

**Jigsaw Charity**

Trustees' Report and Financial Statements

For the Year Ended 31 December 2022



# **Jigsaw Charity**

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## Jigsaw Charity

### Reference and Administrative Details of the Charity, its Trustees and Advisers For the Year Ended 31 December 2022

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<b>Trustees</b>	I Ahmed, Chair S Q Ali I Hussain I Majid A Khan (resigned 30 September 2022)
<b>Charity registered number</b>	1192402
<b>Principal office</b>	Dallas House Bordesley Green Road Birmingham B9 4TR
<b>Independent auditors</b>	Dains Audit Limited 15 Colmore Row Birmingham B3 2BH
<b>Bankers</b>	Barclays Bank Plc 22 St Peters St Derby DE1 1SH

**Trustees' Report  
For the Year Ended 31 December 2022**

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The Trustees are pleased to present the annual Trustees' report of the charity for the year ended 31 December 2022.

The financial statements comply with the Charities Act 2011, the Memorandum and Articles of Association, and the charities Statement of Recommended Practice (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland; FRS 102) issued in October 2019.

**Message from the Trustees**

Dear friends and supporters,

As Trustees of Jigsaw charity, we want to express our heartfelt gratitude for your support over the past year, which enabled us to continue providing hope and assistance to our beneficiaries around the world.

It has been an especially challenging year with the ongoing impact of the COVID-19 pandemic on communities worldwide. Additionally, we have dealt with emergencies such as the devastating floods in Pakistan, which affected over 33 million people. However, 2022 also brought positive developments, including the completion of our flagship project, Jigsaw Village in Idlib, Syria. This project aimed to rehouse 500 Syrian families from tents to brick houses. As part of the Jigsaw Village project, we were also able to construct a much-needed school for 1280 students.

Through the tireless dedication of our volunteers, donors, and partners, we have been able to continue serving our beneficiaries despite adversity. We have provided support and care for vulnerable individuals and families, addressed social and economic disparities, and worked towards creating a better world, piece by piece.

Transparency and accountability are fundamental to our work. We take great care to ensure that every donation is used efficiently and effectively. Furthermore, we constantly explore new ways to maximize the impact of our projects, ensuring that every pound donated goes even further.

In conclusion, we want to express our gratitude for your support and generosity. Your contributions have made a significant difference in the lives of those we serve, and we are deeply grateful for your continued support.

"Service to others is the rent you pay for your room here on earth." (Muhammad Ali)

**Objectives and activities**

**a. Policies and objectives**

The Charity is operated under the rules of its constitution. The objects of the Charitable Incorporated Organisation (CIO) are:

- (1) The prevention or relief of poverty, hunger or hardship anywhere in the world by providing grants, items and services to individuals in need and/or charities or other organisations working to prevent or relieve poverty;
- (2) The relief of financial need and suffering amongst victims of natural, or other kinds of disasters or situations, in the form of money or other means deemed suitable for persons, bodies, organisations and/or countries affected, including the provision of medical aid, housing, counselling, education, infrastructure, livelihood support and frameworks, with a particular focus on donor and beneficiary transparency.

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance 'Public benefit: running a charity (PB2)'.

## Objectives and activities (continued)

### b. Strategies for achieving objectives

#### About Us

*Jigsaw is an independent non-profit organisation founded by a team of professionals and activists seeking to make a positive impact and contribution to the lives of those less fortunate.*

#### Core Values

##### **Trust**

We earn your trust through effective delivery of projects and thorough, transparent reporting. We're a volunteer run organisation and therefore there are no financial gains to be made. We have an open book policy where we are happy to share all reports and information for anyone to review.

##### **Compassion**

Every volunteer dedicates time and effort to develop projects to help alleviate the hardships of others. The underlying drive to volunteer is due to the care and compassion felt for those less fortunate. The care and compassion translate to kindness, empathy, respect and dignity towards all those we serve.

##### **Sincerity**

We are motivated to volunteer and work with sincerity to those we seek to serve, ensuring that all of our projects are delivered to a standard of excellence that we would accept for ourselves. Also, to ensure that everything we do is hallmarked with sincerity and excellence.

##### **Vision**

To become a beacon of light and hope, inspiring others around the world to come together, as volunteers, to create a better world, piece by piece.

### c. Activities undertaken to achieve objectives

#### **Mission**

To work together, as volunteers, to deliver life-saving and life-changing solutions to those who are facing struggle and hardship as result of war, poverty, disease and disaster.

The Trustees, management team and network of core volunteers bring a wealth of experience having worked voluntarily in the sector for almost a decade and raised millions of pounds for a variety of great causes. Jigsaw is completely volunteer-managed and run, which means we have no paid staff whatsoever! We want to show the world that we can create a meaningful impact on the poor and destitute from a place of compassion and care, as volunteers. We seek to create a better world, piece by piece, where each and every volunteer, donor, advocate and supporter works hand in hand to complete the jigsaw and create significant and positive change.

**Objectives and activities (continued)**

**d. Grant-making policies**

The Trustees apply the funds of the Charity at their discretion and in accordance with the charitable purposes and objectives of the Charity.

The Trustees have appointed a sub-group Grant Making Advisory Group to consider the distribution of beneficial grants on its behalf and to make recommendations in accordance with the charitable purposes and objectives. Any decision whether to award a grant remains solely the responsibility of the trustees.

***Priorities for support***

The amount of work or number of projects that can be supported by the Trustees is necessarily limited to the amount of funds that are available for distribution each year.

The Trustees have determined that the current priorities for funding are:

- The relief of poverty within local communities and among the world's deprived and needy peoples, as determined by the Trustees in accordance with this policy.

The priorities for support will be reviewed by the Trustees every year and may be changed depending upon circumstances and the perceived effectiveness of the application of funds. Any change to these priorities must still fulfil the charitable purpose and objectives of the charity.

***Principles applied in determining support***

In awarding grants, the trustees will apply the following principles.

The Trustees will consider any requests or known situations that are eligible for consideration:

- From any geographical area within the UK and overseas;
- From organisations and individuals alike.

Each request or situation will be considered on its own merits. Where situations have been previously considered (whether successful or not) any due diligence undertaken to reach an earlier decision will be made available to the trustees.

The Trustees will carry out sufficient due diligence to ensure that the request or situation meets both the charitable purposes, and the priorities for support set out in its policy.

The Trustees are content to work in partnership with other grant making bodies where funding of an entire project is beyond the scope of any single organisation. This includes, but is not limited to, national and international relief operations in the wake of natural disasters, wars, those fleeing war or natural disaster or those fleeing other persecution or other disasters.

**e. Volunteers**

The Charity is wholly run by volunteers and recognises volunteers as an integral part of the charity. Their contribution supports the Charity's mission and strategic aims. The Charity aims to encourage and support volunteer involvement to ensure that volunteering benefits the Charity, its partners, and the volunteers themselves.

## **Achievements and performance**

### **a. Review of activities**

Our key focus areas of work in 2022

#### ***WASH (Water, Sanitation and Hygiene)***

Water is an essential element for all living beings on Earth. Globally, one in four people lack access to safe drinking water, and approximately 50 percent of the world's population does not have basic handwashing facilities. Jigsaw is working to assist communities in gaining access to clean water and protecting families who often spend up to six hours a day fetching water, sometimes having to go alone. All of our water interventions are strategically located within walking distance to ensure that our beneficiaries can collect water safely.

#### Water Interventions in 2022

- Small Hand Pumps – 398
- Large Hand Pumps – 166
- Solar Plants – 29
- Cholistan Drought – 60,000 litres drinking water

#### ***Dignity Project (Period Poverty)***

2022 witnessed the launch of the Dignity project. Due to the worsening economic conditions in Lebanon, 78% of the population fell below the poverty line, leaving women unable to afford menstrual and basic hygiene products. For female refugees, it became a matter of choosing between food or hygiene items.

Period poverty refers to the lack of access to sanitary products, a safe and hygienic place to use them, and the right to manage menstruation without shame or stigma.

With no viable alternatives, many women have resorted to using unsanitary substitutes such as newspapers, old cloth, or tissue paper. These alternatives pose health risks that they cannot afford to address.

Through this project, we have contributed by providing women with a reusable and sustainable option that can last up to 3 years, in addition to other essential hygiene products. Alongside the distribution of the Dignity bag, each beneficiary and another female member of the household received an awareness session on how to safely use, and clean the reusable pads. These sessions were conducted in small venues, providing these women with a safe space to discuss this sensitive topic, led by trained local volunteers.

#### ***Pakistan Floods***

An estimated 32 million people, including 9.6 million children, needed humanitarian assistance after the devastating floods. Many of the hardest-hit districts were among the most vulnerable districts in Pakistan, where children already suffered from high malnutrition and poor access to water and sanitation.

From the beginning of the floods, during the emergency response stage, Jigsaw began to respond to the urgent humanitarian needs by providing food, water, blankets, kitchen utensils, hygiene kits, tents, and running medical camps. Phase 2 then focused on installing latrines and helping to rebuild houses in Sindh and KPK. However, much more support is still needed to ensure that we can continue to reach and assist those families displaced by the floods.

#### ***Food Security***

Access to quality, nutritious food is essential for human survival. Having secure access to food can have a variety of positive impacts on individuals living below the poverty line worldwide. Millions of people across the globe are deeply impoverished and struggle to provide food for their families, often unsure of where their next meal will come from.

**Achievements and performance (continued)**

This lack of regular meals has a ripple effect on other aspects of life, negatively affecting both health and energy levels. Many individuals are unable to work, and children struggle to concentrate in school, exacerbating the cycle of poverty.

In 2022, we implemented various initiatives to address this issue. We distributed food parcels during times of emergency and implemented long-term food assistance projects aimed at addressing the root causes of hunger. In Lebanon, we distributed food parcels to Syrians, Palestinians, and the Lebanese host community. Additionally, in Pakistan and Syria, we provided food assistance in the form of food parcels as well as nutritious hot meals.

***Jigsaw Sustainable Village Project (Sindh, Pakistan)***

With a poverty headcount of 87 percent, Tharparkar district has some of the lowest social and development indicators in the Sindh province and across Pakistan. Over the past decade, high levels of deprivation have resulted in a steady increase in the multidimensional poverty headcount in the Tharparkar district.

Many non-governmental organizations were working aggressively in the Tharparkar district to address the above issues, but there were no coordinated efforts in place to avoid wastage of resources to resolve these issues.

The best way to resolve these issues was to adopt a village and address all their core issues. In this way, the whole community would benefit from the various interventions and at the same time become self-sustainable.

The basic objective of the project was to support poor and needy families by resolving their basic issues of water, economic empowerment, sanitation and hygiene, and providing solar-powered street lighting for security purposes. Local suppliers and laborers also benefited from this project as it injected money into the local economy.

***Livelihood Projects***

In 2022, we implemented several interventions to support beneficiaries in gaining independence by enabling them to earn a dignified income. These projects included:

- Enterprise development in the form of shops
- 100 families provided with honey bee farming businesses
- 60 families provided with fruit & veg carts
- Mobile restaurants
- 1500 Olive trees planted

***Jigsaw Village (Idlib, Syria)***

2022 marked the completion of our ambitious project, Jigsaw Village. This village comprises of 500 secure homes for displaced Syrians, strategically located in the safe zone near the Turkish border in Idlib, Northern Syria. The establishment of Jigsaw Village has provided a safe haven for Syrians who were forced to leave their homes due to unimaginable horrors. Given that 80% of the displaced individuals were women and children, our priority was to provide shelter to widows with children and families with disabled members.

Additionally, the Jigsaw School & Education centre, which was also completed in 2022, now benefits 1280 children.

***Cancer Support Programme (Azad Kashmir)***

In 2022, we launched our cancer support program in partnership with the MAA Foundation UK. This initiative aims to address the increasing number of cancer-related deaths in low to medium-income countries.

According to the World Health Organization, approximately 70% of all cancer-related deaths worldwide occur in these countries. Unlike in high-income countries, individuals in the third world often struggle to afford the costs of medical diagnosis and treatment for cancer. This financial barrier frequently leads to delays and devastating



**Achievements and performance (continued)**

consequences.

Early diagnosis and treatment are crucial in the fight against cancer. The World Health Organization reports that over two-thirds of cancer deaths in low to medium-income countries could be prevented if timely medical intervention were available.

Currently, we are providing support to the MAA Foundation by supplying an ambulance and assisting in the provision of life-saving diagnosis and treatment for cancer patients.

**b. Policies**

To ensure we maintain the highest standards expected by our stakeholders, as well as by regulators in the countries we operate in, we implement stringent policies to ensure we meet or exceed expected standards. Each policy is formulated to ensure we are always in compliance with our governing document, and there are no areas of oversight. Furthermore, all policies are frequently reviewed to ensure they reflect the current operating environment. Our policies focus on fore-mostly reducing financial risks to a minimum, by implementing effective monitoring and reporting at every level of the organisation. We also ensure the safeguarding of our volunteers and beneficiaries is paramount, with clear guides and a code of conduct expected from every member of our organisation. We also encourage feedback from all volunteers, requesting they are vigilant in helping to identify any potential risks, and ensure the reporting of these issues is transparent and easily accessible to all. Finally, for volunteers with management roles, we ensure they adhere to the volunteer management policy, where the expected principles and practices of Jigsaw members are clearly defined.

**Financial review**

**a. Going concern**

After making appropriate enquiries, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

**b. Reserves policy**

The balance held as unrestricted funds at 31 December 2022 was £169,573, of which £134,225 are regarded as free reserves, after allowing for the desingation of tangible fixed asset funds.

The Trustees aim to build and maintain a level of reserves that is needed to bridge the gap between the spending and receiving of income and to cover unplanned emergencies or crisis in the future which the Charity may support.

The level of reserves will be reviewed annually to ensure alignment with the risks the Charity faces.

**Restricted Funds**

Our restricted funds are property which has been given to the Charity for a specific purpose and which it can only use under particular conditions.

### **c. Overview**

The Board of Trustees is committed to ensuring that our income is used effectively, efficiently, and responsibly.

The income for the year ended in 2022 was £2,606,896. This amount was significantly higher than the income for 2021, which demonstrates the trust that the general public has in the work we carry out. We are extremely grateful to our donors and team of volunteers for their help in raising this amount, as well as for their confidence and trust in our ability to deliver the projects.

All our funds were raised through support from the general public and local businesses. We raised funds through various online marketing campaigns, networking with high-net-worth donors, and volunteer deployment programs.

### **d. Principal risks and uncertainties**

Jigsaw operates in potentially high-risk regions where emergency aid is required, such as conflict regions, natural disasters, high poverty areas, as well as in close proximity to vulnerable individuals. Furthermore, the entire organisation is operated by volunteers, therefore the level of accountability must be carefully managed, and any risks mitigated. In a rapidly changing world, we regularly review risk levels and scrutinise our mitigation procedures to ensure we are able to adapt to any changes effectively and promptly. We are particularly attentive to financial risks, and ensure we work closely with the banking sector to mitigate any money laundering and terrorism risks, as well as reviewing sanction publications from various governments each month.

### **e. Policies**

To ensure we maintain the highest standards expected by our stakeholders, as well as by regulators in the countries we operate in, we implement stringent policies to ensure we meet or exceed expected standards. Each policy is formulated to ensure we are always in compliance with our governing document, and there are no areas of oversight. Furthermore, all policies are frequently reviewed to ensure they reflect the current operating environment. Our policies focus on fore-mostly reducing financial risks to a minimum, by implementing effective monitoring and reporting at every level of the organisation. We also ensure the safeguarding of our volunteers and beneficiaries is paramount, with clear guides and a code of conduct expected from every member of our organisation. We also encourage feedback from all volunteers, requesting they are vigilant in helping to identify any potential risks, and ensure the reporting of these issues is transparent and easily accessible to all. Finally, for volunteers with management roles, we ensure they adhere to the volunteer management policy, where the expected principles and practices of Jigsaw members are clearly defined.

## **Structure, governance and management**

### **a. Constitution**

Jigsaw Charity is a registered charity, number 1192402, and is constituted under a Trust deed dated 18 November 2020 and amended on 28 February 2022.

### **b. Methods of appointment or election of Trustees**

The management of the Charity is the responsibility of the Trustees who are elected and co-opted under the terms of the Trust deed.

Apart from the first Charity Trustees, every trustee must be appointed for a term of two years by a resolution passed at a properly convened meeting of the Charity Trustees. In selecting individuals for appointment as Charity Trustees, the Charity Trustees must have regard to the skills, knowledge and experience needed for the effective administration of the Charity.

**Structure, governance and management (continued)**

**c. Organisational structure and decision-making policies**

Ultimate control of the Charity is vested in the Trustees, who give their time, experience and expertise for free.

The Charity Trustees shall manage the affairs of the Charity and may for that purpose exercise all the powers of the Charity. It is the duty of each Charity Trustee:

- a) to exercise his or her powers and to perform his or her functions in his or her capacity as a trustee of the Charity in the way he or she decides in good faith would be most likely to further the purposes of the Charity; and
- b) to exercise, in the performance of those functions, such care and skill as is reasonable in the circumstances having regard in particular to:
  - i. any special knowledge or experience that he or she has or holds himself or herself out as having; and,
  - ii. if he or she acts as a charity trustee of the Charity in the course of a business or profession, to any special knowledge or experience that it is reasonable to expect of a person acting in the course of that kind of business or profession.

Any decision may be taken either:

- at a meeting of the charity trustees; or
- by resolution in writing [or electronic form] agreed by a majority of all of the charity trustees, which may comprise either a single document or several documents containing the text of the resolution in like form to which the majority of all of the charity trustees has signified their agreement. Such a resolution shall be effective provided that:
  - i. a copy of the proposed resolution has been sent, at or as near as reasonably practicable to the same time, to all of the trustees; and
  - ii. the majority of all of the charity trustees has signified agreement to the resolution in a document or documents which has or have been authenticated by their signature, by a statement of their identity accompanying the document or documents, or in such other manner as the charity trustees have previously resolved, and delivered to the CIO at its principal office or such other place as the trustees may resolve within 28 days of the circulation date.

**d. Policies adopted for the induction and training of Trustees**

The charity trustees will make available to each new charity trustee, on or before his or her first appointment:

- a) a copy of the current version of this constitution; and
- b) a copy of the CIO's latest Trustees' Annual Report and statement of accounts.

New Trustees undergo a briefing on their legal obligations under Charity law, the content of the memorandum and articles of association, the management and decision making processes, the business plan and recent financial performance of the Charity. Trustees are encouraged to attend appropriate external training events where these will facilitate the undertaking of their role.

**Structure, governance and management (continued)**

**e. Pay policy for key management personnel**

Although the legal structure of the Charity allows it to employ and remunerate such staff as are necessary for carrying out the work of the Charity, this constitution prohibits the capability for the Charity to employ and remunerate staff, as it is counter to the Charity ethos of an entirely volunteer run organisation. The capability to employ and remunerate staff may be reinstated in future by a 100% trustee and member vote, if deemed essential to carrying out the core objectives, where it would otherwise become detrimental to the Charity operating otherwise to meet its objectives.

**f. Financial risk management**

The Trustees have assessed the major risks to which the Charity is exposed, in particular those related to the operations and finances of the Charity, and are satisfied that systems and procedures are in place to mitigate exposure to the major risks.

**Plans for future periods**

In 2023, our primary objective is to maintain and enhance the ongoing projects that have proven successful so far, while placing a greater emphasis on the implementation of sustainable initiatives, as we successfully achieved in 2022. Furthermore, we are committed to forging new partnerships that will bolster our influence and presence in the countries where we operate. By expanding our network of partners, we will significantly broaden our reach and enhance our ability to access vital resources in these regions. Furthermore, we remain dedicated to regularly scrutinizing and revising our policies and procedures to guarantee that our governance adheres to the utmost standards of excellence.

**Members' liability**

The Members of the Charity guarantee to contribute an amount not exceeding £1 to the assets of the Charity in the event of winding up.

**Trustees' Report (continued)**  
**For the Year Ended 31 December 2022**

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**Statement of Trustees' responsibilities**

The Trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the Charity's transactions and disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the Trust deed. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**Disclosure of information to auditors**

Each of the persons who are Trustees at the time when this Trustees' Report is approved has confirmed that:

- so far as that Trustee is aware, there is no relevant audit information of which the charity's auditors are unaware, and
- that Trustee has taken all the steps that ought to have been taken as a Trustee in order to be aware of any relevant audit information and to establish that the charity's auditors are aware of that information.

**Auditors**

The auditors, Dains Audit Limited, have indicated their willingness to continue in office. The designated Trustees will propose a motion reappointing the auditors at a meeting of the Trustees.

Approved by order of the members of the board of Trustees on 1 September 2023 and signed on their behalf by:



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**I Ahmed**  
Chair

**Independent Auditors' Report to the Members of Jigsaw Charity**

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**Opinion**

We have audited the financial statements of Jigsaw Charity (the 'charity') for the year ended 31 December 2022 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

The financial statements have been prepared in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has been withdrawn.

This has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 December 2022 and of its incoming resources and application of resources for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

**Basis for opinion**

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the United Kingdom, including the Financial Reporting Council's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

**Conclusions relating to going concern**

In auditing the financial statements, we have concluded that the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the Trustees with respect to going concern are described in the relevant sections of this report.

**Independent Auditors' Report to the Members of Jigsaw Charity (continued)**

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**Other information**

The other information comprises the information included in the Annual Report other than the financial statements and our Auditors' Report thereon. The Trustees are responsible for the other information contained within the Annual Report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

**Matters on which we are required to report by exception**

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Trustees' Report is inconsistent in any material respect with the financial statements; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

**Responsibilities of trustees**

As explained more fully in the Trustees' Responsibilities Statement, the Trustees are responsible for the preparation of the financial statements which give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

**Independent Auditors' Report to the Members of Jigsaw Charity (continued)**

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**Auditors' responsibilities for the audit of the financial statements**

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an Auditors' Report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the senior statutory auditor ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the Charity through discussions with Trustees and other management, and from our commercial knowledge and experience of the charity sector;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the Charity, including the financial reporting legislation, Charities Act 2011, taxation legislation, anti-bribery, employment, and environmental and health and safety legislation;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the Charity's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions;
- assessed whether judgements and assumptions made in determining accounting estimates were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions.



**Independent Auditors' Report to the Members of Jigsaw Charity (continued)**

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In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance;
- enquiring of management as to actual and potential litigation and claims; and
- reviewing correspondence with HMRC, relevant regulators and the Charity's legal advisors.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our Auditors' Report.

**Use of our report**

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an Auditors' Report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and its trustees, as a body, for our audit work, for this report, or for the opinions we have formed.

*Dains Audit Limited*

**Dains Audit Limited**

Statutory Auditor  
Chartered Accountants

Birmingham

1 September 2023

Dains Audit Limited are eligible to act as auditors in terms of section 1212 of the Companies Act 2006.

**Statement of financial activities  
For the Year Ended 31 December 2022**

		Unrestricted funds Year ended 31 December 2022 £	Restricted funds Year ended 31 December 2022 £	Total funds Year ended 31 December 2022 £	Total funds 14 month period ended 31 December 2021 £
	Note				
<b>Income from:</b>					
Donations and legacies	3	427,319	2,179,577	2,606,896	1,087,097
<b>Total income</b>		<b>427,319</b>	<b>2,179,577</b>	<b>2,606,896</b>	<b>1,087,097</b>
<b>Expenditure on:</b>					
Raising funds	4	18,892	25,716	44,608	27,051
Charitable activities	6	320,919	1,994,374	2,315,293	874,995
<b>Total expenditure</b>		<b>339,811</b>	<b>2,020,090</b>	<b>2,359,901</b>	<b>902,046</b>
<b>Net movement in funds</b>		<b>87,508</b>	<b>159,487</b>	<b>246,995</b>	<b>185,051</b>
<b>Reconciliation of funds:</b>					
Total funds brought forward		82,065	102,986	185,051	-
Net movement in funds		87,508	159,487	246,995	185,051
<b>Total funds carried forward</b>		<b>169,573</b>	<b>262,473</b>	<b>432,046</b>	<b>185,051</b>

The Statement of Financial Activities includes all gains and losses recognised in the year.

The notes on pages 19 to 36 form part of these financial statements.

**Balance Sheet**  
**As at 31 December 2022**

	<b>Note</b>	<b>2022 £</b>	<b>2021 £</b>
Tangible assets	10	<b>5,348</b>	6,784
		<b>5,348</b>	6,784
<b>Current assets</b>			
Debtors	11	<b>27,047</b>	14,739
Cash at bank and in hand		<b>409,911</b>	175,382
		<b>436,958</b>	190,121
Creditors: amounts falling due within one year	12	<b>(10,260)</b>	(11,854)
<b>Net current assets</b>		<b>426,698</b>	178,267
<b>Total assets less current liabilities, being net assets</b>		<b>432,046</b>	185,051
<b>Charity funds</b>			
Restricted funds	13	<b>262,473</b>	102,986
Unrestricted funds	13	<b>169,573</b>	82,065
<b>Total funds</b>		<b>432,046</b>	185,051

The financial statements were approved and authorised for issue by the Trustees on 01 September 2023 and signed on their behalf by:

*I. Ahmed*

**I Ahmed**  
Chair

The notes on pages 19 to 36 form part of these financial statements.

**Statement of Cash Flows**  
**For the Year Ended 31 December 2022**

	Year ended 31 December 2022 £	14 month period ended 31 December 2021 £
<b>Cash flows from operating activities</b>		
Net cash used in operating activities	<b>234,529</b>	175,382
<b>Change in cash and cash equivalents in the year</b>	<b>234,529</b>	<b>175,382</b>
Cash and cash equivalents at the beginning of the year	<b>175,382</b>	-
<b>Cash and cash equivalents at the end of the year</b>	<b>409,911</b>	175,382

The notes on pages 19 to 36 form part of these financial statements

**Notes to the Financial Statements  
For the Year Ended 31 December 2022**

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**1. General information**

Jigsaw Charity is a Charitable Incorporated Organisation (CIO) registered with the Charity Commission in England and Wales under the number 1192402. The principal office address is given in the reference and administrative details section and the principal objectives of the Charity are set out in the Trustees' Report.

**2. Accounting policies**

**2.1 Basis of preparation of financial statements**

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Charities SORP (FRS 102) published in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

These are the second set of financial statements and are prepared for a 12 month period. The comparative financial statements are prepared for a 14 months period.

The financial statements are prepared in the Charity's functional currency of GBP £. They are rounded to the nearest £.

Jigsaw Charity meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

The following principal accounting policies have been applied:

**2.2 Going concern**

After making appropriate enquiries, the Trustees have a reasonable expectation that the CIO has adequate resources to continue in operational existence for the foreseeable future. The Trustees have also prepared cash flow forecasts, which demonstrate that the CIO continues to be able to meet its liabilities as they fall due for a period of at least twelve months from the date of approval of the financial statements. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

**Notes to the Financial Statements  
For the Year Ended 31 December 2022**

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**2. Accounting policies (continued)**

**2.3 Income**

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

The recognition of income from legacies is dependent on establishing entitlement, the probability of receipt and the ability to estimate with sufficient accuracy the amount receivable. Evidence of entitlement to a legacy exists when the Charity has sufficient evidence that a gift has been left to them (through knowledge of the existence of a valid will and the death of the benefactor) and the executor is satisfied that the property in question will not be required to satisfy claims in the estate. Receipt of a legacy must be recognised when it is probable that it will be received and the fair value of the amount receivable, which will generally be the expected cash amount to be distributed to the Charity, can be reliably measured.

Gifts in kind donated for distribution are included at valuation and recognised as income when they are distributed to the projects. Gifts donated for resale are included as income when they are sold.

On receipt, donated professional services and facilities are recognised on the basis of the value of the gift to the Charity which is the amount it would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Other income is recognised in the period in which it is receivable and to the extent the goods have been provided or on completion of the service.

**2.4 Expenditure**

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure on raising funds includes all expenditure incurred by the Charity to raise funds for its charitable purposes and includes costs of all fundraising activities events and non-charitable trading.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

Grants payable are charged in the year when the offer is made except in those cases where the offer is conditional, such grants being recognised as expenditure when the conditions attaching are fulfilled. Grants offered subject to conditions which have not been met at the year end are noted as a commitment, but not accrued as expenditure.

All expenditure is inclusive of irrecoverable VAT.

**Notes to the Financial Statements  
For the Year Ended 31 December 2022**

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**2. Accounting policies (continued)**

**2.5 Taxation**

The Charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the Charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

**2.6 Tangible fixed assets and depreciation**

Tangible fixed assets costing £500 or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, using the straight-line method.

Depreciation is provided on the following basis:

Fixtures and fittings	-	5%
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**2.7 Debtors**

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

**2.8 Cash at bank and in hand**

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

**2.9 Liabilities and provisions**

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of Financial Activities as a finance cost.

**Notes to the Financial Statements  
For the Year Ended 31 December 2022**

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**2. Accounting policies (continued)**

**2.10 Financial instruments**

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

**2.11 Fund accounting**

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

**3. Income from donations and legacies**

	<b>Unrestricted funds Year ended 31 December 2022 £</b>	<b>Restricted funds Year ended 31 December 2022 £</b>	<b>Total funds Year ended 31 December 2022 £</b>
Donations	427,319	2,179,577	2,606,896

	<b>Unrestricted funds 14 month period ended 31 December 2021 £</b>	<b>Restricted funds 14 month period ended 31 December 2021 £</b>	<b>Total funds 14 month period ended 31 December 2021 £</b>
Donations	172,864	914,233	1,087,097



**Notes to the Financial Statements**  
**For the Year Ended 31 December 2022**

**4. Expenditure on raising funds**

**Costs of raising voluntary income**

	<b>Unrestricted funds Year ended 31 December 2022 £</b>	<b>Restricted funds Year ended 31 December 2022 £</b>	<b>Total funds Year ended 31 December 2022 £</b>
Direct fundraising costs	9,983	25,716	35,699
Advertising and marketing	8,909	-	8,909
	<u>18,892</u>	<u>25,716</u>	<u>44,608</u>
	<u><u>18,892</u></u>	<u><u>25,716</u></u>	<u><u>44,608</u></u>
	<b>Unrestricted funds 14 month period ended 31 December 2021 £</b>	<b>Restricted funds 14 month period ended 31 December 2021 £</b>	<b>Total funds 14 month period ended 31 December 2021 £</b>
Direct fundraising costs	3,320	11,621	14,941
Advertising and marketing	12,110	-	12,110
	<u>15,430</u>	<u>11,621</u>	<u>27,051</u>
	<u><u>15,430</u></u>	<u><u>11,621</u></u>	<u><u>27,051</u></u>

**Notes to the Financial Statements**  
**For the Year Ended 31 December 2022**

**5. Analysis of grants**

	<b>Grants to Institutions Year ended 31 December 2022 £</b>	<b>Total funds Year ended 31 December 2022 £</b>
Prevention or relief of poverty	2,277,381	<b>2,277,381</b>

	<b>Grants to Institutions 14 month period ended 31 December 2021 £</b>	<b>Total funds 14 month period ended 31 December 2021 £</b>
Prevention or relief of poverty	840,583	<b>840,583</b>

The Charity has made the following material grants to institutions during the year:

<b>Name of institution</b>	<b>Year ended 31 December 2022 £</b>	<b>14 month period ended 31 December 2021 £</b>
ISWA	-	294,805
Deniz Feneri Association	<b>733,587</b>	115,379
Human Call Association	<b>448,710</b>	60,267
Ghirass	<b>177,309</b>	80,073
MEHD Foundation	<b>457,122</b>	39,224
Sindh Development Organisation (SDO)	<b>311,151</b>	239,728
Awareness & Consolation Association	<b>105,581</b>	-
	<b>2,233,460</b>	829,476
Other grants to institutions	<b>43,921</b>	11,107
	<b>2,277,381</b>	<b>840,583</b>

**Notes to the Financial Statements**  
**For the Year Ended 31 December 2022**

**6. Analysis of expenditure on charitable activities**

**Summary by fund type**

	<b>Unrestricted funds Year ended 31 December 2022 £</b>	<b>Restricted funds Year ended 31 December 2022 £</b>	<b>Total Year ended 31 December 2022 £</b>
Prevention or relief of poverty	320,919	1,994,374	2,315,293

	<b>Unrestricted funds 14 month period ended 31 December 2021 £</b>	<b>Restricted funds 14 month period ended 31 December 2021 £</b>	<b>Total 14 month period ended 31 December 2021 £</b>
Prevention or relief of poverty	75,369	799,626	874,995

**7. Analysis of expenditure by activities**

	<b>Grant funding of activities Year ended 31 December 2022 £</b>	<b>Support costs Year ended 31 December 2022 £</b>	<b>Total funds Year ended 31 December 2022 £</b>
Prevention or relief of poverty	2,277,381	37,912	2,315,293

**Notes to the Financial Statements**  
**For the Year Ended 31 December 2022**

**7. Analysis of expenditure by activities (continued)**

	Activities undertaken directly 14 month period ended 31 December 2021 £	Grant funding of activities 14 month period ended 31 December 2021 £	Support costs 14 month period ended 31 December 2021 £	Total funds 14 month period ended 31 December 2021 £
Prevention or relief of poverty	454	840,583	33,958	874,995

**Analysis of direct costs**

	Total funds Year ended 31 December 2022 £	Total funds 14 month period ended 31 December 2021 £
Travel and subsistence	-	454

**Notes to the Financial Statements**  
**For the Year Ended 31 December 2022**

**7. Analysis of expenditure by activities (continued)**

**Analysis of support costs**

	Total funds Year ended 31 December 2022 £	Total funds 14 month period ended 31 December 2021 £
Depreciation	1,436	395
Computer equipment	1,630	1,005
Website costs	440	166
Telephone and internet	835	497
Software subscriptions and licences	2,012	841
Repairs and maintenance	28	2,313
Rent (donated services)	13,200	12,000
Printing, postage and stationery	1,358	1,215
Utilities	3,239	3,914
Subscriptions	-	8
Bank charges	1,610	645
Legal and professional fees	11,430	9,300
Cleaning and waste disposal	537	1,445
Sundry costs	-	57
Insurance	157	157
	<u>37,912</u>	<u>33,958</u>

**8. Auditors' remuneration**

	Year ended 31 December 2022 £	14 month period ended 31 December 2021 £
Fees payable to the CIO's auditor for the audit of the CIO's annual financial statements	<u>10,260</u>	<u>9,300</u>

**Notes to the Financial Statements**  
**For the Year Ended 31 December 2022**

**9. Trustees' remuneration and expenses**

The Charity has no employees and to this extent, there are no employees who received employee benefits (excluding employer pension costs) of more than £60,000. During the year, no Trustees received any remuneration or other benefits (2021 - £NIL).

During the year ended 31 December 2022, no Trustee expenses have been incurred (2021 - £NIL).

**10. Tangible fixed assets**

	Fixtures and fittings £
<b>Cost</b>	
At 1 January 2022	7,179
At 31 December 2022	<u>7,179</u>
<b>Depreciation</b>	
At 1 January 2022	395
Charge for the year	1,436
At 31 December 2022	<u>1,831</u>
<b>Net book value</b>	
At 31 December 2022	<u><u>5,348</u></u>
At 31 December 2021	<u><u>6,784</u></u>

**11. Debtors**

	2022 £	2021 £
<b>Due within one year</b>		
Prepayments and accrued income	27,047	14,739
	<u><u>27,047</u></u>	<u><u>14,739</u></u>

**Notes to the Financial Statements**  
**For the Year Ended 31 December 2022**

**12. Creditors: Amounts falling due within one year**

	2022 £	2021 £
Trade creditors	-	2,554
Accruals and deferred income	10,260	9,300
	<u>10,260</u>	<u>11,854</u>

**13. Statement of funds****Statement of funds - current year**

	Balance at 1 January 2022 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 December 2022 £
<b>Unrestricted funds</b>					
<b>Designated funds</b>					
Tangible fixed assets	6,784	-	(1,436)	-	5,348
National or international humanitarian disasters	-	-	-	20,000	20,000
Contracted costs	-	-	-	10,000	10,000
	<u>6,784</u>	<u>-</u>	<u>(1,436)</u>	<u>30,000</u>	<u>35,348</u>
<b>General funds</b>					
General funds	75,281	427,319	(338,375)	(30,000)	134,225
<b>Total Unrestricted funds</b>	<u>82,065</u>	<u>427,319</u>	<u>(339,811)</u>	<u>-</u>	<u>169,573</u>

**Notes to the Financial Statements**  
**For the Year Ended 31 December 2022**

**13. Statement of funds (continued)**

	Balance at 1 January 2022 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 December 2022 £
<b>Restricted funds</b>					
Bee Honey Project	-	9,500	(9,500)	-	-
Bread	317	2,496	(1,350)	-	1,463
Yemen	-	1,222	(1,222)	-	-
Burma	59	-	(59)	-	-
Fidyah	-	60	(60)	-	-
Food	48,935	223,182	(125,481)	-	146,636
Water Pump Appeal	12,023	92,350	(98,992)	-	5,381
Winter - Lebanon	(7,041)	140,094	(133,053)	-	-
Medical Aid	16	46,510	(47,368)	-	(842)
Orphans	504	9,270	(8,856)	-	918
Pakistan	5,875	556,439	(493,673)	-	68,641
Palestine	487	980	(13)	-	1,454
Ramadan Food	-	505,585	(505,585)	-	-
Self Reliance Scheme	177	7,799	(7,694)	-	282
Sudan	83	-	(82)	-	1
Syria	25,212	500,503	(523,727)	-	1,988
Zakat	16,339	83,587	(63,375)	-	36,551
	<u>102,986</u>	<u>2,179,577</u>	<u>(2,020,090)</u>	<u>-</u>	<u>262,473</u>
<b>Total of funds</b>	<u>185,051</u>	<u>2,606,896</u>	<u>(2,359,901)</u>	<u>-</u>	<u>432,046</u>

Statement of funds - prior year

	Income £	Expenditure £	Transfers in/out £	Balance at 31 December 2021 £
<b>Unrestricted funds</b>				
Designated: Tangible fixed assets	-	(395)	7,179	6,784
<b>General funds</b>				
General funds	172,864	(90,404)	(7,179)	75,281
<b>Total Unrestricted funds</b>	172,864	(90,799)	-	82,065



**Notes to the Financial Statements**  
**For the Year Ended 31 December 2022**

**13. Statement of funds (continued)**

	Income £	Expenditure £	Transfers in/out £	Balance at 31 December 2021 £
<b>Restricted funds</b>				
Bee Honey Project	7,315	(7,315)	-	-
Bread	322	(5)	-	317
Yemen	1,517	(1,517)	-	-
Burma	60	(1)	-	59
Fidyah	550	(550)	-	-
Food	71,512	(22,577)	-	48,935
Water Pump Appeal	139,487	(127,464)	-	12,023
Winter - Lebanon	52,507	(59,548)	-	(7,041)
Funeral UK	3,035	(3,035)	-	-
Medical Aid	61,658	(61,642)	-	16
Orphans	12,212	(11,708)	-	504
Pakistan	56,954	(51,079)	-	5,875
Palestine	3,951	(3,464)	-	487
Ramadan Food	337,510	(337,510)	-	-
Rickshaws Pakistan	5,100	(5,100)	-	-
Self Reliance Scheme	6,026	(5,849)	-	177
Sewing Machines	6,083	(6,083)	-	-
Sudan	84	(1)	-	83
Syria	110,449	(85,237)	-	25,212
Zakat	31,938	(15,599)	-	16,339
Wheelchairs	5,963	(5,963)	-	-
	<u>914,233</u>	<u>(811,247)</u>	<u>-</u>	<u>102,986</u>
<b>Total of funds</b>	<u>1,087,097</u>	<u>(902,046)</u>	<u>-</u>	<u>185,051</u>

**Notes to the Financial Statements  
For the Year Ended 31 December 2022**

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**13. Statement of funds (continued)**

**Tangible fixed assets**

This designated fund represents the capital element of the fixed assets.

**National or international humanitarian disasters**

This designated fund represents amount set aside to provide immediate assistance where they may be National or international humanitarian disasters

**Contracted costs**

This designated fund represents amounts to cover the contracted costs of the Charity.

**Bee Honey Project**

This restricted fund is part of the Entrepreneurship project designed to enable those living in poverty setup a honeybee farming business. The donations support the purchase of a hive and associated equipment so that families can produce and sell honey.

**Bread**

This restricted fund provides funds to purchase bread being a basic necessity to feed thousands of people.

**Project Yemen**

This project provides support to those affected by the humanitarian crisis in Yemen. The donations support the provision of life saving food packs as well as medical and financial assistance.

**Burma**

Project to construct water pumps, wells and solar plants.

**Fidyah**

Religious donations made in Islam when a fast is missed or broken to feed those in need.

**Food**

This project seeks to put food on the table of those families in need around the world and achieving food security.

**Water Pump Appeal**

This project seeks to provide access to safe and clean drinking water through strategically placed water interventions such as water pumps and plants in villages.

**Winter - Lebanon**

This project seeks to provide vital winter aid to refugees and displaced families in Lebanon to keep them warm through the colder months.

**Funeral - UK**

The Burial fund is designed to help struggling families in the UK with funeral costs and arrangements to help ease the burden and relive some of the pressure.

**Medical Aid**

The fund seeks to provide medical, healthcare and disability support. Support is in various forms such as wheelchairs to provide mobility, hospital support, eye surgery and other cases. Donations help with the purchase of various disability movement aids. The aid is currently distributed in Sindh, Pakistan.

**Orphans**

The project provides financial support and assistance to orphans. For example, the provision of winter clothing, hygiene packs and education kits to enable children to overcome adversity and set them on a path to betterment.

**13. Statement of funds (continued)**

**Pakistan**

The project seeks to address one of the biggest challenges in the country, being access to potable water. Assistance is also provided in the form of livelihood projects, orphan support, medical, and financial assistance. Donations support the purchase of sewing machines, winter aid kits and the installation of solar water plants.

**Palestine**

The project seeks to provide relief solutions (food security) to families in Palestine, in the form of food parcels.

**Ramadan Food**

The project looks to hand deliver food parcels to refugees unable to enjoy the month of Ramadan. In particular, the delivery of life saving food parcels to Syrian and Palestinian families living in poverty in refugee camps in Lebanon.

**Rickshaws - Pakistan**

The project looks to raise donations to fund the purchase of Rickshaws in Pakistan, to provide a source of income generation for needy families. Rickshaws can be utilised for different enterprises including pick and drop services, food trucks or modified to use as vans for fruit-sellers.

**Self Reliance Scheme**

The project focuses around providing social support to communities in rural, semi-urban and urban areas by encouraging them to ascertain their own needs. Programmes include special education for children, support for children going to school to cover the cost of uniform and fees, provision of safe drinking water facilities and sanitation at community level, promoting agricultural practices, organising training workshops for livelihood improvement and strengthening local communities through networking.

**Sewing Machines**

Project seeks to encourage entrepreneurship and livelihoods by providing sewing machines to help empower vulnerable women in Sindh by providing them with a sustainable source of income for a family of around £80 to £100 per month.

**Sudan**

The project seeks to provide relief solutions (food security, winter aid and debt relief) to families in Sudan.

**Project Syria and Jigsaw Village**

The project seeks to provide food security, winter aid, and debt relief to families in Syria through the provision of food parcels, bread, blankets and funds to pay family rent for a year.

A key part of the Syria project is the Jigsaw Village. The aim of the project is to build a village in Syria, consisting of 400 secure homes for displaced Syrians (Syrian refugee families) located in the safe zone near the Turkish Border. The village is designed to be a safe haven for refugees, women and children to survive the winter. The estimated cost of building a house in the village is £1,900, made of two rooms, kitchen and bathroom with water.

**Zakat**

Zakat is a form of obligatory charity that has the potential to ease the suffering of millions. Zakat is distributed according to the 8 Islamic principles. Donations are used to fund one or more projects including livelihood support (small business start ups such as small grocery shops and phone repair shops for as little as £400, mobile food carts costing £1,250 and honey bee farming costing £130), clean water (installation of solar water plants costing £1,800, installation of large hand pump costing £280, and installation of small hand pump costing £120), orphan support and food parcels.

**Wheelchairs**

Donations to support the purchase of wheelchairs (disability movement aid) bringing the joy of mobility and independence to disabled, sick and elderly people.

**Notes to the Financial Statements**  
**For the Year Ended 31 December 2022**

**14. Summary of funds**

**Summary of funds - current year**

	Balance at 1 January 2022 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 December 2022 £
Designated funds	6,784	-	(1,436)	30,000	35,348
General funds	75,281	427,319	(338,375)	(30,000)	134,225
Restricted funds	102,986	2,179,577	(2,020,090)	-	262,473
	<u>185,051</u>	<u>2,606,896</u>	<u>(2,359,901)</u>	<u>-</u>	<u>432,046</u>

**Summary of funds - prior year**

	Income £	Expenditure £	Transfers in/out £	Balance at 31 December 2021 £
Designated funds	-	(395)	7,179	6,784
General funds	172,864	(90,404)	(7,179)	75,281
Restricted funds	914,233	(811,247)	-	102,986
	<u>1,087,097</u>	<u>(902,046)</u>	<u>-</u>	<u>185,051</u>

**15. Analysis of net assets between funds**

**Analysis of net assets between funds - current year**

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £
Tangible fixed assets	5,348	-	5,348
Current assets	174,485	262,473	436,958
Creditors due within one year	(10,260)	-	(10,260)
<b>Total</b>	<u>169,573</u>	<u>262,473</u>	<u>432,046</u>

**Notes to the Financial Statements**  
**For the Year Ended 31 December 2022**

**15. Analysis of net assets between funds (continued)**

**Analysis of net assets between funds - prior year**

	<b>Unrestricted funds 2021 £</b>	<b>Restricted funds 2021 £</b>	<b>Total funds 2021 £</b>
Tangible fixed assets	6,784	-	6,784
Current assets	87,135	102,986	190,121
Creditors due within one year	(11,854)	-	(11,854)
<b>Total</b>	<b>82,065</b>	<b>102,986</b>	<b>185,051</b>

**16. Reconciliation of net movement in funds to net cash flow from operating activities**

	<b>Year ended 2022 £</b>	<b>14 month period ended 2021 £</b>
Net income for the year (as per Statement of Financial Activities)	<b>246,995</b>	185,051
<b>Adjustments for:</b>		
Depreciation charges	<b>1,436</b>	(6,784)
Increase in debtors	<b>(12,308)</b>	(14,739)
(Decrease)/Increase in creditors	<b>(1,594)</b>	11,854
<b>Net cash provided by operating activities</b>	<b>234,529</b>	<b>175,382</b>

**17. Analysis of cash and cash equivalents**

	<b>2022 £</b>	<b>2021 £</b>
Cash in hand	<b>409,911</b>	175,382
<b>Total cash and cash equivalents</b>	<b>409,911</b>	<b>175,382</b>

**Notes to the Financial Statements  
For the Year Ended 31 December 2022**

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**18. Analysis of changes in net debt**

	At 1 January 2022 £	Cash flows £	At 31 December 2022 £
Cash at bank and in hand	175,382	234,529	409,911
	<u>175,382</u>	<u>234,529</u>	<u>409,911</u>
	<u><u>175,382</u></u>	<u><u>234,529</u></u>	<u><u>409,911</u></u>

**19. Related party transactions**

The Charity has not entered into any related party transactions during the period, nor are there any outstanding balances owing between related parties and the Charity at 31 December 2022.