhere in the world by providing or assisting in the provision of shelter, food aid, medical aid, education, training, healthcare projects and all the necessary support designed to enable individuals to generate a sustainable income and be self-sufficient.

In furtherance of its objectives, the charity also assists in the relief of poverty, destitution and suffering among victims of war or natured disaster, trouble, or catastrophe in the form of shelter, food aid, money (or other means deemed suitable) for persons, bodies, organizations and/or countries anywhere in the world affected including the provision of medical aid. It also provides education for orphans.

# Save One Life

## Report of the Trustees for the Year Ended 31st May 2024

### OBJECTIVES AND ACTIVITIES

#### Significant Activities

At Save One Life, we want to give people the choice of how to recover from crises by giving them cash assistance and improved access to humanitarian aid. We want to maintain their dignity and move them away from dependency.

Our vision is a world in which every human being has the means to support their basic needs with dignity.

In order to deliver our aims, we have delivered a range of programmes specifically focused on Gaza since 2020, where we undertook various projects in the past such as orphan education project, olive tree programme, however

from our review of the projects we decided to solely send the donations that were being raised from the UK donors for the financial assistance project instead. This was well received and it enabled the recipients of the donations to have control on what the cash would be spent on. The Financial assistance grants to empower families with a choice in how to fulfil their essential needs, which differ from household to household, e.g. food, rent, shelter, clothing, school fees, etc.

Since the end of last year we have now focused solely on providing financial assistance and have concluded our other programmes. The donations that are raised are sent to Gaza via an international agent that distribute the donations to the poor and needy.

Due to the recent conflict in the region we received an increased amount of donations and it was challenging to distribute the donations to the recipients but since the agent company that we had used were experienced we were able to fulfil our objectives to help those in great need.

#### Our funding

The charity carried out a number of activities during the year to raise funds for our programmes and associated costs. Some of these have been highlighted below:

- a) Seasonal appeals during Ramadan, the month of Dhul Hijjah and during the winter. These are communicated through digital channels and social media.
- b) Regular social media content that drives people to our website, where donations can be made.
- c) Mosque collections, particularly during the month of Ramadan.
- d) One-off events and fundraising activities, e.g. Al Noor Boat Race, Ride4Gaza cycling event, Marathons & Hiking events.
- e) We also reach out personally to individuals who we feel would be keen to donate to our causes.

# Save One Life

## Report of the Trustees for the Year Ended 31st May 2024

### OBJECTIVES AND ACTIVITIES

#### Public Benefit

In shaping the objectives for the year and planning the charity's activities, the trustees have considered the Charity Commission's guidance on public benefit, including the guidance 'Public benefit: running a charity (PB2)'. It is the trustees' opinion that the operation of the charity in its present form is for the public benefit under the principles set out in the Charity Commission guidance.

#### Volunteers

From the start of the charity's journey, we have relied on dedicated and committed volunteers to help us deliver our work. We have 20 registered volunteers who have supported us in delivering several community and fundraising events, such as the Gaza Grand Prix go-karting fundraiser, the annual Al-Noor Boat Race, a charity football tournament, as well as fundraising treks and walks.

Our volunteers have also been critical in taking donations via a call centre when we have taken part in live TV fundraising appeals, as well as supporting over 30 mosque collections.

All volunteers are required to register with us and attend an annual volunteer event, where the work of the organisation and the roles they are required to play are explained.

### ACHIEVEMENT AND PERFORMANCE

#### Charitable activities

During the year under Save One Life spent £1,871,439 (2023: £838,366) on charitable activities to fund the various projects in place for the vulnerable families in Gaza.

#### Review of Development, Activities and Achievement

There was only one project in progress as others were closed in the previous financial year to allow focus on Financial Assistance.

#### The Financial Assistance Programme

Our flagship programme provides direct financial assistance to families in Gaza. These distributions are often the only form of income for the most vulnerable families in Gaza. More importantly, they give them the choice in how to meet their essential needs.

The money is spent with local traders and helps stimulate the local economy and ensure the impact of the aid benefits the local community as well as individual households.

#### Ansar Fund/Administration costs

100% of all donations received are donated to the relevant cause. For general administration purposes and to fund all the charitable activities, to promote the charity, there is a separate Ansar Fund where donations received towards this fund are used for these purposes. This remains open to cover all running costs of the charity.

# Save One Life

## Report of the Trustees for the Year Ended 31st May 2024

### FINANCIAL REVIEW

#### Financial position and results

The total donations received for the year amounted to £1,871,439 (2023: £838,366), marking an vast increase of compared to the previous year. This was mainly due to more donations received during the year as a result of the conflict in Gaza which we had anticipated.

It's worth noting that this total includes £114,394 (2023: £73,610) through Gift Aid Claims.

Furthermore, during the year under review, Save One Life transferred £1,800,000 to its partners in Turkey to fund our Financial Assistance programme in Gaza. This represented an expected reflection of the amount of donations received in the period.

In summary, the charity's financial position and results showcase stability, continuity & growth in fundraising efforts, successful collaborations, and prudent financial management. These achievements not only highlight the organization's dedication but also reinforce its capacity to make a meaningful impact on its mission..

#### Reserves policy

The trustees regularly review the risks to the charity and are actively monitoring the reserves available to the charity. As there are no significant ongoing commitments and the work continues only when funds are available, the trustees have decided to maintain a minimal reserve to cover costs for up to six months. These costs exclude the delivery and charitable activities costs that are incurred to deliver the projects.

### FUTURE PLANS

The charity has agreed to continue its focus on Financial Assistance based on various reports and feedback from International NGOs and beneficiaries.

This decision has been based on several factors. Firstly, feedback from beneficiaries has shown that the financial assistance is a much more empowering form of charity that can be tailored and used for individual needs. Secondly, it is better for us to focus on one area where we can specialise in and deliver quality over quantity. Financial assistance is a more efficient way of delivering aid compared to material goods, but there are costs to distributing cash aid securely and legally. Therefore, we will review our financial and resourcing model accordingly to ensure we have the funds we need to raise and deliver financial assistance.

The charity has a paid staff position within the organisation to ensure all required financial, regulatory, and operational requirements would be adhered to.

### STRUCTURE, GOVERNANCE AND MANAGEMENT

#### Governing document

Save One Life is controlled by its governing document, a deed of trust and constitutes a Charitable Incorporated Organisation (CIO) whose only voting members are its trustees.

#### Charity constitution

Save One Life is governed by its constitution which was set up on 1 November 2019.

## **Save One Life**

### **Report of the Trustees for the Year Ended 31st May 2024**

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

##### **Recruitment and appointment of new trustees**

The trustees are the people responsible for controlling the work, management and administration of the charity on behalf of its beneficiaries. Each Save One Life trustee is unpaid and has a specific area of expertise that they lead, such as Finance and risk, Fundraising, Volunteering, Marketing and communications; Administration and policy; and Programme Delivery.

Trustees are appointed by the Board of Trustees. Induction training is given to the Inducted trustees on appointment and the guidelines provided by the Charity Commission as per The Essential Trustee publication are followed. New trustees receive training from an existing trustee about the charity and their responsibilities as a trustee and are given a copy of the Charity Commission's guide for new trustees and the constitution of the Charity. On-going training is provided as required.

##### **Organisational structure**

In order for effective day-to-day running of the charity during the year the board of trustees consisted of:

- a) Mr Kaisar Raja
- b) Mr Addeel Khan
- c) Mr Faisal Raja
- d) Mr Waqas Ahmed
- e) Mr Zishaan Anjum

They have been given the powers of execution by the board of trustees and can enter into legal obligations, which will bind the charity. The power of appointing a new trustee of the charity is vested with the Board of Trustees.

## Save One Life

### Report of the Trustees for the Year Ended 31st May 2024

#### STRUCTURE, GOVERNANCE AND MANAGEMENT

##### Risk management

The Trustees have a duty to identify and review risks to which the charity is exposed, and to ensure that appropriate internal controls are in place to provide reasonable safeguards against fraud and human errors. The principal risks and uncertainties faced by the charity are as follows:

- i) Increase in competition where a growing number of charities are seeking funds from the same donors.
- ii) Safeguarding assets against unauthorised use.
- iii) Compliance requirements with relevant laws and regulations.
- iv) Reputational risk where any bad publicity worldwide could have a detrimental impact on the level of future donations.

The trustees have taken the following measures to mitigate some of the risks:

- Save One Life uses a reputable and well established third-party organisation to distribute charitable projects, including financial assistance. To ensure the funds are being donated directly to the intended beneficiaries they have a number of mitigation in place.
- Background checks on the third party, including registration with the relevant government bodies in the country; evidence of their delivery of programmes in that location; evidence of their policies and procedures.
- Names, addresses and amounts of beneficiaries who received the financial assistance and any other charitable donations, e.g. clean water, olive trees, etc.
- On-the-ground spot checks by an independent third party to inspect and verify names on the beneficiary list have received the funds.
- Video and photographic evidence, date stamped, that shows distribution of the funds to beneficiaries.
- Regular meetings with the third part organisation to ensure funds are being distributed as agreed.

#### REFERENCE AND ADMINISTRATIVE DETAILS

##### Registered Charity number

1187075

##### Principal address

268 Barking Road  
London  
E6 3BA

## Save One Life

### Report of the Trustees for the Year Ended 31st May 2024

#### Trustees

K Raja  
W Ahmed  
A Khan  
F Raja  
Z Anjum

#### Auditors

S Syedain & Co  
Chartered Accountants & Statutory Auditors  
First Floor  
87 Kenton Road  
Harrow  
Middlesex  
HA3 0AH

#### TRUSTEES' RESPONSIBILITY STATEMENT

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed 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, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity 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;
- 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 and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**Save One Life**

**Report of the Trustees  
for the Year Ended 31st May 2024**

Approved by order of the board of trustees on ..... and signed on its behalf  
by:



.....  
A Khan - Trustee

## **Report of the Independent Auditors to the Trustees of Save One Life**

### **Opinion**

We have audited the financial statements of Save One Life (the 'charity') for the year ended 31st May 2024 which comprise the Statement of Financial Activities, the Statement of Financial Position, the Statement of Cash Flows 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 applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31st May 2024 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'; 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 Auditors' 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**

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

## **Report of the Independent Auditors to the Trustees of Save One Life**

### **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 Report of the Independent Auditors 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 this gives rise to a material misstatement in the financial statements themselves. 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**

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Report of the Trustees is inconsistent in any material respect with the financial statements; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

### **Responsibilities of trustees**

As explained more fully in the Trustees' Responsibilities Statement, the trustees are responsible for the preparation of the financial statements which 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.

## **Report of the Independent Auditors to the Trustees of Save One Life**

### **Our responsibilities for the audit of the financial statements**

We have been appointed as auditors under Section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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 a Report of the Independent Auditors 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.

- We enquired of management, which included obtaining and reviewing supporting documentation, concerning the charity's policies and procedures relating to:

- Identifying, evaluating, and complying with laws and regulations and whether they were aware of any instances of non-compliance;

Detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected, or alleged fraud;

- The internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations.

- We inspected the minutes of meetings of those charged with governance.

- We obtained an understanding of the legal and regulatory framework that the charity operates in, focusing on those laws and regulations that had a material effect on the financial statements or that had a fundamental effect on the operations of the charity from our professional and sector experience.

- We reviewed processes for in place for monitoring and accounting for funds provided to partner organisations outside the UK.

- We communicated applicable laws and regulations throughout the audit team and remained alert to any indications of noncompliance throughout the audit.

- We reviewed any reports made to regulators.

- We reviewed the financial statement disclosures and tested these to supporting documentation to assess compliance with applicable laws and regulations.

- We performed analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.

- In addressing the risk of fraud through management override of controls, we tested the appropriateness of journal entries and other adjustments, assessed whether the judgements made in making accounting estimates are indicative of a potential bias and tested significant transactions that are unusual or those outside the normal course of business.

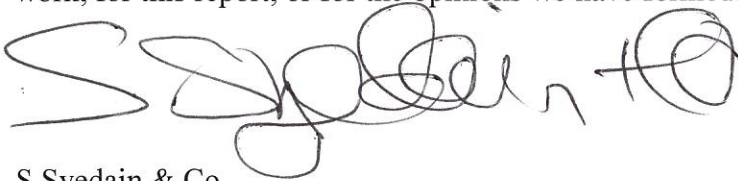
**Report of the Independent Auditors to the Trustees of  
Save One Life**

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our Report of the Independent Auditors.

**Use of our report**

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them 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 the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.



S Syedain & Co  
Chartered Accountants & Statutory Auditors  
First Floor  
87 Kenton Road  
Harrow  
Middlesex  
HA3 0AH

Date: 31/3/2025

Save One Life

Statement of Financial Activities  
for the Year Ended 31st May 2024

	Notes	Unrestricted funds £	Restricted funds £	31.5.24 Total funds £	31.5.23 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies	2	288,982	1,513,881	1,802,863	642,537
Other trading activities	3	14,767	53,809	68,576	195,829
<b>Total</b>		<u>303,749</u>	<u>1,567,690</u>	<u>1,871,439</u>	<u>838,366</u>
<b>EXPENDITURE ON</b>					
Raising funds	4	140,237	-	140,237	50,394
<b>Charitable activities</b>	5				
Income from Charitable Activities		105,835	1,800,000	1,905,835	707,313
Support Cost		1,438	-	1,438	-
Expenses on Charitable Activities		-	-	-	46,961
<b>Total</b>		<u>247,510</u>	<u>1,800,000</u>	<u>2,047,510</u>	<u>804,668</u>
<b>NET INCOME/(EXPENDITURE)</b>		56,239	(232,310)	(176,071)	33,698
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		287,614	(37,264)	250,350	216,652
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u><u>343,853</u></u>	<u><u>(269,574)</u></u>	<u><u>74,279</u></u>	<u><u>250,350</u></u>


The notes form part of these financial statements

Save One Life

Statement of Financial Position  
31st May 2024

	Notes	Unrestricted funds £	Restricted funds £	31.5.24 Total funds £	31.5.23 Total funds £
<b>FIXED ASSETS</b>					
Tangible assets	10	1,535	-	1,535	2,047
<b>CURRENT ASSETS</b>					
Debtors	11	-	-	-	26,253
Cash at bank		369,479	(269,574)	99,905	224,930
		<u>369,479</u>	<u>(269,574)</u>	<u>99,905</u>	<u>251,183</u>
<b>CREDITORS</b>					
Amounts falling due within one year	12	(27,161)	-	(27,161)	(2,880)
		<u>                    </u>	<u>                    </u>	<u>                    </u>	<u>                    </u>
<b>NET CURRENT ASSETS/(LIABILITIES)</b>		<u>342,318</u>	<u>(269,574)</u>	<u>72,744</u>	<u>248,303</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>					
		<u>343,853</u>	<u>(269,574)</u>	<u>74,279</u>	<u>250,350</u>
<b>NET ASSETS</b>					
		<u><u>343,853</u></u>	<u><u>(269,574)</u></u>	<u><u>74,279</u></u>	<u><u>250,350</u></u>
<b>FUNDS</b>					
	13			343,853	287,614
Unrestricted funds				(269,574)	(37,264)
Restricted funds				<u>                    </u>	<u>                    </u>
<b>TOTAL FUNDS</b>				<u><u>74,279</u></u>	<u><u>250,350</u></u>

The financial statements were approved by the Board of Trustees and authorised for issue on ..... and were signed on its behalf by:

  
.....  
A Khan - Trustee

The notes form part of these financial statements

## Save One Life

### Statement of Cash Flows for the Year Ended 31st May 2024

	31.5.24	31.5.23
Notes	£	£
<b>Cash flows from operating activities</b>		
Cash generated from operations      1	(125,025)	11,077
	<u>                    </u>	<u>                    </u>
Net cash (used in)/provided by operating activities	(125,025)	11,077
	<u>                    </u>	<u>                    </u>
<b>Cash flows from investing activities</b>		
Purchase of tangible fixed assets	-	(2,559)
	<u>                    </u>	<u>                    </u>
Net cash provided by/(used in) investing activities	-	(2,559)
	<u>                    </u>	<u>                    </u>
<b>Change in cash and cash equivalents in the reporting period</b>	(125,025)	8,518
<b>Cash and cash equivalents at the beginning of the reporting period</b>	224,930	216,412
	<u>                    </u>	<u>                    </u>
<b>Cash and cash equivalents at the end of the reporting period</b>	<u>99,905</u>	<u>224,930</u>

The notes form part of these financial statements

## Save One Life

### Notes to the Statement of Cash Flows for the Year Ended 31st May 2024

#### 1. RECONCILIATION OF NET (EXPENDITURE)/INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	31.5.24	31.5.23
	£	£
<b>Net (expenditure)/income for the reporting period (as per the Statement of Financial Activities)</b>	(176,071)	33,698
<b>Adjustments for:</b>		
Depreciation charges	512	512
Decrease/(increase) in debtors	26,253	(20,253)
Increase/(decrease) in creditors	24,281	(2,880)
	<u>          </u>	<u>          </u>
<b>Net cash (used in)/provided by operations</b>	<u>(125,025)</u>	<u>11,077</u>

#### 2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.6.23	Cash flow	At 31.5.24
	£	£	£
<b>Net cash</b>			
Cash at bank	224,930	(125,025)	99,905
	<u>          </u>	<u>          </u>	<u>          </u>
	224,930	(125,025)	99,905
	<u>          </u>	<u>          </u>	<u>          </u>
<b>Total</b>	<u>224,930</u>	<u>(125,025)</u>	<u>99,905</u>

The notes form part of these financial statements

**Notes to the Financial Statements  
for the Year Ended 31st May 2024**

**1. ACCOUNTING POLICIES**

**Basis of preparing the financial statements**

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

**Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

**Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

**Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Plant and machinery	- 20% on cost
Fixtures and Equipments	- 20% on cost
Computer equipment	- 20% on cost

**Taxation**

The charity is exempt from tax on its charitable activities.

**Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

## Save One Life

### Notes to the Financial Statements - continued for the Year Ended 31st May 2024

#### 2. DONATIONS AND LEGACIES

	31.5.24	31.5.23
	£	£
Donations	1,688,469	568,927
Gift aid	114,394	73,610
	1,802,863	642,537

#### 3. OTHER TRADING ACTIVITIES

	31.5.24	31.5.23
	£	£
Fundraising events	68,576	190,410
Income from product sales	-	5,419
	68,576	195,829

#### 4. RAISING FUNDS

##### Raising donations and legacies

	31.5.24	31.5.23
	£	£
Expenditure on Raising Funds	140,237	50,394
	140,237	50,394

#### 5. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Support costs (see note 6) £	Totals £
Income from Charitable Activities	1,867,464	38,371	1,905,835
Support Cost	9,750	(8,312)	1,438
	1,877,214	30,059	1,907,273

**Save One Life**

**Notes to the Financial Statements - continued  
for the Year Ended 31st May 2024**

**6. SUPPORT COSTS**

	Management	Finance	Governance costs	Totals
	£	£	£	£
Income from Charitable Activities	10,800	26,321	1,250	38,371
Support Cost	5,760	(14,072)	-	(8,312)
	<u>16,560</u>	<u>12,249</u>	<u>1,250</u>	<u>30,059</u>

**7. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31st May 2024 nor for the year ended 31st May 2023.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 31st May 2024 nor for the year ended 31st May 2023.

**8. STAFF COSTS**

	31.5.24	31.5.23
	£	£
Wages and salaries	9,600	4,806
	<u>9,600</u>	<u>4,806</u>

The average monthly number of employees during the year was as follows:

	31.5.24	31.5.23
	<u>1</u>	<u>1</u>

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

## Save One Life

### Notes to the Financial Statements - continued for the Year Ended 31st May 2024

#### 9. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	135,506	507,031	642,537
Other trading activities	50,784	145,045	195,829
<b>Total</b>	186,290	652,076	838,366
<b>EXPENDITURE ON</b>			
Raising funds	50,394	-	50,394
<b>Charitable activities</b>			
Income from Charitable Activities	-	707,313	707,313
Expenses on Charitable Activities	46,961	-	46,961
<b>Total</b>	97,355	707,313	804,668
<b>NET INCOME/(EXPENDITURE)</b>	88,935	(55,237)	33,698
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward	198,679	17,973	216,652
<b>TOTAL FUNDS CARRIED FORWARD</b>	287,614	(37,264)	250,350

## Save One Life

### Notes to the Financial Statements - continued for the Year Ended 31st May 2024

#### 10. TANGIBLE FIXED ASSETS

	Plant and machinery £	Fixtures and Equipments £	Computer equipment £	Totals £
<b>COST</b>				
At 1st June 2023 and 31st May 2024	250	720	1,589	2,559
<b>DEPRECIATION</b>				
At 1st June 2023	50	144	318	512
Charge for year	50	144	318	512
At 31st May 2024	100	288	636	1,024
<b>NET BOOK VALUE</b>				
At 31st May 2024	150	432	953	1,535
At 31st May 2023	200	576	1,271	2,047

#### 11. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.5.24 £	31.5.23 £
Other debtors	-	26,253

#### 12. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.5.24 £	31.5.23 £
Other creditors	27,161	2,880

#### 13. MOVEMENT IN FUNDS

	At 1.6.23 £	Net movement in funds £	At 31.5.24 £
<b>Unrestricted funds</b>			
General fund	287,614	56,239	343,853
<b>Restricted funds</b>			
Financial Assistance	(37,264)	(232,310)	(269,574)
<b>TOTAL FUNDS</b>	<u>250,350</u>	<u>(176,071)</u>	<u>74,279</u>

## Save One Life

### Notes to the Financial Statements - continued for the Year Ended 31st May 2024

#### 13. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	303,749	(247,510)	56,239
<b>Restricted funds</b>			
Financial Assistance	1,567,690	(1,800,000)	(232,310)
<b>TOTAL FUNDS</b>	1,871,439	(2,047,510)	(176,071)

#### Comparatives for movement in funds

	At 1.6.22 £	Net movement in funds £	At 31.5.23 £
<b>Unrestricted funds</b>			
General fund	198,679	88,935	287,614
<b>Restricted funds</b>			
Financial Assistance	17,973	(55,237)	(37,264)
<b>TOTAL FUNDS</b>	216,652	33,698	250,350

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	186,290	(97,355)	88,935
<b>Restricted funds</b>			
Financial Assistance	652,076	(707,313)	(55,237)
<b>TOTAL FUNDS</b>	838,366	(804,668)	33,698

## Save One Life

### Notes to the Financial Statements - continued for the Year Ended 31st May 2024

#### 13. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.6.22 £	Net movement in funds £	At 31.5.24 £
<b>Unrestricted funds</b>			
General fund	198,679	145,174	343,853
<b>Restricted funds</b>			
Financial Assistance	17,973	(287,547)	(269,574)
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>216,652</u>	<u>(142,373)</u>	<u>74,279</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	490,039	(344,865)	145,174
<b>Restricted funds</b>			
Financial Assistance	2,219,766	(2,507,313)	(287,547)
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>2,709,805</u>	<u>(2,852,178)</u>	<u>(142,373)</u>

**Save One Life**

**Notes to the Financial Statements - continued  
for the Year Ended 31st May 2024**

**14. RELATED PARTY DISCLOSURES**

There were no related party transactions for the year ended 31st May 2024.

## Save One Life

### Detailed Statement of Financial Activities for the Year Ended 31st May 2024

	31.5.24 £	31.5.23 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Donations	1,688,469	568,927
Gift aid	114,394	73,610
	1,802,863	642,537
<b>Other trading activities</b>		
Fundraising events	68,576	190,410
Income from product sales	-	5,419
	68,576	195,829
<b>Total incoming resources</b>	1,871,439	838,366
<b>EXPENDITURE</b>		
<b>Raising donations and legacies</b>		
Expenditure on Raising Funds	140,237	50,394
<b>Charitable activities</b>		
Wages	9,600	4,806
Charitable Activities	1,845,000	707,314
Telephone	871	1,137
Postage and stationery	4,107	10,761
Marketing and media cost	17,124	12,725
Plant and machinery	50	50
Fixtures and fittings	144	144
Computer equipment	318	318
	1,877,214	737,255
<b>Support costs</b>		
<b>Management</b>		
Audit Fees	5,760	-
Premises cost	10,800	9,200
	16,560	9,200

This page does not form part of the statutory financial statements

## Save One Life

### Detailed Statement of Financial Activities for the Year Ended 31st May 2024

	31.5.24 £	31.5.23 £
<b>Management Finance</b>		
Sundries	8,136	6,301
Platform fees	4,113	468
	<hr/>	<hr/>
	12,249	6,769
<b>Governance costs</b>		
Professional Membership fee	1,250	1,050
	<hr/>	<hr/>
Total resources expended	2,047,510	804,668
	<hr/>	<hr/>
<b>Net (expenditure)/income</b>	(176,071)	33,698
	<hr/> <hr/>	<hr/> <hr/>

This page does not form part of the statutory financial statements

**SAVE ONE LIFE**

England & Wales - Charity number 1187075

---

# Accounts

---

Charity registration number 1187075

**SAVE ONE LIFE**  
**ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MAY 2023**

# SAVE ONE LIFE

## LEGAL AND ADMINISTRATIVE INFORMATION

---

**Trustees**

Kaisar Raja

**Senior management**

Rihaan Anjum  
Kaisar Raja  
Waqas Ahmed  
Addeel Khan  
Fasil Raja  
Zishaan Anjum

CEO  
Chair  
Trustee  
Trustee  
Trustee  
Trustee

**Charity number**

1187075

---

# SAVE ONE LIFE

## CONTENTS

---

	<b>Page</b>
Trustees' report	1 - 6
Independent examiner's report	7
Statement of financial activities	8
Balance sheet	9
Statement of cash flows	10
Notes to the financial statements	11 - 19

---

# SAVE ONE LIFE

## TRUSTEES' REPORT

### FOR THE YEAR ENDED 31 MAY 2023

---

The trustees present their annual report and financial statements for the year ended 31 May 2023.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's [governing document], the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

#### Objectives and activities

The overall aim of the charity is the prevention or relief of poverty anywhere in the world by providing or assisting in the provision of shelter, food aid, medical aid, education, training, healthcare projects and all the necessary support designed to enable individuals to generate a sustainable income and be self-sufficient.

In furtherance of its objectives, the charity also assists in the relief of poverty, destitution and suffering among victims of war or nature disaster, trouble, or catastrophe in the form of shelter, food aid, money (or other means deemed suitable) for persons, bodies, organisations and/or countries anywhere in the world affected including the provision of medical aid. It also provides education for orphans.

#### Activities to achieve these purposes

At Save One Life we want to give people the choice in how to recover from crisis by giving them cash assistance and improved access to humanitarian aid. We want to maintain their dignity and move them away from dependency.

Our vision is a world in which every human being has the means to support their basic needs with dignity.

In order to deliver our aims we have delivered a range of programmes specifically focused in Gaza since 2020, some of which continued into 2022-23. This included:

- **financial assistance** grants to empower families with a choice in how to fulfil their essential needs, which differ from household to household, e.g. food, rent, shelter, clothing, school fees, etc.
- **a clean water programme** to tackle the 97% of water pollution in Gaza. Clean water prevents poor hygiene and disease. (Programme now closed)
- **an orphan education programme** to ensure disadvantaged orphans have access to a quality education. (Programme now closed)
- **an olive tree programme** to provide farmers and others who rely on products of olive trees to have the means for a sustainable living. (Programme now closed)

However, we are now focussed on providing financial assistance only, and have concluded our other programmes.

# SAVE ONE LIFE

## TRUSTEES' REPORT (CONTINUED)

**FOR THE YEAR ENDED 31 MAY 2023**

---

### **Our funding**

The charity carried out a number of activities during the year to raise funds for our programmes and associated costs. Some of these have been highlighted below:

- Seasonal appeals during Ramadan, the month of Dhul Hijjah and during the winter. These are communicated through digital channels and social media.
- Regular social media content that drives people to our website where donations can be made.
- Mosque collections, particularly during the month of Ramadan.
- One off events and fundraising activities, e.g. Al Noor Boat Race, Ride4Gaza cycling event, Marathons & Hiking events.
- We also reach out personally to individuals who we feel would be keen to donate to our causes.

### *Public benefit*

In shaping the objectives for the year and planning the charity's activities, the trustees have considered the Charity Commission's guidance on public benefit, including the guidance 'Public benefit: running a charity (PB2)'. It is the trustees' opinion that the operation of the charity in its present form is for the public benefit under the principles set out in the Charity Commission guidance.

### *Volunteers*

#### **Our volunteers**

From the very beginning of our journey, we have relied on dedicated and committed volunteers to help us deliver our work. We have 20 registered volunteers who have supported us to deliver several community and fundraising events, such as the Gaza Grand Prix go-karting fundraiser, the annual Al-Noor Boat Race, a charity football tournament, as well as fundraising treks and walks.

Our volunteers have also been critical in taking donations via a call centre when we have taken part in live TV fundraising appeals, as well as supporting at over 30 mosque collections.

All volunteers are required to register with us and can attend an annual volunteer event, where the work of the organisation and the roles they are required to play are explained.

# SAVE ONE LIFE

## TRUSTEES' REPORT (CONTINUED)

### FOR THE YEAR ENDED 31 MAY 2023

---

#### Achievements and performance

*Significant activities and achievements against objectives*

#### Charitable activities

During the year under Save One Life spent £717,313 (2022: £911,272) on charitable activities to fund the various projects in place for the vulnerable families in Gaza.

#### Review of Development, Activities and Achievement

There were a few projects that were in progress during the year. Towards the end of 2022, some programmes were closed to allow the charity to focus on Financial Assistance.

**The Financial Assistance Programme** – our flagship programme – provides direct financial assistance to families in Gaza. These distributions are often the only form of income for the most vulnerable families in Gaza. More importantly, they give them the choice in how to meet their essential needs.

The money is spent with local traders and helps stimulate the local economy and ensure the impact of the aid benefits the local community as well as individual households.

**Education is my right:** Since 2019 we have been providing a class of 30 orphans with a high-quality education in Gaza. This was ongoing during the year. This included school fees, uniforms, a school bag, school books and stationery, transport, and school meals. This programme was concluded in December 2022 and closed.

**Tree for Life:** The main aim of the Tree for Life programme was to revitalise the olive industry in Gaza by planting olive trees, which are a source of livelihood for thousands of vulnerable families in Gaza. This programme was also closed towards the end of 2022.

**Hydrate:** The Hydrate Gaza programme provided access to safe and clean water to families in Gaza. Clean drinking water is an essential human need. The project involved the installation of water tanks at the homes of the needy and the water tanks were filled on a monthly basis with clean water. This programme was closed towards the end of 2022.

**Ansar Fund/Administration expenditure:** 100% of all donations received are donated to the relevant cause. For general administration purposes and to fund all the charitable activities, to promote the charity, there is a separate Ansar Fund where donations received towards this fund are used for these purposes. This remains open to cover all running costs of the charity.

#### Financial review

The total donations received for the year amounted to £838,366 (2022: £1,135,751), marking an expected decrease of 26.18% compared to the previous year which featured a drive towards a one-million-pound fundraising target.

It's worth noting that this total includes an additional £190,410 (2022: £60,405) generated through various other fundraising activities such as collections at Mosques and various fundraising events. Additionally, with the charity's collaboration with fundraising platforms, the charity was able to secure £73,610 (2022: £122,007) through Gift Aid Claims.

Furthermore, during the year under review, Save One Life transferred £707,313 to its partners in Turkey to fund the various projects in Gaza. This represented an expected reflection to the amount of donations received in the period.

In summary, the charity's financial position and results showcase stability, continuity, diversification in fundraising efforts, successful collaborations, and prudent financial management. These achievements not only highlight the organisation's dedication but also reinforces its capacity to make a meaningful impact on its mission.

# SAVE ONE LIFE

## TRUSTEES' REPORT (CONTINUED)

**FOR THE YEAR ENDED 31 MAY 2023**

---

### *Reserves policy*

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

### **Plans for future periods**

The charity has moved to closing a number of its current projects in order to focus solely on providing financial assistance.

This decision has been based on several factors. Firstly, feedback from beneficiaries has shown that the financial assistance is a much more empowering form of charity that can be tailored and used for individual needs. Secondly, there are several other charities delivering education, clean water and olive tree projects in Gaza. Finally, the size of our organisation and the resources at our disposal means it is better for us to focus on one area where we can specialise in and deliver quality over quantity. Financial assistance is a more efficient way of delivering aid compared to material goods, but there are costs to distributing cash aid securely and legally. Therefore, we will review our financial and resourcing model accordingly to ensure we have the funds we need to raise and deliver financial assistance.

The charity also implemented plans from the previous year to recruit a paid staff position within the organisation to ensure all required financial, regulatory, and operational requirements will be adhered to. This commenced in November 2022.

# SAVE ONE LIFE

## TRUSTEES' REPORT (CONTINUED)

**FOR THE YEAR ENDED 31 MAY 2023**

---

### **Structure, governance and management**

#### **Governing document**

Save One Life is controlled by its governing document, a deed of trust and constitutes a Charitable Incorporated Organisation (CIO) whose only voting members are its trustees.

#### **Charity constitution**

Save One Life is governed by its constitution which was set up on 1 November 2019.

#### **Recruitment and appointment of new trustees**

The trustees are the people responsible for controlling the work, management and administration of the charity on behalf of its beneficiaries. Each Save One Life trustee is unpaid and has a specific area of expertise that they lead, such as Finance and risk, Fundraising, Volunteering, Marketing and communications; Administration and policy; and Programme Delivery.

Trustees are appointed by the Board of Trustees. Induction training is given to the Induction trustees on appointment and the guidelines provided by the Charity Commission as per The Essential Trustee publication are followed. New trustees receive training from an existing trustee about the charity and their responsibilities as a trustee and are given a copy of the Charity Commission's guide for new trustees and the constitution of the Charity. On-going training is provided as required.

#### **Organisational structure**

In order for effective day-to-day running of the charity during the year the board of trustees consisted of:

- a) Mr Kaisar Raja
- b) Mr Addeel Khan
- c) Mr Faisal Raja
- d) Mr Waqas Ahmed
- e) Mr Zishaan Anjum

They have been given the powers of execution by the board of trustees and can enter into legal obligations, which will bind the charity. The power of appointing a new trustee of the charity is vested with the Board of Trustees.

# SAVE ONE LIFE

## TRUSTEES' REPORT (CONTINUED)

### FOR THE YEAR ENDED 31 MAY 2023

---

#### Risk management

The Trustees have a duty to identify and review risks to which the charity is exposed, and to ensure that appropriate internal controls are in place to provide reasonable safeguards against fraud and human errors. The principal risks and uncertainties faced by the charity are as follows:

- Increase in competition where a growing number of charities are seeking funds from the same donors.
- Safeguarding assets against unauthorised use.
- Compliance requirements with relevant laws and regulations.
- Reputational risk where any bad publicity worldwide could have a detrimental impact on the level of future donations.

The trustees have taken the following measures to mitigate some of the risks:

- Save One Life uses a third-party organisation to distribute charitable projects, including financial assistance. To ensure the funds are being donated directly to the intended beneficiaries they have a number of mitigation in place,
- Background checks on the third party, including registration with the relevant government bodies in the country; evidence of their delivery of programmes in that location; evidence of their policies and procedures.
- Names, addresses and amounts of beneficiaries who received the financial assistance and any other charitable donations, e.g. clean water, olive trees, etc.
- On-the-ground spot checks by a separate third party to check names on the beneficiary list have received the funds.
- Video and photographic evidence, date stamped, that shows distribution of the funds to beneficiaries.

The trustees' report was approved by the Board of Trustees.



Kaisar Raja  
**Trustee**

31 March 2024

# SAVE ONE LIFE

## INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF SAVE ONE LIFE

---

I report to the trustees on my examination of the financial statements of SAVE ONE LIFE (the charity) for the year ended 31 May 2023.

### **Responsibilities and basis of report**

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

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

### **Independent examiner's statement**

Since the charity'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 the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I confirm that no 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 the charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable 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 financial statements to be reached.



**Waqas Iqbal BSc (Hons) ACA CTA**

Dated: 31 March 2024

# SAVE ONE LIFE

## STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

**FOR THE YEAR ENDED 31 MAY 2023**

		Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
	Notes						
<b>Income from:</b>							
Donations and legacies	3	135,505	507,032	642,537	152,265	922,491	1,074,756
Charitable activities	4	2,279	3,140	5,419	590	-	590
Fundraising events	5	48,505	141,905	190,410	1,455	58,950	60,405
<b>Total income</b>		<b>186,289</b>	<b>652,077</b>	<b>838,366</b>	<b>154,310</b>	<b>981,441</b>	<b>1,135,751</b>
<b>Expenditure on:</b>							
Raising funds	6	50,394	-	50,394	-	26,669	26,669
Charitable activities	7	47,679	707,314	754,993	66,755	913,254	980,009
Support Cost		-	-	-	1,982	15,416	17,398
<b>Total expenditure</b>		<b>98,073</b>	<b>707,314</b>	<b>805,387</b>	<b>68,737</b>	<b>955,339</b>	<b>1,024,076</b>
<b>Net income/(expenditure) and movement in funds</b>		<b>88,216</b>	<b>(55,237)</b>	<b>32,979</b>	<b>85,573</b>	<b>26,102</b>	<b>111,675</b>
<b>Reconciliation of funds:</b>							
Fund balances at 1 June 2022		198,679	17,973	216,652	74,106	30,870	104,976
<b>Fund balances at 31 May 2023</b>		<b>286,895</b>	<b>(37,264)</b>	<b>249,631</b>	<b>159,679</b>	<b>56,972</b>	<b>216,651</b>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

# SAVE ONE LIFE

## BALANCE SHEET

AS AT 31 MAY 2023

	Notes	2023		2022	
		£	£	£	£
<b>Fixed assets</b>					
Tangible assets	11		1,327		-
<b>Current assets</b>					
Debtors	12	26,254		5,999	
Cash at bank and in hand		224,930		216,412	
		<u>251,184</u>		<u>222,411</u>	
<b>Creditors: amounts falling due within one year</b>	13	2,880		5,760	
Net current assets			248,304		216,651
<b>Total assets less current liabilities</b>			<u>249,631</u>		<u>216,651</u>
<b>The funds of the charity</b>					
Restricted income funds	15	(37,264)		56,972	
Unrestricted funds		286,895		159,679	
		<u>249,631</u>		<u>216,651</u>	

The financial statements were approved by the trustees on 31 March 2024



Kaisar Raja  
Trustee

# SAVE ONE LIFE

## STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MAY 2023

---

	Notes	2023 £	£	2022 £	£
<b>Cash flows from operating activities</b>					
Cash generated from operations	19		11,076		111,436
<b>Investing activities</b>					
Purchase of tangible fixed assets		(2,559)		-	
<b>Net cash used in investing activities</b>			(2,559)		-
<b>Net cash used in financing activities</b>			-		-
<b>Net increase in cash and cash equivalents</b>			8,517		111,436
Cash and cash equivalents at beginning of year			216,412		-
<b>Cash and cash equivalents at end of year</b>			224,930		216,412

---

# SAVE ONE LIFE

## NOTES TO THE FINANCIAL STATEMENTS

### FOR THE YEAR ENDED 31 MAY 2023

---

#### 1 Accounting policies

##### Charity information

SAVE ONE LIFE is a charitable incorporated organisation.

#### 1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's [governing document], the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "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 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

#### 1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

#### 1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

#### 1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

# SAVE ONE LIFE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MAY 2023

---

### 1 Accounting policies

(Continued)

#### 1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

#### 1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Plant & Machinery	Over 5 years, straight line method.
Fixtures & Fittings	Over 5 years, straight line method.
Computers	Over 5 years, straight line method.

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

#### 1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

#### 1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

#### 1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

# SAVE ONE LIFE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MAY 2023

---

### 1 Accounting policies

(Continued)

#### **Basic financial assets**

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

#### **Basic financial liabilities**

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

#### **Derecognition of financial liabilities**

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

#### **1.10 Employee benefits**

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

### 2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

# SAVE ONE LIFE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MAY 2023

### 3 Income from donations and legacies

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
Donations and gifts	61,895	507,032	568,927	30,258	922,491	952,749
Gift Aid	73,610	-	73,610	122,007	-	122,007
	<u>135,505</u>	<u>507,032</u>	<u>642,537</u>	<u>152,265</u>	<u>922,491</u>	<u>1,074,756</u>
<b>Donations and gifts</b>						
Other	61,895	507,032	568,927	30,258	922,491	952,749
	<u>61,895</u>	<u>507,032</u>	<u>568,927</u>	<u>30,258</u>	<u>922,491</u>	<u>952,749</u>

### 4 Income from charitable activities

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
<b>Income from sales</b>						
Product sales	2,279	3,140	5,419	590	-	590
	<u>2,279</u>	<u>3,140</u>	<u>5,419</u>	<u>590</u>	<u>-</u>	<u>590</u>

### 5 Income from fundraising events

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
Fundraising events	48,505	141,905	190,410	1,455	58,950	60,405
	<u>48,505</u>	<u>141,905</u>	<u>190,410</u>	<u>1,455</u>	<u>58,950</u>	<u>60,405</u>

### 6 Expenditure on raising funds

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
<b>Fundraising and publicity</b>						
Seeking donations, grants and legacies	50,394	-	50,394	-	26,669	26,669
	<u>50,394</u>	<u>-</u>	<u>50,394</u>	<u>-</u>	<u>26,669</u>	<u>26,669</u>

# SAVE ONE LIFE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MAY 2023

### 7 Expenditure on charitable activities

	Charitable expenditure 2023 £	Support costs 2023 £	Total 2023 £	Charitable expenditure 2022 £	Support costs 2022 £	Total 2022 £
<b>Direct costs</b>						
Staff costs	4,806	-	4,806	-	-	-
Depreciation and impairment	1,232	-	1,232	-	-	-
Charitable Activities	707,311	-	707,311	948,290	-	948,290
Professional membership	1,051	-	1,051	1,981	-	1,981
Bank Charges	468	-	468	-	-	-
Charity Management & Administration	122	-	122	-	-	-
Equipment Cost	3,124	-	3,124	-	-	-
Marketing	12,725	-	12,725	17,143	-	17,143
General Expenditure	3,056	-	3,056	8,080	-	8,080
Telephone & Stationery	9,520	-	9,520	2,315	-	2,315
Utilities	1,137	-	1,137	-	-	-
IT Consumables	342	-	342	-	-	-
Travel & Subsistence	899	-	899	-	-	-
	<u>745,793</u>	<u>-</u>	<u>745,793</u>	<u>977,809</u>	<u>-</u>	<u>977,809</u>
<b>Share of support and governance costs (see note )</b>						
Rent	-	9,200	9,200	-	2,200	2,200
	<u>745,793</u>	<u>9,200</u>	<u>754,993</u>	<u>977,809</u>	<u>2,200</u>	<u>980,009</u>
<b>Analysis by fund</b>						
Unrestricted funds	38,479	9,200	47,679	64,555	2,200	66,755
Restricted funds	707,314	-	707,314	913,254	-	913,254
	<u>745,793</u>	<u>9,200</u>	<u>754,993</u>	<u>977,809</u>	<u>2,200</u>	<u>980,009</u>

### 8 Trustees

None of the trustees received a remuneration or benefits from the charity during the year.

Rihaan Anjum is the CEO and the sibling of Zishaan Anjum (Trustee), he received a remuneration of £4,806 (2022: £Nil) during the year, this has been included in wages.

One trustee was reimbursed for an amount of £1,000 (2022: £ Nil) and £75 (2022: £ Nil), this is included in fundraising expenditure and telephone costs respectively.

# SAVE ONE LIFE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MAY 2023

### 9 Employees

The average monthly number of employees during the year was:

	2023 Number	2022 Number
	1	-
	=====	=====
<b>Employment costs</b>	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Wages and salaries	4,806	-
	=====	=====

There were no employees whose annual remuneration was more than £60,000.

#### Remuneration of key management personnel

The remuneration of key management personnel is as follows.

Rihaan Anjum is the CEO and received £4,806.

### 10 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

### 11 Tangible fixed assets

	Plant & Machinery £	Fixtures & Fittings £	Computers £	Total £
<b>Cost</b>				
Additions	250	720	1,589	2,559
	-----	-----	-----	-----
At 31 May 2023	250	720	1,589	2,559
	-----	-----	-----	-----
<b>Depreciation and impairment</b>				
Depreciation charged in the year	50	864	318	1,232
	-----	-----	-----	-----
At 31 May 2023	50	864	318	1,232
	-----	-----	-----	-----
<b>Carrying amount</b>				
At 31 May 2023	200	(144)	1,271	1,327
	=====	=====	=====	=====

# SAVE ONE LIFE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MAY 2023

### 12 Debtors

	2023	2022
	£	£
<b>Amounts falling due within one year:</b>		
Other debtors	26,254	-
Prepayments and accrued income	-	5,999
	<u>26,254</u>	<u>5,999</u>

### 13 Creditors: amounts falling due within one year

	2023	2022
	£	£
Accruals and deferred income	<u>2,880</u>	<u>5,760</u>

### 14 Retirement benefit schemes

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

### 15 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 June 2022	Incoming resources	Resources expended	At 31 May 2023
	£	£	£	£
Education Is My Right	10,611	(40,498)	(1)	(29,888)
Gaza Million	(4,800)	1,917	-	(2,883)
Hydrate	22,584	687,918	(700,000)	10,502
ICU Beds & Covid Kits	(11,789)	1,817	(1,789)	(11,761)
Tree 4 Life	(2,134)	29	-	(2,105)
	3,501	894	(5,524)	(1,129)
	<u>17,973</u>	<u>652,077</u>	<u>(707,314)</u>	<u>(37,264)</u>
<b>Previous year:</b>	<b>At 1 June 2021</b>	<b>Incoming resources</b>	<b>Resources expended</b>	<b>At 31 May 2022</b>
	£	£	£	£
	-	-	38,999	38,999
	30,870	981,441	(994,338)	17,973
	<u>30,870</u>	<u>981,441</u>	<u>(955,339)</u>	<u>56,972</u>

# SAVE ONE LIFE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 MAY 2023

#### 16 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 June 2022	Incoming resources	Resources expended	At 31 May 2023
	£	£	£	£
Ansar Fund	198,679	186,289	(98,073)	286,895
	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>
<b>Previous year:</b>	<b>At 1 June 2021</b>	<b>Incoming resources</b>	<b>Resources expended</b>	<b>At 31 May 2022</b>
	£	£	£	£
General funds	74,106	154,310	(68,737)	159,679
	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>

#### 17 Analysis of net assets between funds

	Unrestricted funds 2023	Restricted funds 2023	Total 2023
	£	£	£
<b>Fund balances at 31 May 2023 are represented by:</b>			
Tangible assets	1,327	-	1,327
Current assets/(liabilities)	285,568	(37,264)	248,304
	<u>          </u>	<u>          </u>	<u>          </u>
	286,895	(37,264)	249,631
	<u>          </u>	<u>          </u>	<u>          </u>
	<u>          </u>	<u>          </u>	<u>          </u>
	£	£	£
<b>Fund balances at 31 May 2022 are represented by:</b>			
Current assets/(liabilities)	159,679	56,972	216,651
	<u>          </u>	<u>          </u>	<u>          </u>
	159,679	56,972	216,651
	<u>          </u>	<u>          </u>	<u>          </u>

#### 18 Related party transactions

During the year the charity rented a space within an office from Amaana Tours Limited, one of the company's directors, Zishaan Anjum, is a trustee of the charity. The amount of £200 (2022: £2,200) has been included in support costs.

# SAVE ONE LIFE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MAY 2023

---

<b>19 Cash generated from operations</b>	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Surplus for the year	32,979	111,675
Adjustments for:		
Depreciation and impairment of tangible fixed assets	1,232	-
Movements in working capital:		
(Increase) in debtors	(20,255)	(5,999)
(Decrease)/increase in creditors	(2,880)	5,760
<b>Cash generated from operations</b>	<u>11,076</u>	<u>111,436</u>

### 20 Analysis of changes in net funds

The charity had no material debt during the year.

**SAVE ONE LIFE**

England & Wales - Charity number 1187075

---

# Accounts

---

**REGISTERED CHARITY NUMBER: 1187075**

**Report of the Trustees and  
Audited Financial Statements for the Year Ended 31st May 2022  
for  
Save One Life**

S. Syedain & Co  
Chartered Accountants & Statutory Auditors  
First Floor  
87 Kenton Road  
Harrow  
Middlesex  
HA3 0AH

**Save One Life**

**Contents of the Financial Statements  
for the Year Ended 31st May 2022**

	<b>Page</b>
<b>Report of the Trustees</b>	1 to 10
<b>Report of the Independent Auditors</b>	11 to 15
<b>Statement of Financial Activities</b>	16
<b>Statement of Financial Position</b>	17
<b>Statement of Cash Flows</b>	18
<b>Notes to the Statement of Cash Flows</b>	19
<b>Notes to the Financial Statements</b>	20 to 26
<b>Detailed Statement of Financial Activities</b>	27 to 28

## **Save One Life**

### **Report of the Trustees for the Year Ended 31st May 2022**

The trustees present their report with the financial statements of the charity for the year ended 31st May 2022. The trustees have adopted the provisions of 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 2019).

#### **OBJECTIVES AND ACTIVITIES**

##### **Objectives and Aims**

The overall aim of the charity is the prevention or relief of poverty anywhere in the world by providing or assisting in the provision of shelter, food aid, medical aid, education, training, healthcare projects and all the necessary support designed to enable individuals to generate a sustainable income and be self-sufficient.

In furtherance of its objectives, the charity also assists in the relief of poverty, destitution and suffering among victims of war or natural disaster, trouble, or catastrophe in the form of shelter, food aid, money (or other means deemed suitable) for persons, bodies, organisations and/or countries anywhere in the world affected including the provision of medical aid. It also provides education for orphans.

## Save One Life

### Report of the Trustees for the Year Ended 31st May 2022

#### OBJECTIVES AND ACTIVITIES

##### Significant Activities

Even though we delivered a few projects during the year the major project that we were able to undertake and of the most successful projects was a project to provide cash assistance to the people in need. Our objective was to provide people with the choice of how to recover from a crisis, with cash assistance and improved access to humanitarian aid. Our sole aim was to maintain their dignity and move them away from dependency.

The charity's vision is a world in which every human being has the means to support their basic needs with dignity.

In order to deliver our aims, we have delivered a range of projects specifically focused on Gaza since 2020 and which continued into 2021/2022. These include:

- i) To provide emergency medical equipment (COVID-19 tests, sanitising gel and ICU beds) during the pandemic to help identify the virus early and protect against it, as well as additional capacity in hospitals to treat patients in ICU.
- ii) Financial assistance and Gaza Million grants to empower families with a choice on how to fulfil their essential needs, which differ from household to household, e.g. food, rent, shelter, clothing, school fees, etc.
- iii) A clean water programme to tackle the 97% of water pollution in Gaza. Clean water prevents poor hygiene and disease.
- iv) An orphan education programme to ensure disadvantaged orphans have access to a quality education.
- v) An olive tree programme to provide farmers and others who rely on the products of olive trees with the means for a sustainable living.

##### Funding

The charity carried out a number of activities during the year to raise funds for our programmes and associated costs. Some of these have been highlighted below:

- a) Seasonal appeals during the month of Ramadan and the month of Dhul Hijjah and during the winter months. These were communicated through digital channels and social media.
- b) Regular social media content that encouraged traffic towards our website to make donations.
- c) Mosque collections, particularly during the month of Ramadan.
- d) One-off events and fundraising activities, e.g. Al Noor Boat Race, Ride4Gaza cycling event, Go-Karting event, a 5-a-side football tournament.

## Save One Life

### Report of the Trustees for the Year Ended 31st May 2022

#### **OBJECTIVES AND ACTIVITIES**

e) We also reached out personally to individuals to assist in donating towards the charity's objectives.

#### **Public Benefit**

In shaping the objectives for the year and planning the charity's activities, the trustees have considered the Charity Commission's guidance on public benefit, including the guidance 'Public benefit: running a charity (PB2)'. It is the trustees' opinion that the operation of the charity in its present form is for the public benefit under the principles set out in the Charity Commission guidance.

#### **Volunteers**

From the start of the charity's journey, we have relied on dedicated and committed volunteers to help us deliver our work. We have 20 registered volunteers who have supported us in delivering several community and fundraising events, such as the Gaza Grand Prix go-karting fundraiser, the annual Al-Noor Boat Race, a charity football tournament, as well as fundraising treks and walks.

Our volunteers have also been critical in taking donations via a call centre when we have taken part in live TV fundraising appeals, as well as supporting over 30 mosque collections.

All volunteers are required to register with us and attend an annual volunteer event, where the work of the organisation and the roles they are required to play are explained.

#### **ACHIEVEMENT AND PERFORMANCE**

##### **Charitable activities**

During the year under Save One Life spent £911,272 (2021: £460,508) on charitable activities to fund the various projects in place in Gaza for the vulnerable families in Gaza.

## **Save One Life**

### **Report of the Trustees for the Year Ended 31st May 2022**

#### **ACHIEVEMENT AND PERFORMANCE**

##### **Review of Development, Activities and Achievement**

There were a few projects that were in progress during the year.

##### **Gaza Million/Financial Assistance**

During the year under review, the charity raised funds for the Gaza Zakat Fund (GZF) which was the flagship programme as it provided direct financial assistance to the families in Gaza. These distributions were often the only form of income for the most vulnerable families in Gaza. More importantly, they provided them a choice in how to meet their essential needs.

The donations that were sent to Gaza were spent with local traders which helped stimulate the local economy and ensured the impact of the aid benefits the local community as well as individual households.

##### **Education is my right**

Since 2019 we have been providing a class of 30 orphans with a high-quality education in Gaza. This was ongoing during the year.

Our 'Education is My Right' programme provided quality education to orphans in Gaza. This included school fees, uniforms, a school bag, school books and stationery, transport to and from school and school meals.

##### **Tree for Life**

The main aim of the Tree for Life programme was to revitalise the olive industry in Gaza by planting olive trees. Olive trees in Gaza are a source of livelihood for thousands of vulnerable families in Gaza. They provide food, medication, oil and other olive-based products and contribute around 14% to the Palestinian economy.

By planting trees, the charity provided economic livelihood to vulnerable families for generations to come. This is a blessed and ongoing form of charity that has been giving for hundreds of years.

##### **Hydrate**

The Hydrate Gaza programme provided access to safe and clean water to families in Gaza. Clean drinking water is an essential human need. But 97% of the water in Gaza is polluted and only 1 out of 10 households has direct access to safe water. Dirty water leads to poor hygiene and disease. It takes lives.

During the year the charity distributed over 2 million litres of safe and clean water to families in Gaza. The project involved the installation of water tanks at the homes of the needy and the water tanks were filled on a monthly basis with clean water.

## Save One Life

### Report of the Trustees for the Year Ended 31st May 2022

#### **ACHIEVEMENT AND PERFORMANCE**

By providing clean water, we don't just quench thirst; we improve health and empower communities. Together, we can ensure that vulnerable people have access to clean, safe water for years to come, and the opportunity to build brighter futures.

#### **Ansar Fund/Admin**

100% of all donations received are donated to the relevant cause. For general administration purposes and to fund all the charitable activities, to promote the charity, there is a separate Ansar Fund where donations received towards this fund are used for these purposes.

#### **FINANCIAL REVIEW**

##### **Financial position and results**

The total donations received for the year amounted to £1,135,751 (2021: £598,016), marking an impressive increase of 89.92% compared to the previous year, which was the charity's inaugural year. It's worth noting that this total includes an additional £60,995 generated through various other fundraising activities such as collections at Mosques and various fundraising events.

Additionally, with the charity's collaboration with fundraising platforms, the charity was able to secure £122,007 through Gift Aid Claims, a substantial rise from the £10,030 received in the previous year.

Furthermore, during the year under review, Save One Life transferred £911,272 to Gaza to fund the various projects in Gaza. This represented a significant increase from the £460,508 received in the preceding year.

In assessing the financial performance of the charity, it's important to highlight that the net income for the year amounted to £111,675, which reflects a 6.38% increase compared to the previous year's figure of £104,977.

In summary, the charity's financial position and results showcase remarkable growth, diversification in fundraising efforts, successful collaborations, and prudent financial management. These achievements not only highlight the organisation's dedication but also reinforces its capacity to make a meaningful impact on its mission.

##### **Reserves policy**

The trustees regularly review the risks to the charity and are actively monitoring the reserves available to the charity. As there are no significant ongoing commitments and the work continues only when funds are available, the trustees have decided to maintain a minimal reserve to cover costs for up to six months. These costs exclude the delivery and charitable activities costs that are incurred to deliver the projects.

## Save One Life

### Report of the Trustees for the Year Ended 31st May 2022

#### **FUTURE PLANS**

The charity is moving to close a number of its current projects in order to focus solely on providing financial assistance.

This decision has been based on several factors. Firstly, feedback from beneficiaries has shown that financial assistance is a much more empowering form of charity that can be tailored and used for individual needs. Secondly, there are several other charities delivering education, clean water, and olive tree projects in Gaza. Finally, the size of our organisation and the resources at our disposal means it is better for us to focus on one area where we can specialise and deliver quality over quantity. Financial assistance is a more efficient way of delivering aid compared to material goods, but there are costs to distributing cash aid securely and legally. Therefore, we will review our financial and resourcing model accordingly to ensure we have the funds we need to raise and deliver financial assistance.

The charity is also seeking to recruit a paid staff position within the organisation to ensure all required financial, regulatory, and operational requirements will be adhered to.

The focus of the charity's fundraising will be digital marketing campaigns, mosque collections, events, and engagement of high-value donors.

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

##### **Governing document**

Save One Life is controlled by its governing document, a deed of trust and constitutes a Charitable Incorporated Organisation (CIO) whose only voting members are its trustees.

##### **Charity constitution**

Save One Life is governed by its constitution which was set up on 1 November 2019.

##### **Recruitment and appointment of new trustees**

The trustees are the people responsible for controlling the work, management and administration of the charity on behalf of its beneficiaries. Each Save One Life trustee is unpaid and has a specific area of expertise that they lead, such as Finance and risk, Fundraising, Volunteering, Marketing and communications; Administration and policy; and Programme Delivery.

Trustees are appointed by the Board of Trustees. Induction training is given to the Induction trustees on appointment and the guidelines provided by the Charity Commission as per The Essential Trustee publication are followed. New trustees receive training from an existing trustee about the charity and their responsibilities as a trustee and are given a copy of the Charity Commission's guide for new trustees and the constitution of the Charity. On-going training is provided as required.

## Save One Life

### Report of the Trustees for the Year Ended 31st May 2022

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

##### **Organisational structure**

In order for effective day-to-day running of the charity during the year the board of trustees consisted of:

- a) Mr Kaiser Raja
- b) Mr Addeel Khan
- c) Mr Faisal Raja
- d) Mr Waqas Ahmed
- e) Mr Zishaan Anjum
- f) Mr Rihaan Anjum
- g) Mr Ahsan Butt

They have been given the powers of execution by the board of trustees and can enter into legal obligations, which will bind the charity. The power of appointing a new trustee of the charity is vested with the Board of Trustees.

## Save One Life

### Report of the Trustees for the Year Ended 31st May 2022

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

##### **Risk management**

The Trustees have a duty to identify and review risks to which the charity is exposed, and to ensure that appropriate internal controls are in place to provide reasonable safeguards against fraud and human errors. The principal risks and uncertainties faced by the charity are as follows:

- i) Increase in competition where a growing number of charities are seeking funds from the same donors.
- ii) Safeguarding assets against unauthorised use.
- iii) Compliance requirements with relevant laws and regulations.
- iv) Reputational risk where any bad publicity worldwide could have a detrimental impact on the level of future donations.

The trustees have taken the following measures to mitigate some of the risks:

Save One Life uses a third-party organisation to distribute charitable projects, including financial assistance. To ensure the funds are being donated directly to the intended beneficiaries they have a number of mitigation in place.

- Background checks on the third party, including registration with the relevant government bodies in the country; evidence of their delivery of programmes in that location; evidence of their policies and procedures.
- Names, addresses and amounts of beneficiaries who received the financial assistance and any other charitable donations, e.g. clean water, olive trees, etc.
- On-the-ground spot checks by a separate third party to check names on the beneficiary list have received the funds.
- Video and photographic evidence, date stamped, that shows distribution of the funds to beneficiaries.

#### **REFERENCE AND ADMINISTRATIVE DETAILS**

##### **Registered Charity number**

1187075

##### **Principal address**

268 Barking Road  
London  
E6 3BA

## Save One Life

### Report of the Trustees for the Year Ended 31st May 2022

#### Trustees

K Raja

W Ahmed

A Khan

F Raja

Z Anjum

R Anjum (resigned 7.10.22)

A A Butt (resigned 1.11.21)

#### Auditors

S. Syedain & Co

Chartered Accountants & Statutory Auditors

First Floor

87 Kenton Road

Harrow

Middlesex

HA3 0AH

#### TRUSTEES' RESPONSIBILITY STATEMENT

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed 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, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity 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;
- 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 and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**Save One Life**

**Report of the Trustees  
for the Year Ended 31st May 2022**

Approved by order of the board of trustees on 9th October 2023 and signed on its behalf by:

A handwritten signature in black ink, appearing to be 'K Raja', written over a horizontal line.

K Raja - Trustee

## **Report of the Independent Auditors to the Trustees of Save One Life**

### **Opinion**

We have audited the financial statements of Save One Life (the 'charity') for the year ended 31st May 2022 which comprise the Statement of Financial Activities, the Statement of Financial Position, the Statement of Cash Flows 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 applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31st May 2022 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'; 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 Auditors' 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**

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

## **Report of the Independent Auditors to the Trustees of Save One Life**

### **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 Report of the Independent Auditors 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 this gives rise to a material misstatement in the financial statements themselves. 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**

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Report of the Trustees is inconsistent in any material respect with the financial statements; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

### **Responsibilities of trustees**

As explained more fully in the Trustees' Responsibilities Statement, the trustees are responsible for the preparation of the financial statements which 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.

## **Report of the Independent Auditors to the Trustees of Save One Life**

### **Our responsibilities for the audit of the financial statements**

We have been appointed as auditors under Section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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 a Report of the Independent Auditors 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.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- a) the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations.
- b) we identified the laws and regulations applicable to the company through discussions with trustees and other management, and from our commercial knowledge and experience of the charitable sector.
- c) we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the company, data protection, anti-bribery, employment, environmental, health and safety legislation along with industry specific regulations and requirements.
- d) we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and
- e) identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the company's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- a) making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- b) considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

## **Report of the Independent Auditors to the Trustees of Save One Life**

To address the risk of fraud through management bias and override of controls, we:

- a) performed analytical procedures to identify any unusual or unexpected relationships;
- b) tested journal entries to identify unusual transactions;
- c) assessed whether judgements and assumptions made in determining the accounting estimates and
- d) investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- a) agreeing financial statement disclosures to underlying supporting documentation;
- b) reading the minutes of meetings of those charged with governance;
- c) enquiring of management as to actual and potential litigation and claims;

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the trustees and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at [www.frc.org.uk/auditor's responsibilities](http://www.frc.org.uk/auditor's%20responsibilities). This description forms part of our Report of the Independent Auditors.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our Report of the Independent Auditors.

**Report of the Independent Auditors to the Trustees of  
Save One Life**

**Use of our report**

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them 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 the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

A handwritten signature in black ink that reads "S. Syedain & Co". The signature is written in a cursive style with a large initial 'S' and a distinct 'Co' at the end.

S. Syedain & Co  
Chartered Accountants & Statutory Auditors  
First Floor  
87 Kenton Road  
Harrow  
Middlesex  
HA3 0AH

9th October 2023

## Save One Life

### Statement of Financial Activities for the Year Ended 31st May 2022

	Notes	Unrestricted funds £	Restricted funds £	31.5.22 Total funds £	31.5.21 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies	2	152,265	922,491	1,074,756	584,260
Other trading activities	3	2,045	58,950	60,995	13,756
<b>Total</b>		<u>154,310</u>	<u>981,441</u>	<u>1,135,751</u>	<u>598,016</u>
<b>EXPENDITURE ON Charitable activities</b>					
Support Cost	4	1,982	15,416	17,398	-
Expenses on Charitable Activities		27,758	978,920	1,006,678	493,039
<b>Total</b>		<u>29,740</u>	<u>994,336</u>	<u>1,024,076</u>	<u>493,039</u>
<b>NET INCOME/(EXPENDITURE)</b>		124,570	(12,895)	111,675	104,977
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		74,108	30,869	104,977	-
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u><u>198,678</u></u>	<u><u>17,974</u></u>	<u><u>216,652</u></u>	<u><u>104,977</u></u>


The notes form part of these financial statements

**Save One Life**

**Statement of Financial Position  
31st May 2022**

	Notes	Unrestricted funds £	Restricted funds £	31.5.22 Total funds £	31.5.21 Total funds £
<b>CURRENT ASSETS</b>					
Debtors	8	-	6,000	6,000	-
Cash at bank		204,439	11,973	216,412	104,977
		<u>204,439</u>	<u>17,973</u>	<u>222,412</u>	<u>104,977</u>
<b>CREDITORS</b>					
Amounts falling due within one year	9	(5,760)	-	(5,760)	-
		<u>198,679</u>	<u>17,973</u>	<u>216,652</u>	<u>104,977</u>
<b>NET CURRENT ASSETS</b>					
		<u>198,679</u>	<u>17,973</u>	<u>216,652</u>	<u>104,977</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>					
		<u>198,679</u>	<u>17,973</u>	<u>216,652</u>	<u>104,977</u>
<b>NET ASSETS</b>					
		<u><u>198,679</u></u>	<u><u>17,973</u></u>	<u><u>216,652</u></u>	<u><u>104,977</u></u>
<b>FUNDS</b>					
	10			198,679	74,108
Unrestricted funds				17,973	30,869
Restricted funds				<u>216,652</u>	<u>104,977</u>
<b>TOTAL FUNDS</b>					
				<u><u>216,652</u></u>	<u><u>104,977</u></u>

The financial statements were approved by the Board of Trustees and authorised for issue on 9th October 2023 and were signed on its behalf by:



K Raja - Trustee

The notes form part of these financial statements

## Save One Life

### Statement of Cash Flows for the Year Ended 31st May 2022

	Notes	31.5.22 £	31.5.21 £
<b>Cash flows from operating activities</b>			
Cash generated from operations	1	111,435	104,977
Net cash provided by operating activities		<u>111,435</u>	<u>104,977</u>
<b>Change in cash and cash equivalents in the reporting period</b>		111,435	104,977
<b>Cash and cash equivalents at the beginning of the reporting period</b>		<u>104,977</u>	<u>-</u>
<b>Cash and cash equivalents at the end of the reporting period</b>		<u><u>216,412</u></u>	<u><u>104,977</u></u>

The notes form part of these financial statements

**Save One Life**

**Notes to the Statement of Cash Flows  
for the Year Ended 31st May 2022**

**1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES**

	31.5.22	31.5.21
	£	£
<b>Net income for the reporting period (as per the Statement of Financial Activities)</b>	111,675	104,977
<b>Adjustments for:</b>		
Increase in debtors	(6,000)	-
Increase in creditors	5,760	-
	<u>111,435</u>	<u>104,977</u>
<b>Net cash provided by operations</b>	<u><u>111,435</u></u>	<u><u>104,977</u></u>

**2. ANALYSIS OF CHANGES IN NET FUNDS**

	At 1.6.21	Cash flow	At 31.5.22
	£	£	£
<b>Net cash</b>			
Cash at bank	104,977	111,435	216,412
	<u>104,977</u>	<u>111,435</u>	<u>216,412</u>
<b>Total</b>	<u><u>104,977</u></u>	<u><u>111,435</u></u>	<u><u>216,412</u></u>

The notes form part of these financial statements

## Save One Life

### Notes to the Financial Statements for the Year Ended 31st May 2022

#### 1. ACCOUNTING POLICIES

##### **Basis of preparing the financial statements**

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

##### **Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

##### **Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

##### **Taxation**

The charity is exempt from tax on its charitable activities.

##### **Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Save One Life

Notes to the Financial Statements - continued  
for the Year Ended 31st May 2022

2. DONATIONS AND LEGACIES

	31.5.22	31.5.21
	£	£
Donations	952,749	574,230
Gift aid	122,007	10,030
	<u>1,074,756</u>	<u>584,260</u>

3. OTHER TRADING ACTIVITIES

	31.5.22	31.5.21
	£	£
Fundraising events	23,079	13,756
Income from product sales	590	-
Mosque Collections	37,326	-
	<u>60,995</u>	<u>13,756</u>

4. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Support costs (see note 5) £	Totals £
Support Cost	-	17,398	17,398
Expenses on Charitable Activities	998,718	7,960	1,006,678
	<u>998,718</u>	<u>25,358</u>	<u>1,024,076</u>

Save One Life

Notes to the Financial Statements - continued  
for the Year Ended 31st May 2022

5. SUPPORT COSTS

	Management £	Finance £	Totals £
Support Cost	-	17,398	17,398
Expenses on Charitable Activities	7,960	-	7,960
	<u>7,960</u>	<u>17,398</u>	<u>25,358</u>

6. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31st May 2022 nor for the year ended 31st May 2021.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31st May 2022 nor for the year ended 31st May 2021.

7. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	70,565	513,695	584,260
Other trading activities	6,257	7,499	13,756
<b>Total</b>	<u>76,822</u>	<u>521,194</u>	<u>598,016</u>
<b>EXPENDITURE ON</b>			
<b>Charitable activities</b>			
Expenses on Charitable Activities	2,714	490,325	493,039
<b>NET INCOME</b>	<u>74,108</u>	<u>30,869</u>	<u>104,977</u>
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u>74,108</u>	<u>30,869</u>	<u>104,977</u>

Save One Life

Notes to the Financial Statements - continued  
for the Year Ended 31st May 2022

<b>8. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>		31.5.22	31.5.21
		£	£
Prepayments and accrued income		6,000	-
		<u>        </u>	<u>        </u>
<b>9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>		31.5.22	31.5.21
		£	£
Other creditors		5,760	-
		<u>        </u>	<u>        </u>
<b>10. MOVEMENT IN FUNDS</b>			
		Net	At
	At 1.6.21	movement	31.5.22
	£	in funds	£
		£	
<b>Unrestricted funds</b>			
Ansar Fund - Admin	74,108	124,571	198,679
<b>Restricted funds</b>			
Education is my right	(462)	(4,337)	(4,799)
Financial Assistance	(19,908)	-	(19,908)
Gaza Million	45,434	(2,942)	42,492
Hydrate	(545)	(634)	(1,179)
ICU Beds & Covid Kits	(157)	(1,977)	(2,134)
Tree for Life	6,507	(3,006)	3,501
	<u>        </u>	<u>        </u>	<u>        </u>
	30,869	(12,896)	17,973
	<u>        </u>	<u>        </u>	<u>        </u>
<b>TOTAL FUNDS</b>	<u>104,977</u>	<u>111,675</u>	<u>216,652</u>

Save One Life

Notes to the Financial Statements - continued  
for the Year Ended 31st May 2022

10. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
Ansar Fund - Admin	154,310	(29,739)	124,571
<b>Restricted funds</b>			
Education is my right	6,080	(10,417)	(4,337)
Gaza Million	929,020	(931,962)	(2,942)
Hydrate	11,795	(12,429)	(634)
ICU Beds & Covid Kits	18,236	(20,213)	(1,977)
Tree for Life	16,310	(19,316)	(3,006)
	<u>981,441</u>	<u>(994,337)</u>	<u>(12,896)</u>
<b>TOTAL FUNDS</b>	<u><u>1,135,751</u></u>	<u><u>(1,024,076)</u></u>	<u><u>111,675</u></u>

Comparatives for movement in funds

	Net movement in funds £	At 31.5.21 £
<b>Unrestricted funds</b>		
Ansar Fund - Admin	74,108	74,108
<b>Restricted funds</b>		
Education is my right	(462)	(462)
Financial Assistance	(19,908)	(19,908)
Gaza Million	45,434	45,434
Hydrate	(545)	(545)
ICU Beds & Covid Kits	(157)	(157)
Tree for Life	6,507	6,507
	<u>30,869</u>	<u>30,869</u>
<b>TOTAL FUNDS</b>	<u><u>104,977</u></u>	<u><u>104,977</u></u>

Save One Life

Notes to the Financial Statements - continued  
for the Year Ended 31st May 2022

10. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
Ansar Fund - Admin	76,822	(2,714)	74,108
<b>Restricted funds</b>			
Education is my right	2,346	(2,808)	(462)
Financial Assistance	25,326	(45,234)	(19,908)
Gaza Million	470,551	(425,117)	45,434
Hydrate	4,111	(4,656)	(545)
ICU Beds & Covid Kits	5,472	(5,629)	(157)
Tree for Life	13,388	(6,881)	6,507
	<u>521,194</u>	<u>(490,325)</u>	<u>30,869</u>
<b>TOTAL FUNDS</b>	<u>598,016</u>	<u>(493,039)</u>	<u>104,977</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.6.20 £	Net movement in funds £	At 31.5.22 £
<b>Unrestricted funds</b>			
Ansar Fund - Admin	-	198,679	198,679
<b>Restricted funds</b>			
Education is my right	-	(4,799)	(4,799)
Financial Assistance	-	(19,908)	(19,908)
Gaza Million	-	42,492	42,492
Hydrate	-	(1,179)	(1,179)
ICU Beds & Covid Kits	-	(2,134)	(2,134)
Tree for Life	-	3,501	3,501
	-	<u>17,973</u>	<u>17,973</u>
<b>TOTAL FUNDS</b>	-	<u>216,652</u>	<u>216,652</u>

## Save One Life

### Notes to the Financial Statements - continued for the Year Ended 31st May 2022

#### 10. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
Ansar Fund - Admin	231,132	(32,453)	198,679
<b>Restricted funds</b>			
Education is my right	8,426	(13,225)	(4,799)
Financial Assistance	25,326	(45,234)	(19,908)
Gaza Million	1,399,571	(1,357,079)	42,492
Hydrate	15,906	(17,085)	(1,179)
ICU Beds & Covid Kits	23,708	(25,842)	(2,134)
Tree for Life	29,698	(26,197)	3,501
	1,502,635	(1,484,662)	17,973
<b>TOTAL FUNDS</b>	1,733,767	(1,517,115)	216,652

#### 11. RELATED PARTY DISCLOSURES

During the year the charity rented a space within an office from a company called Amaana Tours Limited where rental cost amounted to £2,200 during the year. Two of the company's directors Rihaan Anjum and Zishaan Anjum are also the trustees for Save One Life.

Save One Life

Detailed Statement of Financial Activities  
for the Year Ended 31st May 2022

	31.5.22 £	31.5.21 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Donations	952,749	574,230
Gift aid	122,007	10,030
	<hr/>	<hr/>
	1,074,756	584,260
<b>Other trading activities</b>		
Fundraising events	23,079	13,756
Income from product sales	590	-
Mosque Collections	37,326	-
	<hr/>	<hr/>
	60,995	13,756
<b>Total incoming resources</b>	<hr/>	<hr/>
	1,135,751	598,016
<b>EXPENDITURE</b>		
<b>Charitable activities</b>		
Charitable Activities	911,272	460,508
Expenditure on raising funds	26,669	26,398
Telephone	563	10
Postage and stationery	1,751	-
Marketing and media cost	17,143	433
Project delivery cost	39,000	3,671
Other expenditure	1,602	267
Charity running cost	718	902
	<hr/>	<hr/>
	998,718	492,189
<b>Support costs</b>		
<b>Management</b>		
Audit Fees	5,760	-
Premises cost	2,200	-
	<hr/>	<hr/>
	7,960	-

This page does not form part of the statutory financial statements

**Save One Life**

**Detailed Statement of Financial Activities  
for the Year Ended 31st May 2022**

	31.5.22 £	31.5.21 £
<b>Management Finance</b>		
Platform fees	17,398	850
Total resources expended	<u>1,024,076</u>	<u>493,039</u>
<b>Net income</b>	<u><u>111,675</u></u>	<u><u>104,977</u></u>

This page does not form part of the statutory financial statements

**SAVE ONE LIFE**

England & Wales - Charity number 1187075

---

# Accounts

---



## Trustees' Annual Report for the period

From 20/12/2019 Period start date To 31/05/2021 Period end date

Charity name: Save One Life

Charity registration number: 1187075

## Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.1	<p>The Governing Document defines the purpose of the as being:</p> <p>"The prevention or relief of poverty anywhere in the world by providing or assisting in the provision of shelter, food aid, medical aid, education, training, healthcare projects and all the necessary support designed to enable individuals to generate a sustainable income and be self-sufficient."</p>
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<p>Save One Life's principle aims &amp; objectives are for a public benefit for the relief of poverty and suffering, through our programmes listed below, which include:</p> <ul style="list-style-type: none"><li>• Financial Assistance</li><li>• Orphan Education Sponsorship Programme</li><li>• Clean water</li><li>• Planting of Olive Trees</li><li>• COVID-19 test and hygiene kits</li></ul>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	<p>The Trustees confirm that they have read the Commission's Guidance on Public Benefit (including PB1, PB2, PB3) and are satisfied that Save One Life comply with the public benefit requirement under the Charities Act 2011. Our work involves activities that advance our charitable objectives and benefit the public. This can be seen in the humanitarian projects listed in this report, which benefits the public by saving lives, and providing humanitarian aid.</p> <p>The Trustees have regard to the Charity Commission's Public Benefit guidance when exercising any of its duties.</p>

### Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	Save One Life currently has 20 registered volunteers. Our volunteers have supported our fundraising efforts at events and collections, and helped advocate our communications efforts. For a charity that has no paid staff, the support and commitment of our trustees and volunteers has been essential to the day-to-day management and fundraising operations of the organisation.
Other		

### Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>During the peak of the <b>COVID-19 pandemic</b> we provided 1000's of covid-19 test and hygiene kits to support the strain on the healthcare in Gaza</p> <p>We provided <b>direct financial assistance to approximately 2,210 vulnerable households in Gaza</b>. This financial assistance empowered households with the choice in how to meet their essential needs, including food, medicines, clothes, shelter. The money is spent with local businesses and thus contributes to stimulating the local economy.</p> <p>We also <b>sponsored a year's education and support for 30 orphans in Gaza</b> through the Education is my Right programme. This will provide them with the skills and knowledge that will enable sustainable career pathways and opportunities for employment in the future.</p>

		<p>We provided <b>1.8 million litres of clean water to 200 families</b> in Gaza to maintain their health and wellbeing, by reducing the risk of disease and infection, caused by 97% of households in Gaza having to use polluted water.</p> <p>We've also <b>planted over 1000 olive trees</b> in Gaza to support the livelihood of farmers, who can sell olives and olive-based products in local markets.</p>
--	--	--

**Additional information (optional)**

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

## Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	<p>The Trustees are pleased with the financial performance of the Charity for the period ended 31<sup>st</sup> May 2021.</p> <p>This was our first year, in which we were impacted by the global COVID-19 pandemic and were able to navigate our way to build a strong donor base with the limited resources available.</p> <p>Overall, the trustees are satisfied with the performance of the organisation given the economical hardships due to the COVID-19 pandemic.</p>
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	<p>Save One Life has raised funds for specific projects (restricted funds) and funds which are not specified for a particular project (unrestricted funds) which would be used to further the charity's purposes.</p> <p>Our unrestricted fund policy is to use these to pay for future deliveries of our programmes, but also cover operational costs for up to 8-12 months in advance.</p> <p>The trustees are satisfied, that in the event of a sudden drop in income, our unrestricted funds will provide sufficient operational security to cover any liabilities as well as operational costs.</p>
Amount of reserves held	Para 1.22	£104,977
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	N/A
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	The trustees are satisfied that there is no material uncertainties about the charity's ability to continue.

### Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	Our funds have been driven by community engagement and digital marketing activities. Our key areas of fundraising activity have been digital and social media; community events; and public collections at mosques.
Investment policy and objectives including any	Para 1.46	

social investment policy adopted		
A description of the principal risks facing the charity	Para 1.46	
Other		

## Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	<b>Constitution</b>
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	<b>CIO</b>
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	<p>In selecting individuals for appointment as appointed charity trustees, the charity trustees must have regard to the skills, knowledge and experience needed for the effective administration of the CIO</p> <p>Apart from the first charity trustees, every appointed trustee must be appointed for a term of three years by a resolution passed at a properly convened meeting of the charity trustees.</p>

### Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

### Reference and Administrative details

Charity name	Save One Life
Other name the charity uses	None
Registered charity number	1187075

Charity's principal address	Floor B 268 Barking Road London E6 3BA

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

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Kaisar Raja	Chair		
2	Ahsan Ahmed Butt			
3	Addeel Khan			
4	Zishaan Anjum			
5	Fasil Raja			
6	Waqas Ahmed			
7	Rihaan Anjum			
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

**Corporate trustees – names of the directors at the date the report was approved**

Director name		

**Name of trustees holding title to property belonging to the charity**

Trustee name	Dates acted if not for whole year	

## Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	NONE
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

### Additional information (optional)

#### Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
-----------------	------	---------


#### Name of chief executive or names of senior staff members (Optional information)

--

### Exemptions from disclosure

Reason for non-disclosure of key personnel details

--


### Other optional information

--

## Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	KAISAR RAJA	
Position (eg Secretary, Chair, etc)	CHAIR	
Date	16/08/22	

Save One Life  
Annual Accounts  
31-May-21

SAVE  ONE LIFE  
Saving humanity. One life at a time.

**Save One Life**  
**Statement of Financial Activities for the period ending 31 May 2021**

	Notes	Restricted Funds	Unrestricted Funds	Total Period to 31.05.2021
		£	£	£
<b>Incoming Resources</b>				
Donations & Gifts	2	521,193	76,822	598,015
<b>Total Incoming Resources</b>		<u>521,193</u>	<u>76,822</u>	<u>598,015</u>
<b>Resources Expended</b>				
Direct Charitable Expenditure	4	490,325	2,714	493,038
<b>Total Resources Expended</b>		<u>490,325</u>	<u>2,714</u>	<u>493,038</u>
Net Incoming Resources		30,869	74,108	104,977
Fund Balances b/f		-	-	-
Adjustments*		-	-	-
Fund Balances c/f		<u>30,869</u>	<u>74,108</u>	<u>104,977</u>

**Save One Life**  
**Balance Sheet as at 31 May 2021**

	Notes	Restricted Funds £	Unrestricted Funds £	Designated Funds £	Total Period to 31.05.2021 £
<b>Current Assets</b>					
Cash & Bank Balance		-	104,977	-	104,977
		-	104,977	-	104,977
Net Current Assets					104,977
<b>Total Funds Less Current Liabilities</b>					<b>104,977</b>
<b>Funds Balances</b>					
Restricted Funds					30,869
Unrestricted Funds					74,108
Designated Funds					-
					<b>104,977</b>

**Statement of Trustees responsibilities**

The company is entitled to exemption from audit under section 477 of the Companies Act 2006 for the period end September 2019.

The members have not required the company to obtain an audit of its financial statements for the period ended 3 September 2019 in accordance with Section 476 of the Act.

The directors acknowledge their responsibility for:

- (1) Ensuring that the company keeps accounting records which comply with Section 386 of the Companies Act.
- (2) Preparing the financial statements which give a true and fair view of the state of affairs of the company as at the end of each financial year in accordance with the requirements of Section 393 of the Act and which otherwise with the requirements of this Act relating to accounts so far as applicable to the company.

The accounts have been prepared in accordance with the special provisions relating to small companies.

Approved by the Trustees on 15/08/22 and signed on their behalf

Chair.....

**KAISAR RAJA**



**Save One Life**

**Notes to the Accounts for year ended 31 May 2021**

**1 Accounting Policies**

Accounting Basis

- a The financial statements are prepared under the historic cost convention in accordance with applicable accounting standards in compliance with Statements of Recommended Practice and Companies Act 2006.
- b The charity's main source of income includes grants and donations and income derived from its activities and services provided.
- c Grants received for specific purposes are accounted for as Restricted Funds and are applied in accordance with the terms of the grant.
- d Resources Expended: All Expenditure is recognised in the accounts on the accruals basis as the liability is incurred.

Direct charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries.

Where expenditure relating to Restricted Funds is incurred it is separately identified and allocated to that fund together with a proportionate share of management and support costs.

- e Taxation : The organisation is a registered charity and is therefore exempt from taxation on income derived from its charitable activities as it falls within the various exemptions available to registered charities.

	Restricted Funds	Unrestricted Funds	Total Period to 31.05.2021
	£	£	£
<b>2 Income</b>			
Income from Charitable Activities	3,388	6,251	9,639
Income from Donations and Legacies	4,111		4,111
Donations	513,694	60,535	574,229
Gift Aid Claimed		10,030	10,030
Other Incoming Resources		6	6
<b>Total</b>	<u>521,193</u>	<u>76,822</u>	<u>598,015</u>

Notes to the accounts continued

	Restricted Funds £	Unrestricted Funds £	Total Period to 31.05.2021 £
Brought Forward totals			
3 Income from activities of the charity	521,193	76,822	598,015
<b>Total</b>	<b>521,193</b>	<b>76,822</b>	<b>598,015</b>
<b>Total Incoming Resources</b>	<b>521,193</b>	<b>76,822</b>	<b>598,015</b>

	Restricted Funds £	Unrestricted Funds £	Total Period to 31.05.2021 £
4 Directly Charitable Expenses			
Expenditure		67	67
Campaign advertising costs	433		433
Charitable activities	460,507		460,507
Charity management & administration	200		200
Charity running costs		902	902
Project delivery costs	3,445	226	3,671
Telephone		10	10
Expenditure on raising funds	24,889	1,509	26,398
Fees for professional fundraiser	850		850
<b>Total</b>	<b>490,325</b>	<b>2,714</b>	<b>493,038</b>

5 Trustees

During the period ending 31 May 2021 the trustees neither received nor waived any emoluments and there were no related party transactions.

6 Employees

Number of employees

Total  
Period to  
31.05.2021

There were no employees whose annual remuneration was £60,000 or more.



**Section A Independent Examiner's Report**

Report to the trustees/  
members of

Charity Name  
Save One Life

On accounts for the year  
ended

31/05/2021 Charity no (if any) 1187075

Set out on pages

5 (remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31 / 05 / 2021**.

Responsibilities and  
basis of report

As the charity's trustees, 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 Trust'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

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of Association of Chartered Certified Accountants.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (~~other than that disclosed below~~\*) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable 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.

\* Please delete the words in the brackets if they do not apply.

Signed:

Date: 16/08/22

Name: Usman Sial

Relevant professional  
qualification(s) or body

FCCA

(if any):

**Address:** SIAL Accountant – 8 Station Parade, High Street

Wanstead, London E11 1QF

**Section B Disclosure**

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here brief details of any items that the examiner wishes to disclose.**