

AL SAAF FOUNDATION LTD

England & Wales · Charity number 1191452

Details

Status Registered

Legal form Charitable company

Company number [12754204](#)

Registered 2020-09-24

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

Contact

Address 18
Norton Tower
Halifax
HX2 0NG

Phone 07791148377

Email irfanafzal1@gmail.com

Activities

Objects: (1) THE RELIEF OF POVERTY AND PRESERVATION OF HEALTH, ANYWHERE IN THE WORLD, IN PARTICULAR BUT NOT EXCLUSIVELY IN GAMBIA BY BUILDING COMMUNITY WELLS AND THE PROVISION OF FOOD PACKAGES. (2) THE ADVANCEMENT OF THE ISLAMIC FAITH, ANYWHERE IN THE WORLD, IN PARTICULAR BUT NOT EXCLUSIVELY IN GAMBIA BY THE PROVISION OF FUNDS TO BUILD A MASJID.(3) THE RELIEF OF FINANCIAL NEED AND SUFFERING AMONG VICTIMS OF NATURAL OR OTHER KINDS OF DISASTER IN THE FORM OF MONEY (OR OTHER MEANS DEEMED SUITABLE) FOR PERSONS, BODIES, ORGANISATIONS AND/OR COUNTRIES AFFECTED.

Activities: Raise donations from the UK public including zakat and spends it on its objectives in the UK and worldwide

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations
- **What:** Disability, The Prevention Or Relief Of Poverty
- **Who:** The General Public/mankind

Geography

- Burkina Faso
- Ghana
- Occupied Palestinian Territories
- Pakistan
- The Gambia
- Yemen
- Throughout England

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£229,737	£265,540	-	-
2024-03-31	£216,192	£188,123	-	-
2023-03-31	£241,617	£195,119	-	-
2022-03-31	£157,636	£154,597	-	-
2021-03-31	£88,355	£78,818	-	-

Trustees

Name	Role	Appointed
Asam Munir		2020-07-15
Irfan Afzal		2020-07-15
Nayim Akram		2020-07-15
Rizwan Shabir		2020-07-05

AL SAAF FOUNDATION LTD

England & Wales - Charity number 1191452

Accounts

Al Saaf Foundation Ltd
Income and Expenditure Accounts for the year ended 31st March 2025



Charity Assist Accountants Ltd

Certified Public Accountants and Charity Independent Examiners

Unit 27 Batley Enterprise Centre

513 Bradford Road Batley West Yorkshire

WF17 8LL

Al Saaf Foundation Ltd
Income and Expenditure Accounts for the year ended 31st March 2025

Contents	Page
Basic information	3
Trustees annual report	4-10
Independent examiners report	11-12
Income and expenditure accounts	13-14
Notes to the accounts	15-19

Al Saaf Foundation Ltd
Income and Expenditure Accounts for the year ended 31st March 2025

Basic information

Address

Al Saaf Foundation Ltd

18 Norton Tower

Halifax

HX2 0NG

Bank

Barclays Bank

1-3 Parliament Street

York

YO1 8SE

Accountants

Charity Assist Accountants Ltd

Unit 27 Batley Enterprise Centre

Batley

WF17 8LL

Charity registration number

1191452

Al Saaf Foundation Ltd
Income and Expenditure Accounts for the year ended 31st March 2025



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' annual report (including Directors' report) for the period

From: 1st April 2024

To: 31st March 2025

Charity name: Al Saaf Foundation Ltd

Objectives and activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	<p>the objects of the charity are to:</p> <p>(1) The relief of poverty and preservation of health, anywhere in the world, in particular but not exclusively in Gambia by building community wells and the provision of food packages.</p> <p>(2) The advancement of the Islamic faith, anywhere in the world, in particular but not exclusively in Gambia by the provision of funds to build a masjid.</p> <p>(3) The relief of financial need and suffering among victims of natural or other kinds of disaster in the form of money (or other means deemed suitable) for persons, bodies, organisations and/or countries affected.</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>The charity bought food packages such as rice, cooking oil and sugar to help relieve poverty in Gambia. It also helped build a masjid for the community, built community wells and sponsored orphans in Gambia. It helped with earthquake relief in Mirpur.</p>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	<p>The Directors are responsible for preparing the Directors Annual Report and the Financial Statements in accordance with applicable law and regulations. Company law requires the directors to prepare financial statements for each financial year. Under that law the Directors have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law).</p> <p>In preparing the financial statements, the directors are required to:</p>

Al Saaf Foundation Ltd
Income and Expenditure Accounts for the year ended 31st March 2025

		<ul style="list-style-type: none"> • Select suitable accounting policies and then apply them consistently; • Make judgements and estimates that are reasonable and prudent; • Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation. <p>The directors are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which enable them to ensure that the financial statements comply with Companies Act 2006 and the Statement of Recommended Practice, Accounting and Reporting by Charities (FRS102).</p>
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Achievements and performance

<p>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.</p>	<p>Para 1.20</p>	<p>The charity was able to carry out water projects, food distribution projects, Masjid & madrassah projects, Qurbani project and Ramadan food packs in different countries (see accounts for details). The charity also managed to provide grants to a UK charity Rafah International.</p>
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**Al Saaf Foundation Ltd
Income and Expenditure Accounts for the year ended 31st March 2025**

Pictures of projects during the year.

Gambia project



Turkey project



Al Saaf Foundation Ltd
Income and Expenditure Accounts for the year ended 31st March 2025

Pakistan project



Uganda Project



Al Saaf Foundation Ltd
Income and Expenditure Accounts for the year ended 31st March 2025

Morocco project



Niger project



Ghana project



Al Saaf Foundation Ltd
Income and Expenditure Accounts for the year ended 31st March 2025

Financial review

Review of the charity's financial position at the end of the period	Para 1.21	The charity is showing a surplus on the movement in funds.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The charity does not a reserve policy in place as the trustees intended to help relieve the poverty by getting donations from friends and family. The charity was set informally between friends and family.
Amount of reserves held	Para 1.22	£0

Reference and administrative details

Charity name	Al Saaf Foundation Ltd
Other name the charity uses	
Registered charity number	1191452
Charity's principal address	Al Saaf Foundation Ltd, 18 Norton Tower, Halifax, HX2 0NG

	Trustee name	Name of person (or body) entitled to appoint trustee (if any)
1	Nayim Akram	
2	Irfan Afzal	
3	Asam Munir	
4	Rizwan Shabir	

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

Director name
Nayim Akram
Irfan Afzal
Asam Munir
Rizwan Shabir


Al Saaf Foundation Ltd
Income and Expenditure Accounts for the year ended 31st March 2025

Declarations

The company has taken advantage of the small companies' exemption in preparing the report above.

The trustees declare that they have approved the trustees' report (including directors' report) above.

Signed on behalf of the charity's trustees/directors

Signature(s)		
Full name(s)	Irfan Afzal	
Position (for example Secretary, Chair, etc)	Director	
Date	24/07/2025	

Al Saaf Foundation Ltd
Income and Expenditure Accounts for the year ended 31st March 2025



CHARITY COMMISSION
 FOR ENGLAND AND WALES

Independent examiner's report on
 the accounts

Section A Independent Examiner's Report

Report to the trustees/directors/members of Al Saaf Foundation Ltd

On accounts for the year ended 31st March 2025

Charity no:	1191452	Company no.:	12754204
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Set out on pages 13-14

I report to the charity trustees on my examination of the accounts of the Company for the year ended **31 / 03 / 2025**.

Responsibilities and basis of report

As the charity's trustees of the Company (who are also the directors of the company for the purposes of company law), you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ("the 2006 Act").

Having satisfied myself that the accounts of the Company are not required to be audited for this year under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ("the 2011 Act"). In carrying out my examination, I have followed the Directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act).

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention which gives me cause to believe that:

- accounting records were not kept in accordance with section 386 of the Companies Act 2006; or
- the accounts do not accord with such records; or
- the accounts do not comply with relevant accounting requirements under section 396 of the Companies Act 2006 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; or
- the accounts have not been prepared in accordance with the Charities SORP (FRS102).

Al Saaf Foundation Ltd
Income and Expenditure Accounts for the year ended 31st March 2025

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.

Signed: A. G. Khan.

Date: 14. 8. 2025

Name:

Relevant professional qualification(s) or body (if any): FMAAT
FCPA

Address: Unit 27, Batley Enterprise Centre
513 Bradford Road
Batley
WF17 8LL

Al Saaf Foundation Ltd
Income and Expenditure Accounts for the year ended 31st March 2025

Charity Name Al Saaf Foundation Ltd		Charity No	1191452		
		Company	12754204		
Annual accounts for the period					
Period start date	01.04.2024	To	date	31.03.25	

Section A Statement of financial activities (including summary income and expenditure account)

Recommended categories by activity	£	funds	income	funds	Total funds	funds
	£	£	£	£	£	£
Income (Note 3)	F01	F02	F03	F04	F05	
Income and endowments from:						
Donations and legacies	S01	23,054	206,683	-	229,737	216,192
Charitable activities	S02	-	-	-	-	-
Other trading activities	S03	-	-	-	-	-
Investments	S04	-	-	-	-	-
Separate material item of income	S05	-	-	-	-	-
Other	S06	-	-	-	-	-
Total	S07	23,054	206,683	-	229,737	216,192
Expenditure (Notes 6)						
Expenditure on:						
Raising funds	S08	-	-	-	-	-
Charitable activities	S09	3,929	261,611	-	265,540	187,949
Separate material expense item	S10	-	-	-	-	-
Other	S11	-	-	-	-	174
Total	S12	3,929	261,611	-	265,540	188,123
the reporting period	S13	19,125	- 54,928	-	- 35,803	28,069
Tax payable	S14	-	-	-	-	-
before investment gains/(losses)	S15	19,125	- 54,928	-	- 35,803	28,069
net gains/(losses) on investments	S16	-	-	-	-	-
Net income/(expenditure)	S17	19,125	- 54,928	-	- 35,803	28,069
Extraordinary items	S18	-	-	-	-	-
Transfers between funds	S19	- 21,384	21,384	-	-	-
Other recognised gains/(losses):						
Gains and losses on revaluation of fixed assets for the charity's own use	S20	-	-	-	-	-
Other gains/(losses)	S21	-	-	-	-	-
Net movement in funds	S22	- 2,259	- 33,544	-	- 35,803	28,069
funds:						
Total funds brought forward	S23	53,335	33,544	-	86,880	58,810
Total funds carried forward	S24	51,077	0	-	51,077	86,879

Al Saaf Foundation Ltd
Income and Expenditure Accounts for the year ended 31st March 2025

		Charity Name	Al Saaf Foundation Ltd	Charity No	1191452	
		Company No		12754204		
Section B Balance sheet						
	Guidance Note	Unrestricted funds	Restricted income funds	Endowment funds	Total this year	Total last year
		£	£	£	£	£
		F01	F02	F03	F04	F05
Fixed assets						
Intangible assets (Note 15)	B01	-	-	-	-	-
Tangible assets (Note 14)	B02	-	-	-	-	-
Heritage assets (Note 16)	B03	-	-	-	-	-
Investments (Note 17)	B04	-	-	-	-	-
Total fixed assets	B05	-	-	-	-	-
Current assets						
Stocks (Note 18)	B06	-	-	-	-	-
Debtors (Note 19)	B07	20,251	-	-	20,251	23,687
Investments (Note 17.4)	B08	-	-	-	-	-
Cash at bank and in hand (Note 24)	B09	33,011	-	-	33,011	64,692
Total current assets	B10	53,262	-	-	53,262	88,379
Creditors: amounts falling due within one year (Note 20)	B11	2,185	-	-	2,185	1,500
Net current assets/(liabilities)	B12	51,077	-	-	51,077	77,280
Total assets less current liabilities	B13	51,077	-	-	51,077	77,280
Creditors: amounts falling due after one year (Note 20)	B14	-	-	-	-	-
Provisions for liabilities	B15	-	-	-	-	-
Total net assets or liabilities	B16	51,077	-	-	51,077	77,280
Funds of the Charity						
Endowment funds (Note 27)	B17	-	-	-	-	-
Restricted income funds (Note 27)	B18	-	-	-	-	33,544
Unrestricted funds	B19	51,077	-	-	51,077	53,335
Revaluation reserve	B20	-	-	-	-	-
Fair value reserve	B21	-	-	-	-	-
Total funds	B22	51,077	-	-	51,077	86,879
<i>The company was entitled to exemption from audit under s477 of the Companies Act 2006 relating to small companies.</i>						
<i>The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.</i>						
<i>The directors acknowledge their responsibilities for complying with the requirements of the Companies Act with respect to accounting records and the preparation of accounts.</i>						
<i>These accounts have been prepared in accordance with the provisions applicable to small companies subject to the small companies regime and in accordance with FRS102 SORP.</i>						
Signed by one or two trustees/directors on behalf of all the trustees/directors		Print Name			Date of approval dd/mm/yyyy	
		Irfan Afzal			24/07/2025	
Signature of director authenticating accounts being sent to Companies House		Signature			Date dd/mm/yyyy	
		Irfan Afzal			24/07/2025	
					Print name	

Al Saaf Foundation Ltd

Income and Expenditure Accounts for the year ended 31st March 2025

Section C Notes to the accounts

Note 1 **Basis of preparation**

This section should be completed by all charities .

1.1 Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared in accordance with:

- and with*

✓

 the Statement of Recommended Practice: 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) issued on 16 July 2014
- and with*

✓

 the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102)
- and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.*

* -Tick as appropriate

1.2 Going concern

If there are material uncertainties related to events or conditions that cast significant doubt on the charity's ability to continue as a going concern, please provide the following details or state "Not applicable", if appropriate:

An explanation as to those factors that support the conclusion that the charity is a going concern;

The charity is showing a surplus at the end of the financial year.

1.3 Change of accounting policy

The accounts present a true and fair view and no changes have been made to the accounting policies adopted in note { }.

Yes*	✓	* -Tick as appropriate
No*	✓	

1.4 Changes to accounting estimates

No changes to accounting estimates have occurred in the reporting period (3.46 FRS102 SORP).

Yes*	✓	* -Tick as appropriate
No*	✓	

1.5 Material prior year errors

No material prior year error have been identified in the reporting period (3.47 FRS102 SORP).

Yes*	✓	* -Tick as appropriate
No*	✓	

Al Saaf Foundation Ltd
Income and Expenditure Accounts for the year ended 31st March 2025

Section C **Notes to the accounts** **(cont)**

Note 3		Income				
	Analysis of income	Unrestricted funds	Restricted income funds	Endowment funds	Total funds	Prior year
					£	£
Donations and legacies:	Donations and gifts		206,656	-	206,656	189,948
	Donations justgiving		27	-	27	1,664
	Gift aid	23,055			23,055	24,581
	Legacies	-	-	-	-	-
	General grants provided by government/other charities	-	-	-	-	
	Membership subscriptions and sponsorships which are in substance donations	-	-	-	-	
	Donated goods, facilities and services	-	-	-	-	-
	Other	-	-	-	-	
	Total	23,055	206,683	-	229,738	216,192
TOTAL INCOME		23,055	206,683	-	229,738	216,192

Al Saaf Foundation Ltd
Income and Expenditure Accounts for the year ended 31st March 2025

Section C		Notes to the accounts				(cont)	
Note 6		Expenditure					
	Analysis of expenditure	Unrestricted funds	Restricted income funds	Endowment funds	Total funds	Prior year	
					£	£	
Expenditure on raising funds:	Incurring seeking donations	-	-	-	-	-	
	Incurring seeking legacies	-	-	-	-	-	
	Incurring seeking grants						
	Total expenditure on raising funds	-	-	-	-	-	
Expenditure on charitable activities	Accountancy fees	1,075	-	-	1,075	975	
	Annual return	300	-	-	300	325	
	Bank charges	1,255			1,255	931	
	Gift aid charges	385			385	539	
	Governance	429			429		
	Grants Sri Lanka	-	16,810		16,810	2,000	
	Grants Afghanistan		1,500		1,500		
	Grants Gambia		29,580		29,580	33,185	
	Grants Ghana		22,740		22,740	18,290	
	Grants Guinea		9,770		9,770	2,016	
	Grants Jerusalem				-	100	
	Grants Jordan		480		480		
	Grants Lebanon		13,501		13,501		
	Grants Morocco		2,300		2,300	5,919	
	Grants Niger		25,509		25,509	6,812	
	Grants Pakistan		52,765		52,765	33,665	
	Grants Palestine		32,900		32,900	39,500	
	Grants Tanzania		2,395		2,395		
	Grants Turkey		16,300		16,300	8,156	
	Grants Uganda		17,886		17,886	28,532	
	Grants UK organisations		17,175		-	17,175	6,625
	Independent examination	425				425	300
Printing, postage & stationery	60				60	80	
	Total expenditure on charitable activities	3,929	261,611	-	265,539	187,949	
Other	Justgiving fees		-	-	-	174	
		-	-	-	-	-	
	Total other expenditure	-	-	-	-	174	
TOTAL EXPENDITURE		3,929	261,611	-	265,539	188,123	

Al Saaf Foundation Ltd
Income and Expenditure Accounts for the year ended 31st March 2025

Section C		Notes to the accounts	
Note 10	Details of certain types of expenditure		
Note 10.1 Fees for examination of the accounts			
<i>Please provide details of the amount paid for any statutory external scrutiny of accounts and other services provided by your independent examiner. If nothing was paid please enter '0' in the appropriate box(es).</i>			
		This year	Last year
		£	£
Independent examiner's fees		425	300
Assurance services other than independent examination			
Tax advisory fees			
Other fees (for example: financial advice, consultancy, accountancy services) paid to the independent examiner			

Section C		Notes to the accounts		(cont)
Note 19	Debtors and prepayments			
<i>Please complete this note if the charity has any debtors or prepayments.</i>				
19.1 Analysis of debtors				
			This year	Last year
			£	£
Trade debtors			-	-
Prepayments and accrued income			-	-
Other debtors (estimated gift aid)			20,251.0	23,687.0
Total			20,251.0	23,687.0

Al Saaf Foundation Ltd
Income and Expenditure Accounts for the year ended 31st March 2025

Section C	Notes to the accounts				(cont)
Note 20	Creditors and accruals				
<i>Please complete this note if the charity has any creditors or accruals.</i>					
20.1 Analysis of creditors					
	Amounts falling due within one year		Amounts falling due after more than one year		
	This year	Last year	This year	Last year	
	£	£	£	£	
Accruals for grants payable	-	-	-	-	
Bank loans and overdrafts	-	-	-	-	
Trade creditors	-	-	-	-	
Payments received on account for contracts or performance-related grants	-	-	-	-	
Accruals and deferred income	2,185	1,500	-	-	
Taxation and social security	-	-	-	-	
Other creditors	-	-	-	-	
Total	2,185	1,500	-	-	

Section C	Notes to the accounts				(cont)
Note 24	Cash at bank and in hand				
			This year	Last year	
			£	£	
Short term cash investments (less than 3 months maturity date)			-	-	
Short term deposits			-	-	
Cash at bank and on hand			33,011	64,692	
Other			-	-	
Total			33,011	64,692	

AL SAAF FOUNDATION LTD

England & Wales - Charity number 1191452

Accounts

Al Saaf Foundation Ltd
Income and Expenditure Accounts for the year ended 31st March 2024



Charity Assist Accountants Ltd

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Contents	Page
Basic information	3
Trustees annual report	4-10
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18 Norton Tower
Halifax
HX2 0NG

Bank

Barclays Bank
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YO1 8SE

Accountants

Charity Assist Accountants Ltd
Unit 27 Batley Enterprise Centre
Batley
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Charity registration number

1191452

Al Saaf Foundation Ltd
Income and Expenditure Accounts for the year ended 31st March 2024



CHARITY COMMISSION
FOR ENGLAND AND WALES

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Al Saaf Foundation Ltd
Income and Expenditure Accounts for the year ended 31st March 2024

		<ul style="list-style-type: none"> • Select suitable accounting policies and then apply them consistently; • Make judgements and estimates that are reasonable and prudent; • Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation. <p>The directors are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which enable them to ensure that the financial statements comply with Companies Act 2006 and the Statement of Recommended Practice, Accounting and Reporting by Charities (FRS102).</p>
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<p>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.</p>	<p>Para 1.20</p>	<p>The charity was able to carry out water projects, food distribution projects, Qurbani project and Ramadan food packs in different countries (see accounts for details). The charity also managed to provide grants to a UK charity Rafah International.</p>
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Al Saaf Foundation Ltd
Income and Expenditure Accounts for the year ended 31st March 2024

Pictures of projects during the year.

Gambia project



Turkey project



Al Saaf Foundation Ltd

Income and Expenditure Accounts for the year ended 31st March 2024

Pakistan project



Uganda Project



Al Saaf Foundation Ltd
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Morocco project



Niger project



Ghana project



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Amount of reserves held	Para 1.22	£0

Reference and administrative details

Charity name	Al Saaf Foundation Ltd
Other name the charity uses	
Registered charity number	1191452
Charity's principal address	Al Saaf Foundation Ltd, 18 Norton Tower, Halifax, HX2 0NG

	Trustee name	Name of person (or body) entitled to appoint trustee (if any)
1	Nayim Akram	
2	Irfan Afzal	
3	Asam Munir	
4	Rizwan Shabir	

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

Director name
Nayim Akram
Irfan Afzal
Asam Munir
Rizwan Shabir


Al Saaf Foundation Ltd
Income and Expenditure Accounts for the year ended 31st March 2024

Declarations

The company has taken advantage of the small companies' exemption in preparing the report above.

The trustees declare that they have approved the trustees' report (including directors' report) above.

Signed on behalf of the charity's trustees/directors

Signature(s)		
Full name(s)	Irfan Afzal	
Position (for example Secretary, Chair, etc)	Director	
Date	27/08/24	

Al Saaf Foundation Ltd
Income and Expenditure Accounts for the year ended 31st March 2024



CHARITY COMMISSION
 FOR ENGLAND AND WALES

Independent examiner's report on
 the accounts

Section A Independent Examiner's Report

Report to the trustees/directors/ members of

Al Saaf Foundation Ltd

On accounts for the year ended

31 st March 2024	
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Charity no:	1191452	Company no.:	12754204
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Set out on pages

13-14

I report to the charity trustees on my examination of the accounts of the Company for the year ended **31 / 03 / 2024**.

Responsibilities and basis of report

As the charity's trustees of the Company (who are also the directors of the company for the purposes of company law), you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ("the 2006 Act").

Having satisfied myself that the accounts of the Company are not required to be audited for this year under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ("the 2011 Act"). In carrying out my examination, I have followed the Directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act).

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention which gives me cause to believe that:

- accounting records were not kept in accordance with section 386 of the Companies Act 2006; or
- the accounts do not accord with such records; or
- the accounts do not comply with relevant accounting requirements under section 396 of the Companies Act 2006 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; or
- the accounts have not been prepared in accordance with the Charities SORP (FRS102).

Al Saaf Foundation Ltd
Income and Expenditure Accounts for the year ended 31st March 2024

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.

Signed: A-Q Khan Date: 28.8.24

Name: Abdul Qadeer Khan

Relevant professional qualification(s) or body (if any): FMAAT
FCPA

Address: Unit 27, Batley Enterprise Centre
513 Bradford Road
Batley
WF17 8LL


AI Saaf Foundation Ltd
Income and Expenditure Accounts for the year ended 31st March 2024

Charity Name AI Saaf Foundation Ltd		Charity No	1191452	
		Company No	12754204	
Annual accounts for the period				
Period start date	01.04.2023	To	Period end date	31.03.24

Section A Statement of financial activities (including summary income and expenditure account)

Recommended categories by activity	Guidance Note	Unrestricted funds	Restricted income funds	Endowment funds	Total funds	Prior year funds
		£	£	£	£	£
Income (Note 3)		F01	F02	F03	F04	F05
Income and endowments from:						
Donations and legacies	S01	24,581	191,611	-	216,192	241,618
Charitable activities	S02	-	-	-	-	-
Other trading activities	S03	-	-	-	-	-
Investments	S04	-	-	-	-	-
Separate material item of income	S05	-	-	-	-	-
Other	S06	-	-	-	-	-
Total	S07	24,581	191,611	-	216,192	241,618
Expenditure (Notes 6)						
Expenditure on:						
Raising funds	S08	-	-	-	-	-
Charitable activities	S09	3,150	184,799	-	187,949	195,119
Separate material expense item	S10	-	-	-	-	-
Other	S11	174	-	-	174	-
Total	S12	3,324	184,799	-	188,123	195,119
Net income/(expenditure) before tax for the reporting period	S13	21,257	6,812	-	28,069	46,499
Tax payable	S14	-	-	-	-	-
Net income/(expenditure) after tax before investment gains/(losses)	S15	21,257	6,812	-	28,069	46,499
Net gains/(losses) on investments	S16	-	-	-	-	-
Net income/(expenditure)	S17	21,257	6,812	-	28,069	46,499
Extraordinary items	S18	-	-	-	-	-
Transfers between funds	S19	-	-	-	-	-
Other recognised gains/(losses):						
Gains and losses on revaluation of fixed assets for the charity's own use	S20	-	-	-	-	-
Other gains/(losses)	S21	-	-	-	-	-
Net movement in funds	S22	21,257	6,812	-	28,069	46,499
Reconciliation of funds:						
Total funds brought forward	S23	32,078	26,732	-	58,810	12,311
Total funds carried forward	S24	53,335	33,544	-	86,879	58,810

AI Saaf Foundation Ltd
Income and Expenditure Accounts for the year ended 31st March 2024

		Charity Name AI Saaf Foundation Ltd	Charity No	1191452		
			Company No	12754204		
Section B Balance sheet						
	Guidance Note	Unrestricted funds	Restricted income funds	Endowment funds	Total this year	Total last year
		£	£	£	£	£
		F01	F02	F03	F04	F05
Fixed assets						
Intangible assets (Note 15)	B01	-	-	-	-	-
Tangible assets (Note 14)	B02	-	-	-	-	-
Heritage assets (Note 16)	B03	-	-	-	-	-
Investments (Note 17)	B04	-	-	-	-	-
Total fixed assets	B05	-	-	-	-	-
Current assets						
Stocks (Note 18)	B06	-	-	-	-	-
Debtors (Note 19)	B07	23,687	-	-	23,687	26,194
Investments (Note 17.4)	B08	-	-	-	-	-
Cash at bank and in hand (Note 24)	B09	31,148	33,544	-	64,692	34,016
Total current assets	B10	54,835	33,544	-	88,379	60,210
Creditors: amounts falling due within one year (Note 20)	B11	1,500	-	-	1,500	1,400
Net current assets/(liabilities)	B12	53,335	33,544	-	86,879	58,810
Total assets less current liabilities	B13	53,335	33,544	-	86,879	58,810
Creditors: amounts falling due after one year (Note 20)	B14	-	-	-	-	-
Provisions for liabilities	B15	-	-	-	-	-
Total net assets or liabilities	B16	53,335	33,544	-	86,879	58,810
Funds of the Charity						
Endowment funds (Note 27)	B17	-	-	-	-	-
Restricted income funds (Note 27)	B18	-	33,544	-	33,544	26,732
Unrestricted funds	B19	53,335	-	-	53,335	32,078
Revaluation reserve	B20	-	-	-	-	-
Fair value reserve	B21	-	-	-	-	-
Total funds	B22	53,335	33,544	-	86,879	58,810
<p><i>The company was entitled to exemption from audit under s477 of the Companies Act 2006 relating to small companies.</i></p> <p><i>The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.</i></p> <p><i>The directors acknowledge their responsibilities for complying with the requirements of the Companies Act with respect to accounting records and the preparation of accounts.</i></p> <p><i>These accounts have been prepared in accordance with the provisions applicable to small companies subject to the small companies regime and in accordance with FRS102 SORP.</i></p>						
Signed by one or two trustees/directors on behalf of all the trustees/directors		Print Name			Date of approval dd/mm/yyyy	
		Irfan Afzal			27/08/24	
Signature of director authenticating accounts being sent to Companies House		Signature			Date dd/mm/yyyy	
					27/08/24	
		Irfan Afzal			Print name	

Al Saaf Foundation Ltd

Income and Expenditure Accounts for the year ended 31st March 2024

Section C Notes to the accounts

Note 1 Basis of preparation

This section should be completed by all charities .

1.1 Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared in accordance with:

- and with*

✓

 the Statement of Recommended Practice: 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) issued on 16 July 2014
- and with*

✓

 the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102)
- and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.*

* -Tick as appropriate

1.2 Going concern

If there are material uncertainties related to events or conditions that cast significant doubt on the charity's ability to continue as a going concern, please provide the following details or state "Not applicable", if appropriate:

An explanation as to those factors that support the conclusion that the charity is a going concern;

The charity is showing a surplus at the end of the financial year.

1.3 Change of accounting policy

The accounts present a true and fair view and no changes have been made to the accounting policies adopted in note { }.

Yes*	✓	* -Tick as appropriate
No*	✓	

1.4 Changes to accounting estimates

No changes to accounting estimates have occurred in the reporting period (3.46 FRS102 SORP).

Yes*	✓	* -Tick as appropriate
No*	✓	

1.5 Material prior year errors

No material prior year error have been identified in the reporting period (3.47 FRS102 SORP).

Yes*	✓	* -Tick as appropriate
No*	✓	

Al Saaf Foundation Ltd
Income and Expenditure Accounts for the year ended 31st March 2024

Note 3		Income				
	Analysis of income	Unrestricted funds	Restricted income funds	Endowment funds	Total funds	Prior year
					£	£
Donations and legacies:	Donations and gifts		191,611	-	191,611	187,820
	Gift Aid	24,581	-	-	24,581	32,148
	Legacies	-	-	-	-	-
	General grants provided by government/other charities	-	-	-	-	21,650
	Membership subscriptions and sponsorships which are in substance donations	-	-	-	-	
	Donated goods, facilities and services	-	-	-	-	-
	Other	-	-	-	-	
	Total		24,581	191,611	-	216,192
TOTAL INCOME		24,581	191,611	-	216,192	241,618

Al Saaf Foundation Ltd
Income and Expenditure Accounts for the year ended 31st March 2024

Note 6		Expenditure				
	Analysis of expenditure	Unrestricted funds	Restricted income funds	Endowment funds	Total funds	Prior year
					£	£
Expenditure on raising funds:	Incurred seeking donations	-	-	-	-	-
	Incurred seeking legacies	-	-	-	-	-
	Incurred seeking grants	-	-	-	-	-
	Total expenditure on raising funds	-	-	-	-	-
Expenditure on charitable activities	Accountancy fees	975	-	-	975	975
	Annual return	325	-	-	325	125
	Bank charges	931	-	-	931	788
	Gift aid charges	539	-	-	539	710
	Governance	-	-	-	-	400
	Grants Sri Lanka	-	2,000	-	2,000	-
	Grants Gambia	-	33,185	-	33,185	28,115
	Grants Ghana	-	18,290	-	18,290	47,265
	Grants Guinea	-	2,016	-	2,016	-
	Grants Jerusalem	-	100	-	100	-
	Grants Morocco	-	5,919	-	5,919	-
	Grants Niger	-	6,812	-	6,812	14,575
	Grants Pakistan	-	33,665	-	33,665	20,156
	Grants Palestine	-	39,500	-	39,500	3,680
	Grants Turkey	-	8,156	-	8,156	32,343
	Grants Uganda	-	28,532	-	28,532	34,547
	Grants UK organisations	-	6,625	-	6,625	11,100
	Independent examination	300	-	-	300	300
	Printing, postage & stationery	80	-	-	80	40
		Total expenditure on charitable activities	3,150	184,799	-	187,949
Other	Justgiving fees	174	-	-	174	-
		-	-	-	-	-
	Total other expenditure	174	-	-	174	-
TOTAL EXPENDITURE		3,324	184,799	-	188,123	195,119

Al Saaf Foundation Ltd
Income and Expenditure Accounts for the year ended 31st March 2024

Note 10		Details of certain types of expenditure				
Note 10.1 Fees for examination of the accounts						
<i>Please provide details of the amount paid for any statutory external scrutiny of accounts and other services provided by your independent examiner. If nothing was paid please enter '0' in the appropriate box(es).</i>						
					This year	Last year
					£	£
Independent examiner's fees					300	300
Assurance services other than independent examination						
Tax advisory fees						
Other fees (for example: financial advice, consultancy, accountancy services) paid to the independent examiner						

Note 19		Debtors and prepayments				
<i>Please complete this note if the charity has any debtors or prepayments.</i>						
19.1 Analysis of debtors						
				This year	Last year	
				£	£	
Trade debtors					-	-
Prepayments and accrued income					-	-
Other debtors (estimated gift aid)					23,687.0	26,194.0
Total					23,687.0	26,194.0

Al Saaf Foundation Ltd
Income and Expenditure Accounts for the year ended 31st March 2024

Note 20 **Creditors and accruals**

Please complete this note if the charity has any creditors or accruals.

20.1 Analysis of creditors

	Amounts falling due within one year		Amounts falling due after more than one year	
	This year	Last year	This year	Last year
	£	£	£	£
Accruals for grants payable	-	-	-	-
Bank loans and overdrafts	-	-	-	-
Trade creditors	-	-	-	-
Payments received on account for contracts or performance-related grants	-	-	-	-
Accruals and deferred income	1,500	1,400	-	-
Taxation and social security	-	-	-	-
Other creditors	-	-	-	-
Total	1,500	1,400	-	-

Note 24 **Cash at bank and in hand**

	This year	Last year
	£	£
Short term cash investments (less than 3 months maturity date)	-	-
Short term deposits	-	-
Cash at bank and on hand	64,692	34,016
Other	-	-
Total	64,692	34,016

AL SAAF FOUNDATION LTD

England & Wales - Charity number 1191452

Accounts

Al Saaf Foundation Ltd
Income and Expenditure Accounts for the year ended 31st March 2023

Charity Assist Accountants Ltd

Certified Public Accountants and Charity Independent Examiners

Unit 27 Batley Enterprise Centre

513 Bradford Road Batley West Yorkshire

WF17 8LL

Al Saaf Foundation Ltd
Income and Expenditure Accounts for the year ended 31st March 2023

Contents	Page
Basic information	3
Trustees annual report	4-8
Independent examiners report	9-10
Income and expenditure accounts	11-12
Notes to the accounts	13-16

Al Saaf Foundation Ltd
Income and Expenditure Accounts for the year ended 31st March 2023

Basic information

Address

Al Saaf Foundation Ltd
18 Norton Tower
Halifax
HX2 0NG

Bank

Barclays Bank
1-3 Parliament Street
York
YO1 8SE

Accountants

Charity Assist Accountants Ltd
Unit 27 Batley Enterprise Centre
Batley
WF17 8LL

Charity registration number

1191452

Al Saaf Foundation Ltd
Income and Expenditure Accounts for the year ended 31st March 2023



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' annual report (including Directors' report) for the period

From: 1st April 2022

To: 31st March 2023

Charity name: Al Saaf Foundation Ltd

Objectives and activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	<p>The objects of the charity are to:</p> <ul style="list-style-type: none"> • Help relieve the poverty anywhere in the world by providing food packages, building community wells, sponsoring orphans and other charitable projects the trustees see fit. • Provide disaster relief to man-made and/or natural disasters such as earthquakes.
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>The charity bought food packages such as rice, cooking oil and sugar to help relieve poverty in Gambia. It also helped build a masjid for the community, built community wells and sponsored orphans in Gambia. It helped with earthquake relief in Mirpur.</p>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	<p>The Directors are responsible for preparing the Directors Annual Report and the Financial Statements in accordance with applicable law and regulations. Company law requires the directors to prepare financial statements for each financial year. Under that law the Directors have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law).</p> <p>In preparing the financial statements, the directors are required to:</p> <ul style="list-style-type: none"> • Select suitable accounting policies and then apply them consistently; • Make judgements and estimates that are reasonable and prudent;

Al Saaf Foundation Ltd
Income and Expenditure Accounts for the year ended 31st March 2023

		<ul style="list-style-type: none"> • Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation. <p>The directors are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which enable them to ensure that the financial statements comply with Companies Act 2006 and the Statement of Recommended Practice, Accounting and Reporting by Charities (FRS102).</p>
--	--	---

Achievements and performance

<p>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.</p>	<p>Para 1.20</p>	<p>The charity was able to carry out water projects, food distribution projects, Qurbani project and Ramadan food packs in Gambia, Pakistan, Ghana, Uganda and Palestine. They also managed to provide grants to UK organisations which includes Sacred Giving, Mercy Universal Humanitarian Aid and Helping To Make A Difference</p>
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Al Saaf Foundation Ltd
Income and Expenditure Accounts for the year ended 31st March 2023

Pictures of projects during the year.

Gambia project



Turkey project



Al Saaf Foundation Ltd
Income and Expenditure Accounts for the year ended 31st March 2023

Pakistan project



Financial review

Review of the charity's financial position at the end of the period	Para 1.21	The charity is showing a surplus on the movement in funds.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The charity does not a reserve policy in place as the trustees intended to help relieve the poverty by getting donations from friends and family. The charity was set informally between friends and family.
Amount of reserves held	Para 1.22	£0

Reference and administrative details

Charity name	Al Saaf Foundation Ltd
Other name the charity uses	
Registered charity number	1191452
Charity's principal address	Al Saaf Foundation Ltd, 18 Norton Tower, Halifax, HX2 0NG

	Trustee name	Name of person (or body) entitled to appoint trustee (if any)
1	Nayim Akram	
2	Irfan Afzal	
3	Asam Munir	
4	Rizwan Shabir	

Al Saaf Foundation Ltd
Income and Expenditure Accounts for the year ended 31st March 2023

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

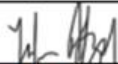
Director name
Nayim Akram
Irfan Afzal
Asam Munir
Rizwan Shabir

Declarations

The company has taken advantage of the small companies' exemption in preparing the report above.

The trustees declare that they have approved the trustees' report (including directors' report) above.

Signed on behalf of the charity's trustees/directors

Signature(s)		
Full name(s)	Irfan Afzal	
Position (for example Secretary, Chair, etc)	Director	
Date	09/06/23	

Al Saaf Foundation Ltd
Income and Expenditure Accounts for the year ended 31st March 2023



CHARITY COMMISSION
 FOR ENGLAND AND WALES

Independent examiner's report on
 the accounts

Section A Independent Examiner's Report

Report to the trustees/directors/members of Al Saaf Foundation Ltd

On accounts for the year ended 31st March 2023

Charity no:	1191452	Company no.:	12754204
--------------------	---------	---------------------	----------

Set out on pages 11- 12

I report to the charity trustees on my examination of the accounts of the Company for the year ended **31 / 03 / 2023**.

Responsibilities and basis of report

As the charity's trustees of the Company (who are also the directors of the company for the purposes of company law), you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ("the 2006 Act").

Having satisfied myself that the accounts of the Company are not required to be audited for this year under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ("the 2011 Act"). In carrying out my examination, I have followed the Directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act).

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention which gives me cause to believe that:

- accounting records were not kept in accordance with section 386 of the Companies Act 2006; or
- the accounts do not accord with such records; or
- the accounts do not comply with relevant accounting requirements under section 396 of the Companies Act 2006 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; or
- the accounts have not been prepared in accordance with the Charities SORP (FRS102).

Al Saaf Foundation Ltd
Income and Expenditure Accounts for the year ended 31st March 2023

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.

Signed:	<input type="text" value="A. Q. Khan."/>	Date:	<input type="text" value="09/6/23"/>
Name:	<input type="text" value="Mr A Q KHAN"/>		
Relevant professional qualification(s) or body (if any):	<input type="text" value="FMAAT"/> <input type="text" value="FCPA"/>		
Address:	<input type="text" value="Unit 27, Batley Enterprise Centre"/> <input type="text" value="513 Bradford Road"/> <input type="text" value="Batley"/> <input type="text" value="WF17 8LL"/>		

AI Saaf Foundation Ltd
Income and Expenditure Accounts for the year ended 31st March 2023

Charity Name AI Saaf Foundation Ltd		Charity No	1191452		
		Company No	12754204		
Annual accounts for the period					
Period start date		01.04.2022	To	Period end date	31.03.23

Section A Statement of financial activities (including summary income and expenditure account)

Recommended categories by activity	Guidance Note	Unrestricted funds	Restricted income funds	Endowment funds	Total funds	Prior year funds
		£	£	£	£	£
Income (Note 3)		F01	F02	F03	F04	F05
Income and endowments from:						
Donations and legacies	S01	32,148	209,470	-	241,617	157,636
Charitable activities	S02	-	-	-	-	-
Other trading activities	S03	-	-	-	-	-
Investments	S04	-	-	-	-	-
Separate material item of income	S05	-	-	-	-	-
Other	S06	-	-	-	-	-
Total	S07	32,148	209,470	-	241,617	157,636
Expenditure (Notes 6)						
Expenditure on:						
Raising funds	S08	-	-	-	-	-
Charitable activities	S09	3,338	191,781	-	195,119	154,597
Separate material expense item	S10	-	-	-	-	-
Other	S11	-	-	-	-	-
Total	S12	3,338	191,781	-	195,119	154,597
Net income/(expenditure) before tax for the reporting period	S13	28,810	17,689	-	46,498	3,039
Tax payable	S14	-	-	-	-	-
Net income/(expenditure) after tax before investment gains/(losses)	S15	28,810	17,689	-	46,498	3,039
Net gains/(losses) on investments	S16	-	-	-	-	-
Net income/(expenditure)	S17	28,810	17,689	-	46,498	3,039
Extraordinary items	S18	-	-	-	-	-
Transfers between funds	S19	-	-	-	-	-
Other recognised gains/(losses):						
Gains and losses on revaluation of fixed assets for the charity's own use	S20	-	-	-	-	-
Other gains/(losses)	S21	-	-	-	-	-
Net movement in funds	S22	28,810	17,689	-	46,498	3,039
Reconciliation of funds:						
Total funds brought forward	S23	3,268	9,043	-	12,311	9,272
Total funds carried forward	S24	32,078	26,732	-	58,809	12,311

AI Saaf Foundation Ltd
Income and Expenditure Accounts for the year ended 31st March 2023

Section B Balance sheet

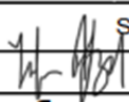
	Guidance Note	Unrestricted funds £	Restricted income funds £	Endowment funds £	Total this year £	Total last year £
		F01	F02	F03	F04	F05
Fixed assets						
Intangible assets (Note 15)	B01	-	-	-	-	-
Tangible assets (Note 14)	B02	-	-	-	-	-
Heritage assets (Note 16)	B03	-	-	-	-	-
Investments (Note 17)	B04	-	-	-	-	-
Total fixed assets	B05	-	-	-	-	-
Current assets						
Stocks (Note 18)	B06	-	-	-	-	-
Debtors (Note 19)	B07	26,194	-	-	26,194	5,000
Investments (Note 17.4)	B08	-	-	-	-	-
Cash at bank and in hand (Note 24)	B09	7,284	26,732	-	34,016	9,761
Total current assets	B10	33,478	26,732	-	60,210	14,761
Creditors: amounts falling due within one year (Note 20)	B11	1,400	-	-	1,400	2,450
Net current assets/(liabilities)	B12	32,078	26,732	-	58,810	12,311
Total assets less current liabilities	B13	32,078	26,732	-	58,810	12,311
Creditors: amounts falling due after one year (Note 20)	B14	-	-	-	-	-
Provisions for liabilities	B15	-	-	-	-	-
Total net assets or liabilities	B16	32,078	26,732	-	58,810	12,311
Funds of the Charity						
Endowment funds (Note 27)	B17	-	-	-	-	-
Restricted income funds (Note 27)	B18	-	26,732	-	26,732	9,043
Unrestricted funds	B19	32,078	-	-	32,078	3,268
Revaluation reserve	B20	-	-	-	-	-
Fair value reserve	B21	-	-	-	-	-
Total funds	B22	32,078	26,732	-	58,810	12,311

The company was entitled to exemption from audit under s477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to small companies subject to the small companies regime and in accordance with FRS102 SORP.

Signed by one or two trustees/directors on behalf of all the trustees/directors	Print Name	Date of approval dd/mm/yyyy
	Irfan Afzal	9/3/23
Signature of director authenticating accounts being sent to Companies House	Signature	Date dd/mm/yyyy
		9.6.23
	Irfan Afzal	Print name

Al Saaf Foundation Ltd
Income and Expenditure Accounts for the year ended 31st March 2023

Section C **Notes to the accounts**

Note 1 Basis of preparation

This section should be completed by all charities.

1.1 Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared in accordance with:

- and with*

✓

 the Statement of Recommended Practice: 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) issued on 16 July 2014
- and with*

✓

 the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102)
- and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.*

* -Tick as appropriate

1.2 Going concern

If there are material uncertainties related to events or conditions that cast significant doubt on the charity's ability to continue as a going concern, please provide the following details or state "Not applicable", if appropriate:

An explanation as to those factors that support the conclusion that the charity is a going concern;

<i>The charity is showing a surplus at the end of the financial year.</i>
--

1.3 Change of accounting policy

The accounts present a true and fair view and no changes have been made to the accounting policies adopted in note { }.

Yes*	✓	* -Tick as appropriate
No*	✓	

1.4 Changes to accounting estimates

No changes to accounting estimates have occurred in the reporting period (3.46 FRS102 SORP).

Yes*	✓	* -Tick as appropriate
No*	✓	

1.5 Material prior year errors

No material prior year error have been identified in the reporting period (3.47 FRS102 SORP).

Yes*	✓	* -Tick as appropriate
No*	✓	

Al Saaf Foundation Ltd
Income and Expenditure Accounts for the year ended 31st March 2023

Note 3 Income						
	Analysis of income	Unrestricted funds	Restricted income funds	Endowment funds	Total funds	Prior year
					£	£
Donations and legacies:	Donations and gifts		187,820	-	187,820	154,036
	Gift Aid	32,148	-	-	32,148	3,600
	Legacies	-	-	-	-	-
	General grants provided by government/other charities	-	21,650	-	21,650	-
	Membership subscriptions and sponsorships which are in substance donations	-	-	-	-	-
	Donated goods, facilities and services	-	-	-	-	-
	Other	-	-	-	-	-
	Total	32,148	209,470	-	241,617	157,636

Note 6 Expenditure						
	Analysis of expenditure	Unrestricted funds	Restricted income funds	Endowment funds	Total funds	Prior year
					£	£
Expenditure on charitable activities	Accountancy fees	975	-	-	975	825
	Annual return	125	-	-	125	150
	Bank charges	788			788	380
	Gift aid charges	710			710	
	Governance	400			400	-
	Grants Austria				-	5,819
	Grants Gambia		28,115		28,115	37,585
	Grants Ghana		47,265		47,265	18,832
	Grants Niger		14,575		14,575	
	Grants Pakistan		20,156		20,156	39,570
	Grants Palestine		3,680		3,680	12,205
	Grants Turkey		32,343		32,343	
	Grants Uganda		34,547		34,547	11,981
	Grants UK organisations		11,100	-	11,100	26,860
	Independent examination	300			300	250
	Printing, postage & stationery	40			40	140
		Total expenditure on charitable activities	3,338	191,781	-	195,119
TOTAL EXPENDITURE		3,338	191,781	-	195,119	154,597

Al Saaf Foundation Ltd
Income and Expenditure Accounts for the year ended 31st March 2023

Note 10		Details of certain types of expenditure				
Note 10.1 Fees for examination of the accounts						
<i>Please provide details of the amount paid for any statutory external scrutiny of accounts and other services provided by your independent examiner. If nothing was paid please enter '0' in the appropriate box(es).</i>						
					This year	Last year
					£	£
Independent examiner's fees					300	250
Assurance services other than independent examination						
Tax advisory fees						
Other fees (for example: financial advice, consultancy, accountancy services) paid to the independent examiner						

Note 19		Debtors and prepayments		
<i>Please complete this note if the charity has any debtors or prepayments.</i>				
19.1 Analysis of debtors				
			This year	Last year
			£	£
Trade debtors			-	-
Prepayments and accrued income			-	-
Other debtors (estimated gift aid)			26,193.8	5,000.0
Total			26,193.8	5,000.0

Al Saaf Foundation Ltd
Income and Expenditure Accounts for the year ended 31st March 2023

Note 20 Creditors and accruals				
<i>Please complete this note if the charity has any creditors or accruals.</i>				
20.1 Analysis of creditors				
	Amounts falling due within one year		Amounts falling due after more than one year	
	This year	Last year	This year	Last year
	£	£	£	£
Accruals for grants payable	-	-	-	-
Bank loans and overdrafts	-	-	-	-
Trade creditors	-	-	-	-
Payments received on account for contracts or performance-related grants	-	-	-	-
Accruals and deferred income	1,400	2,450	-	-
Taxation and social security	-	-	-	-
Other creditors	-	-	-	-
Total	1,400	2,450	-	-

Note 24 Cash at bank and in hand				
			This year	Last year
			£	£
Short term cash investments (less than 3 months maturity date)			-	-
Short term deposits			-	-
Cash at bank and on hand			34,016	9,761
Other			-	-
Total			34,016	9,761

AL SAAF FOUNDATION LTD

England & Wales - Charity number 1191452

Accounts

Al-Saaf Foundation Ltd
Income and Expenditure Accounts for the year ended 31st March 2022

Charity Assist Accountants Ltd

Certified Public Accountants and Charity Independent Examiners

Unit 27 Batley Enterprise Centre

513 Bradford Road Batley West Yorkshire

WF17 8LL

Al-Saaf Foundation Ltd
Income and Expenditure Accounts for the year ended 31st March 2022

Contents	Page
Basic information	3
Trustees annual report	4-9
Independent examiners report	10-11
Income and expenditure accounts	12-13
Notes to the accounts	14-17

Al-Saaf Foundation Ltd
Income and Expenditure Accounts for the year ended 31st March 2022

Basic information

Address

Al-Saaf Foundation

18 Norton Tower

Halifax

HX2 0NG

Bank

Barclays Bank

1-3 Parliament Street

York

YO1 8SE

Accountants

Charity Assist Accountants Ltd

Unit 27 Batley Enterprise Centre

Batley

WF17 8LL

Charity registration number

1191452

Al-Saaf Foundation Ltd
Income and Expenditure Accounts for the year ended 31st March 2022



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' annual report (including Directors' report) for the period

From: 1st April 2021

To: 31st March 2022

Charity name: Al-Saaf Foundation Ltd

Objectives and activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	<p>The objects of the charity are to:</p> <ul style="list-style-type: none"> • Help relieve the poverty anywhere in the world by providing food packages, building community wells, sponsoring orphans and other charitable projects the trustees see fit. • Provide disaster relief to man-made and/or natural disasters such as earthquakes.
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>The charity bought food packages such as rice, cooking oil and sugar to help relieve poverty in Gambia. It also helped build a masjid for the community, built community wells and sponsored orphans in Gambia. It helped with earthquake relief in Mirpur.</p>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	<p>The Directors are responsible for preparing the Directors Annual Report and the Financial Statements in accordance with applicable law and regulations. Company law requires the directors to prepare financial statements for each financial year. Under that law the Directors have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law).</p> <p>In preparing the financial statements, the directors are required to:</p> <ul style="list-style-type: none"> • Select suitable accounting policies and then apply them consistently; • Make judgements and estimates that are reasonable and prudent;

Al-Saaf Foundation Ltd
Income and Expenditure Accounts for the year ended 31st March 2022

		<ul style="list-style-type: none"> • Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation. <p>The directors are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which enable them to ensure that the financial statements comply with Companies Act 2006 and the Statement of Recommended Practice, Accounting and Reporting by Charities (FRS102). The directors 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.</p>
--	--	---

Achievements and performance

<p>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.</p>	<p>Para 1.20</p>	<p>The charity was able to carry out water projects, food distribution projects, Qurbani project and Ramadan food packs in Gambia, Pakistan, Ghana, Uganda and Palestine. They also managed to provide grants to UK organisations which includes Sacred Giving, Mercy Universal Humanitarian Aid and Helping To Make A Difference</p>
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Al-Saaf Foundation Ltd
Income and Expenditure Accounts for the year ended 31st March 2022

Pictures of the projects during the year.

Water project



Food project



Al-Saaf Foundation Ltd
Income and Expenditure Accounts for the year ended 31st March 2022

Ramadan food distribution



Al-Saaf Foundation Ltd
Income and Expenditure Accounts for the year ended 31st March 2022

Financial review

Review of the charity's financial position at the end of the period	Para 1.21	The charity is showing a surplus on the movement in funds.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The charity does not a reserve policy in place as the trustees intended to help relieve the poverty by getting donations from friends and family. The charity was set informally between friends and family.
Amount of reserves held	Para 1.22	£0

Reference and administrative details

Charity name	Al Saaf Foundation Ltd
Other name the charity uses	
Registered charity number	1191452
Charity's principal address	Al-Saaf Foundation, 18 Norton Tower, Halifax, HX2 0NG

	Trustee name	Name of person (or body) entitled to appoint trustee (if any)
1	Nayim Akram	
2	Irfan Afzal	
3	Asam Munir	
4	Rizwan Shabir	

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

Director name
Nayim Akram
Irfan Afzal
Asam Munir
Rizwan Shabir

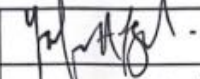
Al-Saaf Foundation Ltd
Income and Expenditure Accounts for the year ended 31st March 2022

Declarations

The company has taken advantage of the small companies' exemption in preparing the report above.

The trustees declare that they have approved the trustees' report (including directors' report) above.

Signed on behalf of the charity's trustees/directors

Signature(s)		
Full name(s)	IRFAN AFZAL	
Position (for example Secretary, Chair, etc)	DIRECTOR/SECRETARY	
Date	29/7/22	

Al-Saaf Foundation Ltd
Income and Expenditure Accounts for the year ended 31st March 2022



CHARITY COMMISSION
 FOR ENGLAND AND WALES

Independent examiner's report on
 the accounts

Section A Independent Examiner's Report

Report to the trustees/directors/members of Al-Saaf Foundation

On accounts for the year ended 31st March 2022

Charity no:	1191452	Company no.:	12754204
--------------------	---------	---------------------	----------

Set out on pages 12- 13

I report to the charity trustees on my examination of the accounts of the Company for the year ended **31 / 03 / 2022**.

Responsibilities and basis of report

As the charity's trustees of the Company (who are also the directors of the company for the purposes of company law), you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ("the 2006 Act").

Having satisfied myself that the accounts of the Company are not required to be audited for this year under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ("the 2011 Act"). In carrying out my examination, I have followed the Directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act).

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention which gives me cause to believe that:

- accounting records were not kept in accordance with section 386 of the Companies Act 2006; or
- the accounts do not accord with such records; or
- the accounts do not comply with relevant accounting requirements under section 396 of the Companies Act 2006 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; or
- the accounts have not been prepared in accordance with the Charities SORP (FRS102).

Al-Saaf Foundation Ltd
Income and Expenditure Accounts for the year ended 31st March 2022

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.

Signed:

A Q Khan

Date:

10/08/22

Name:

Mr A Q Khan

Relevant professional qualification(s) or body (if any):

FMAAT
FCPA

Address:

Unit 27, Batley Enterprise Centre
513 Bradford Road
Batley
WF17 8LL

Al-Saaf Foundation Ltd
Income and Expenditure Accounts for the year ended 31st March 2022

Charity Name Al Saaf Foundation Ltd		Charity No	1191452	
		Company No	12754204	
Annual accounts for the period				
Period start date	01.04.2021	To	Period end date	31.03.22

Section A Statement of financial activities (including summary income and expenditure account)

Recommended categories by activity	Guidance Note	Unrestricted funds	Restricted income funds	Endowment funds	Total funds	Prior year funds
		£	£	£	£	£
		F01	F02	F03	F04	F05
Income (Note 3)						
Income and endowments from:						
Donations and legacies	S01	3,600	154,036	-	157,636	88,355
Charitable activities	S02	-	-	-	-	-
Other trading activities	S03	-	-	-	-	-
Investments	S04	-	-	-	-	-
Separate material item of income	S05	-	-	-	-	-
Other	S06	-	-	-	-	-
Total	S07	3,600	154,036	-	157,636	88,355
Expenditure (Notes 6)						
Expenditure on:						
Raising funds	S08	-	-	-	-	-
Charitable activities	S09	1,745	152,852	-	154,597	78,818
Separate material expense item	S10	-	-	-	-	-
Other	S11	-	-	-	-	-
Total	S12	1,745	152,852	-	154,597	78,818
Net income/(expenditure) before tax for the reporting period	S13	1,855	1,184	-	3,039	9,537
Tax payable	S14	-	-	-	-	-
Net income/(expenditure) after tax before investment gains/(losses)	S15	1,855	1,184	-	3,039	9,537
Net gains/(losses) on investments	S16	-	-	-	-	-
Net income/(expenditure)	S17	1,855	1,184	-	3,039	9,537
Extraordinary items	S18	-	-	-	-	-
Transfers between funds	S19	-	-	-	-	-
Other recognised gains/(losses):						
Gains and losses on revaluation of fixed assets for the charity's own use	S20	-	-	-	-	-
Other gains/(losses)	S21	-	-	-	-	-
Net movement in funds	S22	1,855	1,184	-	3,039	9,537
Reconciliation of funds:						
Total funds brought forward	S23	1,413	7,859	-	9,272	265
Total funds carried forward	S24	3,268	9,043	-	12,311	9,272

Al-Saaf Foundation Ltd

Income and Expenditure Accounts for the year ended 31st March 2022

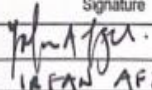
		Charity Name	Al Saaf Foundation Ltd		Charity No	1191452	
		Company No			Company No	12754204	
Section B		Balance sheet					
		Guidance Note	Unrestricted funds	Restricted income funds	Endowment funds	Total this year	Total last year
			£	£	£	£	£
			F01	F02	F03	F04	F05
Fixed assets							
Intangible assets	(Note 15)	B01	-	-	-	-	-
Tangible assets	(Note 14)	B02	-	-	-	-	-
Heritage assets	(Note 16)	B03	-	-	-	-	-
Investments	(Note 17)	B04	-	-	-	-	-
Total fixed assets		B05	-	-	-	-	-
Current assets							
Stocks	(Note 18)	B06	-	-	-	-	-
Debtors	(Note 19)	B07	5,000	-	-	5,000	5,000
Investments	(Note 17.4)	B08	-	-	-	-	-
Cash at bank and in hand	(Note 24)	B09	718	9,043	-	9,761	5,497
Total current assets		B10	5,718	9,043	-	14,761	10,497
Creditors: amounts falling due within one year	(Note 20)	B11	2,450	-	-	2,450	1,225
Net current assets/(liabilities)		B12	3,268	9,043	-	12,311	9,272
Total assets less current liabilities		B13	3,268	9,043	-	12,311	9,272
Creditors: amounts falling due after one year	(Note 20)	B14	-	-	-	-	-
Provisions for liabilities		B15	-	-	-	-	-
Total net assets or liabilities		B16	3,268	9,043	-	12,311	9,272
Funds of the Charity							
Endowment funds	(Note 27)	B17	-			-	-
Restricted income funds	(Note 27)	B18		9,043		9,043	7,859
Unrestricted funds		B19	3,268		-	3,268	1,413
Revaluation reserve		B20				-	
Fair value reserve		B21					
Total funds		B22	3,268	9,043	-	12,311	9,272

The company was entitled to exemption from audit under s477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to small companies subject to the small companies regime and in accordance with FRS102 SORP.

Signed by one or two trustees/directors on behalf of all the trustees/directors	Print Name	Date of approval dd/mm/yyyy
	IRFAN AFZAL	29/7/22
Signature of director authenticating accounts being sent to Companies House	Signature	Date dd/mm/yyyy
		29/7/22
	IRFAN AFZAL	Print name

Al-Saaf Foundation Ltd
Income and Expenditure Accounts for the year ended 31st March 2022

Section C

Notes to the accounts

Note 1 **Basis of preparation**

This section should be completed by all charities.

1.1 Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared in accordance with:

- and with*

✓

 the Statement of Recommended Practice: 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) issued on 16 July 2014
- and with*

✓

 the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102)
- and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.*

* -Tick as appropriate

1.2 Going concern

If there are material uncertainties related to events or conditions that cast significant doubt on the charity's ability to continue as a going concern, please provide the following details or state "Not applicable", if appropriate:

An explanation as to those factors that support the conclusion that the charity is a going concern;

<i>The charity is showing a surplus at the end of the financial year.</i>
--

1.3 Change of accounting policy

The accounts present a true and fair view and no changes have been made to the accounting policies adopted in note { }.

Yes*	✓	* -Tick as appropriate
No*	✓	

1.4 Changes to accounting estimates

No changes to accounting estimates have occurred in the reporting period (3.46 FRS102 SORP).

Yes*	✓	* -Tick as appropriate
No*	✓	

1.5 Material prior year errors

No material prior year error have been identified in the reporting period (3.47 FRS102 SORP).

Yes*	✓	* -Tick as appropriate
No*	✓	

Al-Saaf Foundation Ltd
Income and Expenditure Accounts for the year ended 31st March 2022

Note 3		Income				
	Analysis of income	Unrestricted funds	Restricted income funds	Endowment funds	Total funds	Prior year
					£	£
Donations and legacies:	Donations and gifts		154,036	-	154,036	83,355
	Gift Aid	3,600	-	-	3,600	5,000
	Legacies	-	-	-	-	-
	General grants provided by government/other charities	-	-	-	-	-
	Membership subscriptions and sponsorships which are in substance donations	-	-	-	-	-
	Donated goods, facilities and services	-	-	-	-	-
	Other	-	-	-	-	-
	Total		3,600	154,036	-	157,636
TOTAL INCOME		3,600	154,036	-	157,636	88,355

Note 6		Expenditure				
	Analysis of expenditure	Unrestricted funds	Restricted income funds	Endowment funds	Total funds	Prior year
					£	£
Expenditure on charitable activities	Accountancy fees	825	-	-	825	825
	Annual return	150	-	-	150	-
	Bank charges	380	-	-	380	225
	Governance		-	-	-	2,307
	Grants Austria		-	5,819	5,819	
	Grants Gambia		-	37,585	37,585	47,555
	Grants Ghana		-	18,832	18,832	
	Grants Pakistan		-	39,570	39,570	27,616
	Grants Palestine		-	12,205	12,205	
	Grants Uganda		-	11,981	11,981	
	Grants UK organisations		-	26,860	-	-
	Homeless feed UK		-	-	-	60
	Independent examination		250	-	-	250
	Printing, postage & stationery		140	-	-	140
	Shipping cost		-	-	-	230
	Total expenditure on charitable activities	1,745	152,852	-	154,597	78,818
TOTAL EXPENDITURE		1,745	152,852	-	154,597	78,818

Al-Saaf Foundation Ltd
Income and Expenditure Accounts for the year ended 31st March 2022

Note 10		Details of certain types of expenditure			
Note 10.1 Fees for examination of the accounts					
<i>Please provide details of the amount paid for any statutory external scrutiny of accounts and other services provided by your independent examiner. If nothing was paid please enter '0' in the appropriate box(es).</i>					
				This year	Last year
				£	£
Independent examiner's fees				250	250
Assurance services other than independent examination					
Tax advisory fees					
Other fees (for example: financial advice, consultancy, accountancy services) paid to the independent examiner					

Note 19		Debtors and prepayments			
<i>Please complete this note if the charity has any debtors or prepayments.</i>					
19.1 Analysis of debtors					
				This year	Last year
				£	£
Trade debtors				-	-
Prepayments and accrued income				-	-
Other debtors (estimated gift aid)				5,000.0	5,000.0
Total				5,000.0	5,000.0

Al-Saaf Foundation Ltd
Income and Expenditure Accounts for the year ended 31st March 2022

Note 20 Creditors and accruals				
<i>Please complete this note if the charity has any creditors or accruals.</i>				
20.1 Analysis of creditors				
	Amounts falling due within one year		Amounts falling due after more than one year	
	This year	Last year	This year	Last year
	£	£	£	£
Accruals for grants payable	-	-	-	-
Bank loans and overdrafts	-	-	-	-
Trade creditors	-	-	-	-
Payments received on account for contracts or performance-related grants	-	-	-	-
Accruals and deferred income	2,450	1,225	-	-
Taxation and social security	-	-	-	-
Other creditors	-	-	-	-
Total	2,450	1,225	-	-

Note 24 Cash at bank and in hand				
			This year	Last year
			£	£
Short term cash investments (less than 3 months maturity date)			-	-
Short term deposits			-	-
Cash at bank and on hand			9,761	5,497
Other			-	-
Total			9,761	5,497

AL SAAF FOUNDATION LTD

England & Wales - Charity number 1191452

Accounts

Al-Saaf Foundation Ltd
Income and Expenditure Accounts for the year ended 31st March 2021

Charity Assist Accountants Ltd

Certified Public Accountants and Charity Independent Examiners

Unit 27 Batley Enterprise Centre

513 Bradford Road Batley West Yorkshire

WF17 8LL

Al-Saaf Foundation Ltd
Income and Expenditure Accounts for the year ended 31st March 2021

Contents	Page
Basic information	3
Trustees annual report	4-7
Independent examiners report	8-9
Income and expenditure accounts	10-11
Notes to the accounts	12-16

Al-Saaf Foundation Ltd
Income and Expenditure Accounts for the year ended 31st March 2021

Basic information

Address

Al-Saaf Foundation

18 Norton Tower

Halifax

HX2 0NG

Bank

Barclays Bank

1-3 Parliament Street

York

YO1 8SE

Accountants

Charity Assist Accountants Ltd

Unit 27 Batley Enterprise Centre

Batley

WF17 8LL

Charity registration number

1191452

Al-Saaf Foundation Ltd
Income and Expenditure Accounts for the year ended 31st March 2021



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' annual report (including Directors' report) for the period

From: 1st April 2020

To: 31st March 2021

Charity name: Al-Saaf Foundation Ltd

Objectives and activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	<p>The objects of the charity are to:</p> <ul style="list-style-type: none"> • Help relieve the poverty anywhere in the world by providing food packages, building community wells, sponsoring orphans and other charitable projects the trustees see fit. • Provide disaster relief to man-made and/or natural disasters such as earthquakes.
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>The charity bought food packages such as rice, cooking oil and sugar to help relieve poverty in Gambia. It also helped build a masjid for the community, built community wells and sponsored orphans in Gambia. It helped with earthquake relief in Mirpur.</p>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	<p>The Directors are responsible for preparing the Directors Annual Report and the Financial Statements in accordance with applicable law and regulations. Company law requires the directors to prepare financial statements for each financial year. Under that law the Directors have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law).</p> <p>In preparing the financial statements, the directors are required to:</p> <ul style="list-style-type: none"> • Select suitable accounting policies and then apply them consistently; • Make judgements and estimates that are reasonable and prudent;

Al-Saaf Foundation Ltd

Income and Expenditure Accounts for the year ended 31st March 2021

		<ul style="list-style-type: none"> • Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation. <p>The directors are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which enable them to ensure that the financial statements comply with Companies Act 2006 and the Statement of Recommended Practice, Accounting and Reporting by Charities (FRS102). The directors 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. In accordance with company law, as the company's directors, we certify that:</p> <ul style="list-style-type: none"> • So far as we are aware, there is no relevant audit information of which the company's auditors are unaware; and • As directors of the company, we have taken all steps that we ought to have taken in order to make ourselves aware of any relevant audit information and to establish that the charity's auditors are aware of that information.
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Achievements and performance

<p>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.</p>	<p>Para 1.20</p>	<p>The charity provided a hot meal every Sunday to help the needy during covid-19 pandemic crisis to Halifax community fridge. The charity also provided food packs, did water, Quran, Qurbani and tree projects, in Gambia, Pakistan and UK during the year.</p>
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Al-Saaf Foundation Ltd

Income and Expenditure Accounts for the year ended 31st March 2021

Below are some pictures of the hot meal provision at Halifax community fridge during the covid-19 crisis.



Financial review

Review of the charity's financial position at the end of the period	Para 1.21	The charity is showing a surplus on the movement in funds.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The charity does not a reserve policy in place as the trustees intended to help relieve the poverty by getting donations from friends and family. The charity was set informally between friends and family.
Amount of reserves held	Para 1.22	£0

Reference and administrative details

Charity name	Al Saaf Foundation Ltd
Other name the charity uses	
Registered charity number	1191452
Charity's principal address	Al-Saaf Foundation, 18 Norton Tower, Halifax, HX2 0NG

Al-Saaf Foundation Ltd
Income and Expenditure Accounts for the year ended 31st March 2021

Trustee name	Name of person (or body) entitled to appoint trustee (if any)
1 Nayim Akram	
2 Irfan Afzal	
3 Asam Munir	
4 Rizwan Shabir	

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

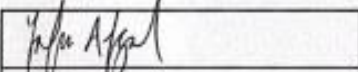
Director name
Nayim Akram
Irfan Afzal
Asam Munir
Rizwan Shabir

Declarations

The company has taken advantage of the small companies' exemption in preparing the report above.

The trustees declare that they have approved the trustees' report (including directors' report) above.

Signed on behalf of the charity's trustees/directors

Signature(s)		
Full name(s)	IRFAN AFZAL	
Position (for example Secretary, Chair, etc)	DIRECTOR	
Date	29/07/2021	

Al-Saaf Foundation Ltd
Income and Expenditure Accounts for the year ended 31st March 2021



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report
on the accounts

Section A Independent Examiner's Report

Report to the trustees/directors/members of Al-Saaf Foundation

On accounts for the year ended 31st March 2021

Charity no:	1191452	Company no.:	12754204
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Set out on pages 9– 10

I report to the charity trustees on my examination of the accounts of the Company for the year ended **31 / 03 / 2021**.

Responsibilities and basis of report

As the charity's trustees of the Company (who are also the directors of the company for the purposes of company law), you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ("the 2006 Act").

Having satisfied myself that the accounts of the Company are not required to be audited for this year under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ("the 2011 Act"). In carrying out my examination, I have followed the Directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act).

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention which gives me cause to believe that:

- accounting records were not kept in accordance with section 386 of the Companies Act 2006; or
- the accounts do not accord with such records; or
- the accounts do not comply with relevant accounting requirements under section 396 of the Companies Act 2006 other than any

Al-Saaf Foundation Ltd
Income and Expenditure Accounts for the year ended 31st March 2021

requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
•the accounts have not been prepared in accordance with the Charities SORP (FRS102).

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.

Signed: **Date:**


Name:

Relevant professional qualification(s) or body (if any):

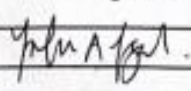
Address:

Al-Saaf Foundation Ltd

Income and Expenditure Accounts for the year ended 31st March 2021

 CHARITY COMMISSION FOR ENGLAND AND WALES	Charity Name		Al Saaf Foundation Ltd		Charity No (if any)	1191452	
	Annual accounts for the period						
	Period start date	01.04.20	To	Period end date	31.03.21		
Section A Statement of financial activities							
Recommended categories by activity	Guidance Notes	Unrestricted funds £	Restricted income funds £	Endowment funds £	Total funds £	Prior year funds (restated) £	
		F01	F02	F03	F04	F05	
Incoming resources (Note 3)							
Income and endowments from:							
Donations and legacies	S01	8,587	43,454	-	52,041	43,757	
Charitable activities	S02	-	-	-	-	-	
Other trading activities	S03	-	-	-	-	-	
Investments	S04	-	-	-	-	-	
Separate material item of income	S05	-	36,314	-	36,314	-	
Other	S06	-	-	-	-	-	
Total	S07	8,587	79,768	-	88,355	43,757	
Resources expended (Note 6)							
Expenditure on:							
Raising funds	S08	-	-	-	-	-	
Charitable activities	S09	3,587	75,231	-	78,818	45,482	
Separate material item of expense	S10	-	-	-	-	-	
Other	S11	-	-	-	-	-	
Total	S12	3,587	75,231	-	78,818	45,482	
Net income/(expenditure) before investment gains/(losses)							
	S13	5,000	4,537	-	9,537	- 1,725	
Net gains/(losses) on investments	S14	-	-	-	-	-	
Net income/(expenditure)	S15	5,000	4,537	-	9,537	- 1,725	
Extraordinary items	S16	-	-	-	-	-	
Transfers between funds	S17	-	-	-	-	-	
Other recognised gains/(losses):							
Gains and losses on revaluation of fixed assets for the charity's own use	S18	-	-	-	-	-	
Other gains/(losses)	S19	-	-	-	-	-	
Net movement in funds	S20	5,000	4,537	-	9,537	- 1,725	
Reconciliation of funds:							
Total funds brought forward	S21	- 265	-	-	- 265	1,460	
Total funds carried forward	S22	4,735	4,537	-	9,272	- 265	

Al-Saaf Foundation Ltd
Income and Expenditure Accounts for the year ended 31st March 2021

Section B		Balance sheet				
	Guidance Notes	Unrestricted funds	Restricted income funds	Endowment funds	Total this year	Total last year (restated)
		£	£	£	£	£
		F01	F02	F03	F04	F05
Fixed assets						
Intangible assets (Note 16)	B01	-	-	-	-	-
Tangible assets (Note 14)	B02	-	-	-	-	-
Heritage assets (Note 16)	B03	-	-	-	-	-
Investments (Note 17)	B04	-	-	-	-	-
Total fixed assets	B05	-	-	-	-	-
Current assets						
Stocks (Note 18)	B06	-	-	-	-	-
Debtors (Note 19)	B07	5,000	-	-	5,000	-
Investments (Note 17.4)	B08	-	-	-	-	-
Cash at bank and in hand (Note 24)	B09	960	4,537	-	5,497	410
Total current assets	B10	5,960	4,537	-	10,497	410
Creditors: amounts falling due within one year (Note 20)	B11	1,225	-	-	1,225	675
Net current assets/(liabilities)	B12	4,735	4,537	-	9,272	265
Total assets less current liabilities	B13	4,735	4,537	-	9,272	265
Creditors: amounts falling due after one year (Note 20)	B14	-	-	-	-	-
Provisions for liabilities	B15	-	-	-	-	-
Total net assets or liabilities	B16	4,735	4,537	-	9,272	265
Funds of the Charity						
Endowment funds (Note 27)	B17	-	-	-	-	-
Restricted income funds (Note 27)	B18	-	4,537	-	4,537	-
Unrestricted funds	B19	4,735	-	-	4,735	265
Revaluation reserve	B20	-	-	-	-	-
Total funds	B21	4,735	4,537	-	9,272	265
Signed by one or two trustees on behalf of all the trustees		Signature		Print Name		Date of approval dd/mm/yyyy
				IRFAN AFZAL		29/7/21

Al-Saaf Foundation Ltd

Income and Expenditure Accounts for the year ended 31st March 2021

Section C

Notes to the accounts

Note 1 Basis of preparation

This section should be completed by all charities.

1.1 Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared in accordance with:

- and with*

✓

 the Statement of Recommended Practice: 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) issued on 16 July 2014
- and with*

✓

 the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102)
- and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.*

* -Tick as appropriate

1.2 Going concern

If there are material uncertainties related to events or conditions that cast significant doubt on the charity's ability to continue as a going concern, please provide the following details or state "Not applicable", if appropriate:

An explanation as to those factors that support the conclusion that the charity is a going concern;

The charity is showing a surplus at the end of the financial year.

1.3 Change of accounting policy

The accounts present a true and fair view and no changes have been made to the accounting policies adopted in note { }.

Yes*	✓	* -Tick as appropriate
No*	✓	

1.4 Changes to accounting estimates

No changes to accounting estimates have occurred in the reporting period (3.46 FRS102 SORP).

Yes*	✓	* -Tick as appropriate
No*	✓	

1.5 Material prior year errors

No material prior year error have been identified in the reporting period (3.47 FRS102 SORP).

Yes*	✓	* -Tick as appropriate
No*	✓	

Al-Saaf Foundation Ltd
Income and Expenditure Accounts for the year ended 31st March 2021

Section C		Notes to the accounts			(cont)	
Note 3						
Analysis of income						
	Analysis	Unrestrict ed funds	Restricted income funds	Endowmen t funds	Total funds £	Prior year £
Donations and legacies:	Donations and gifts	3,587	43,454	-	47,041	43,757
	Gift Aid	-	-	-	-	-
	Legacies	-	-	-	-	-
	General grants provided by government/other charities	5,000	-	-	5,000	-
	Membership subscriptions and sponsorships which are in substance donations	-	-	-	-	-
	Donated goods, facilities and services	-	-	-	-	-
	Other	-	-	-	-	-
	Total	8,587	43,454	-	52,041	43,757
Separate material item of income:	Food packs	-	3,111	-	3,111	-
	Quran project	-	2,240	-	2,240	-
	Qurbani	-	3,331	-	3,331	-
	Tree project	-	517	-	517	-
	Water pump	-	27,115	-	27,115	-
	Total	-	36,314	-	36,314	-
TOTAL INCOME		8,587	79,768	-	88,355	43,757

Al-Saaf Foundation Ltd
Income and Expenditure Accounts for the year ended 31st March 2021

Section C		Notes to the accounts			(cont)	
Note 6		Analysis of expenditure				
	Analysis	Unrestricted funds	Restricted income funds	Endowment funds	Total funds	Prior year (restated)
					£	£
Expenditure on charitable activities	Accountancy fees	825	-	-	825	675
	Bank charges	225	-	-	225	-
	Carpets	-	2,040	-	2,040	
	Earthquake relief-Pakistan					1,125
	Flood relief	-	600	-	600	
	Food packs	-	13,909	-	13,909	25,670
	Governance	2,307	-	-	2,307	
	Homeless food UK	-	60	-	60	
	Masjid pakistan	-	5,000	-	5,000	
	Masjid project Gambia	-	7,162	-	7,162	16,112
	Mawlid	-	920	-	920	
	Orphan sponsorship					500
	Project coordinators expenses	-	200	-	200	
	Quran project	-	2,285	-	2,285	
	Qurbani	-	8,020	-	8,020	-
	Shipping cost	230	-	-	230	
	Tree project	-	555	-	555	
Water projects	-	34,480	-	34,480	1,400	
	Total expenditure on charitable activities	3,587	75,231	-	78,818	45,482
TOTAL EXPENDITURE		3,587	75,231	-	78,818	45,482

Al-Saaf Foundation Ltd
Income and Expenditure Accounts for the year ended 31st March 2021

Section C		Notes to the accounts		(cont)	
Note 19		Debtors and prepayments			
<i>Please complete this note if the charity has any debtors or prepayments.</i>					
19.1	Analysis of debtors			This year	Last year
				£	£
				-	-
	Trade debtors			5,000.0	-
	Prepayments and accrued income			-	-
	Other debtors			5,000.0	-

Section C		Notes to the accounts		(cont)	
Note 20		Creditors and accruals			
<i>Please complete this note if the charity has any creditors or accruals.</i>					
20.1	Analysis of creditors				
		Amounts falling due within one year		Amounts falling due after more than one year	
		This year	Last year	This year	Last year
		£	£	£	£
	Accruals for grants payable	-	-	-	-
	Bank loans and overdrafts	-	-	-	-
	Trade creditors	1,225	675	-	-
	Payments received on account for contracts or performance-related grants	-	-	-	-
	Accruals and deferred income	-	-	-	-
	Taxation and social security	-	-	-	-
	Other creditors	-	-	-	-
	Total	1,225	675	-	-

Al-Saaf Foundation Ltd
Income and Expenditure Accounts for the year ended 31st March 2021

Section C		Notes to the accounts		(cont)	
Note 24	Cash at bank and in hand				
				This year	Last year
				£	£
Short term cash investments (less than 3 months maturity date)				-	-
Short term deposits				-	-
Cash at bank and on hand				5,497	410
Other				-	-
Total				5,497	410