

**Al Saaf Foundation Ltd**  
**Income and Expenditure Accounts for the year ended 31<sup>st</sup> March 2024**



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 31<sup>st</sup> March 2024**

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**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

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**CHARITY COMMISSION**  
**FOR ENGLAND AND WALES**

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

**From:** 1<sup>st</sup> April 2023

**To:** 31<sup>st</sup> March 2024

**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>

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		<ul style="list-style-type: none"> <li>• Select suitable accounting policies and then apply them consistently;</li> <li>• Make judgements and estimates that are reasonable and prudent;</li> <li>• Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.</li> </ul> <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**

Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	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.
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**Pictures of projects during the year.**

**Gambia project**



**Turkey project**





## Al Saaf Foundation Ltd

### Income and Expenditure Accounts for the year ended 31<sup>st</sup> March 2024

#### Pakistan project



#### Uganda Project





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**Morocco project**



**Niger project**



**Ghana project**





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**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


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**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**

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

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**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**

AI Saaf Foundation Ltd

**On accounts for the year  
ended**

31<sup>st</sup> March 2024

**Charity no:**

1191452

**Company no.:**

12754204

**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).

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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



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

# AI Saaf Foundation Ltd

## Income and Expenditure Accounts for the year ended 31<sup>st</sup> March 2024

			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
			£	£	£	£
			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			-	-	-	-
Current assets						
Stocks	(Note 18)	B05	-	-	-	-
Debtors	(Note 19)	B07	23,687	-	-	23,687
Investments	(Note 17.4)	B08	-	-	-	-
Cash at bank and in hand	(Note 24)	B09	31,148	33,544	-	64,692
Total current assets			54,835	33,544	-	88,379
Creditors: amounts falling due within one year	(Note 20)	B11	1,500	-	-	1,500
Net current assets/(liabilities)			53,335	33,544	-	86,879
Total assets less current liabilities			53,335	33,544	-	86,879
Creditors: amounts falling due after one year	(Note 20)	B14	-	-	-	-
Provisions for liabilities		B15	-	-	-	-
Total net assets or liabilities			53,335	33,544	-	86,879
Funds of the Charity						
Endowment funds (Note 27)		B17	-	-	-	-
Restricted income funds (Note 27)		B18	-	33,544	-	33,544
Unrestricted funds		B19	53,335	-	-	53,335
Revaluation reserve		B20	-	-	-	-
Fair value reserve		B21	-	-	-	-
Total funds			53,335	33,544	-	86,879
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	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 31<sup>st</sup> 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\* 

✓
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 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\* 

✓
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 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.\*

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\* -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*	✓	

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<b>Note 3</b>		<b>Income</b>				
	<b>Analysis of income</b>	<b>Unrestricted funds</b>	<b>Restricted income funds</b>	<b>Endowment funds</b>	<b>Total funds</b>	<b>Prior year</b>
					<b>£</b>	<b>£</b>
<b>Donations and legacies:</b>	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	-	-	-	-	
	<b>Total</b>	24,581	191,611	-	216,192	241,618
<b>TOTAL INCOME</b>		24,581	191,611	-	216,192	241,618



**Al Saaf Foundation Ltd**  
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Note 6		Expenditure				
	Analysis of expenditure	Unrestricted funds	Restricted income funds	Endowment funds	Total funds £	Prior year £
<b>Expenditure on raising funds:</b>	Incurred seeking donations	-	-	-	-	-
	Incurred seeking legacies	-	-	-	-	-
	Incurred seeking grants	-	-	-	-	-
	<b>Total expenditure on raising funds</b>	-	-	-	-	-
<b>Expenditure on charitable activities</b>	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
	<b>Total expenditure on charitable activities</b>	3,150	184,799	-	187,949	195,119
<b>Other</b>	Justgiving fees	174	-	-	174	-
		-	-	-	-	-
	<b>Total other expenditure</b>	174	-	-	174	-
<b>TOTAL EXPENDITURE</b>		3,324	184,799	-	188,123	195,119

**Al Saaf Foundation Ltd**  
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<b>Note 10</b>					<b>Details of certain types of expenditure</b>			
<b>Note 10.1 Fees for examination of the accounts</b>								
<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>								
							<b>This year</b>	<b>Last year</b>
							<b>£</b>	<b>£</b>
<b>Independent examiner's fees</b>							300	300
<b>Assurance services other than independent examination</b>								
<b>Tax advisory fees</b>								
<b>Other fees (for example: financial advice, consultancy, accountancy services) paid to the independent examiner</b>								

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

**Al Saaf Foundation Ltd**  
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**Note 20 Creditors and accruals**

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

<b>20.1 Analysis of creditors</b>				
	<b>Amounts falling due within one year</b>		<b>Amounts falling due after more than one year</b>	
	<b>This year</b>	<b>Last year</b>	<b>This year</b>	<b>Last year</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
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	-	-	-	-
<b>Total</b>	<b>1,500</b>	<b>1,400</b>	<b>-</b>	<b>-</b>

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

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