

**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).

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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 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.

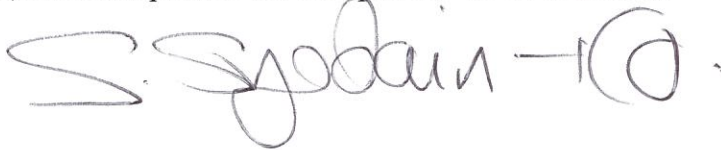
- In addressing the risk of fraud through management override of controls, we tested the appropriateness of journal entries and other adjustments, assessed whether the judgements made in making accounting estimates are indicative of a potential bias and tested significant transactions that are unusual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

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.

A handwritten signature in dark ink, appearing to read 'S Syedain', followed by a stylized circular mark.

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

		Unrestricted funds £	Restricted funds £	31.5.25 Total funds £	31.5.24 Total funds £
	Notes				
<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>402,879</u>	<u>186,841</u>	<u>589,720</u>	<u>74,279</u>

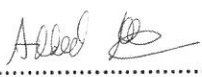
The notes form part of these financial statements

# 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

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

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
<b>Net cash provided by/(used in) operations</b>	<u>518,834</u>	<u>(125,025)</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>99,905</u>	<u>511,650</u>	<u>611,555</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.