

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

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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: 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>

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		<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

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, 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.
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Pictures of projects during the year.

Gambia project



Turkey project



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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

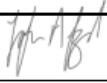
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Declarations

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

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

AI 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**

AI Saaf Foundation Ltd

**On accounts for the year
ended**

31st March 2025

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 / 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).

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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. 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
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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
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):						
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

AI Saaf Foundation Ltd

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

			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
			£	£	£	£
			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
Investments	(Note 17.4)	B08	-	-	-	-
Cash at bank and in hand	(Note 24)	B09	33,011	-	-	33,011
Total current assets		B10	53,262	-	-	53,262
Creditors: amounts falling due within one year		B11	2,185	-	-	2,185
Net current assets/(liabilities)		B12	51,077	-	-	51,077
Total assets less current liabilities		B13	51,077	-	-	51,077
Creditors: amounts falling due after one year		B14		-	-	-
Provisions for liabilities		B15	-	-	-	-
Total net assets or liabilities		B16	51,077	-	-	51,077
Funds of the Charity						
Endowment funds	(Note 27)	B17	-			-
Restricted income funds	(Note 27)	B18				-
Unrestricted funds		B19	51,077		-	51,077
Revaluation reserve		B20				-
Fair value reserve		B21				
Total funds		B22	51,077	-	-	51,077
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		24/07/2025
Signature of director authenticating accounts being sent to Companies House				Signature		Date dd/mm/yyyy
				Irfan Afzal		24/072025
						Print name

Al Saaf Foundation Ltd

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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.*

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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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Section C	Notes to the accounts	(cont)
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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

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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:	Incurred seeking donations	-	-	-	-	-	
	Incurred seeking legacies	-	-	-	-	-	
	Incurred 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 Jordon		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	

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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

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Section C		Notes to the accounts		(cont)	
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		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