

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

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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 natured 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.

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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						
Income from:							
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
Total income		186,289	652,077	838,366	154,310	981,441	1,135,751
Expenditure on:							
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
Total expenditure		98,073	707,314	805,387	68,737	955,339	1,024,076
Net income/(expenditure) and movement in funds		88,216	(55,237)	32,979	85,573	26,102	111,675
Reconciliation of funds:							
Fund balances at 1 June 2022		198,679	17,973	216,652	74,106	30,870	104,976
Fund balances at 31 May 2023		286,895	(37,264)	249,631	159,679	56,972	216,651

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 £	£
Fixed assets					
Tangible assets	11		1,327		-
Current assets					
Debtors	12	26,254		5,999	
Cash at bank and in hand		224,930		216,412	
		<u>251,184</u>		<u>222,411</u>	
Creditors: amounts falling due within one year	13	2,880		5,760	
		<u></u>		<u></u>	
Net current assets			248,304		216,651
Total assets less current liabilities			<u>249,631</u>		<u>216,651</u>
The funds of the charity					
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 £	£
Cash flows from operating activities					
Cash generated from operations	19		11,076		111,436
Investing activities					
Purchase of tangible fixed assets		(2,559)		-	
		<hr/>		<hr/>	
Net cash used in investing activities			(2,559)		-
Net cash used in financing activities			-		-
			<hr/>		<hr/>
Net increase in cash and cash equivalents			8,517		111,436
Cash and cash equivalents at beginning of year			216,412		-
			<hr/>		<hr/>
Cash and cash equivalents at end of year			224,930		216,412
			<hr/> <hr/>		<hr/> <hr/>

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>
Donations and gifts						
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 £
Income from sales						
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 £
Fundraising and publicity						
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 £
Direct costs						
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>
Share of support and governance costs (see note)						
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>
Analysis by fund						
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	-

Employment costs

	2023 £	2022 £
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 £
Cost				
Additions	250	720	1,589	2,559
At 31 May 2023	250	720	1,589	2,559
Depreciation and impairment				
Depreciation charged in the year	50	864	318	1,232
At 31 May 2023	50	864	318	1,232
Carrying amount				
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 £
Amounts falling due within one year:		
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>
Previous year:	At 1 June 2021 £	Incoming resources £	Resources expended £	At 31 May 2022 £
	-	-	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>

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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
Previous year:	At 1 June 2021 £	Incoming resources £	Resources expended £	At 31 May 2022 £
General funds	74,106	154,310	(68,737)	159,679

17 Analysis of net assets between funds

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

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

19	Cash generated from operations	2023 £	2022 £
	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
	Cash generated from operations	<u>11,076</u>	<u>111,436</u>

20 Analysis of changes in net funds

The charity had no material debt during the year.