

**REGISTERED CHARITY: 1194117**

# **WORLD APPEAL**

**REPORT OF THE TRUSTEES AND UNAUDITED FINANCIAL STATEMENTS  
FOR THE PERIOD  
01 JANUARY 2025 TO 31 DECMEBER 2025**

## REFERENCE AND ADMINISTRATIVE DETAILS

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The trustees, present their report with the financial statements of the charity for the period 01<sup>st</sup> January 2025 to 31<sup>st</sup> December 2025.

### **INCORPORATION**

The CIO registration was incorporated on 16 April 2021. Received funds from WORLD APPEAL (1142556) on 23 December 2021.

### **Registered Charity Number**

1194117

### **Registered Office**

Coversure Insurance  
Services, 15 The Arcade,  
Dunstable Road, Luton  
LU4 8JE

### **Trustees**

|                  |         |                        |
|------------------|---------|------------------------|
| Mr. Aftab Shabir | Trustee | -appointed on 15.10.21 |
| Mr. Adnan Hanif  | Trustee | -appointed on 15.10.21 |
| Mr. Tariq Shabir | Trustee | -appointed on 15.10.21 |

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

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### **Board of Trustees**

The Board of Trustees sets our future aims and priorities focusing on strategic planning and governance and also evaluates our performance and progress in our work to alleviate poverty and suffering.

The Board of Trustees appraises the Senior Management Team and can make appointments to it as well as dismissals. The Board of Trustees also make sure that we satisfy the regulatory requirements on us as a charity and works with key stakeholders.

### **Recruiting and Appointing Trustees**

All our trustees are volunteer, chosen because they all have the diverse range of skills, knowledge and experience that we need to respond to the challenges of today. Stakeholders and partners may nominate trustees and sometimes we will make a personal approach to potential candidates.

### **Governing document**

World Appeal (Previously known as World Appeal (1142556)) refers to the charity incorporated organization with a governing document known as CIO Registration originally incorporated on 16 April 2021.

### **Responsibilities of Trustees**

The annual report and financial statements are prepared according to the relevant law and approved by the trustees.

The trustees keep adequate accounting records and they show and explain our transactions. The records also disclose our financial position with reasonable accuracy at any time and enable trustees to ensure that the financial statements comply with Charity Commission Statement of Recommended Practice (SORP) 2015.

### **Grant Making Policies**

We provide grants to projects if the request meets our charitable objectives and criteria. Project grant making is managed according to a designated process, which is documented in our Operational Risk-Management Framework. We aim to treat all grant applications professionally, equally and fairly. We make the final decision as to eligibility to receive a grant, at our discretion.

### **Public Benefit**

We develop strategic plans to make certain that we provide maximum public benefit and achieve our strategic objectives, which fall under purposes defined by the Charity Act 2006.

## **Objectives and Strategic activities**

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The objects of the charity are set below:

- 1) TO ADVANCE EDUCATION IN POOR COUNTRIES IN PARTICULAR BUT NOT EXCLUSIVELY IN INDIA AND PAKISTAN BY PROVIDING AND ASSISTING IN THE PROVISION OF FACILITIES FOR EDUCATION INCLUDING THE BUILDING AND MAINTENANCE OF SCHOOLS.
- 2) THE RELIEF OF SICKNESS AND THE PRESERVATION OF HEALTH AMONG PEOPLE LIVING IN POOR COUNTRIES, IN PARTICULAR BUT NOT EXCLUSIVELY BY PROVIDING ACCESS TO CLEAN WATER SUPPLIES.
- 3) TO PROMOTE AND PROTECT THE PHYSICAL AND MENTAL HEALTH OF PEOPLE SUFFERING THE EFFECTS OF DRUG ABUSE AND OF WOMEN IN THE UK WHO ARE FORCED INTO MARRIAGE THROUGH THE PROVISION OF SUPPORT, EDUCATION AND PRACTICAL ADVICE.
- 4) SUCH CHARITABLE PURPOSES FOR THE PUBLIC BENEFIT AS ARE EXCLUSIVELY CHARITABLE ACCORDING TO THE LAWS OF ENGLAND AND WALES AS THE TRUSTEES MAY FROM TIME TO TIME DETERMINE.

During the year 2025, World Appeal carried out following activities:

### **Qurbani / Ramadan**

- Charitable activities during Qurbani and Ramadan epitomize the spirit of compassion in Islamic communities. Qurbani, observed during Eid al-Adha, involves sharing sacrificial meat with those in need, fostering solidarity. Ramadan intensifies philanthropy, with initiatives like iftar meal distributions and food parcels ensuring that the less fortunate can partake in the blessings of the holy month. These activities not only address immediate needs but also embody the core values of empathy and community support, creating a meaningful impact by promoting inclusivity and shared responsibility during these sacred occasions.

### **Hand Pumps / Water Wells**

- focusing on hand water pumps & Water Wells aims to alleviate water scarcity in underserved communities. By installing these pumps, organizations provide a sustainable source of clean water, improving health and overall living conditions. This initiative particularly benefits areas with limited access to safe drinking water, reducing waterborne diseases and empowering communities. These charitable efforts not only address a fundamental need but also contribute to long-term well-being, emphasizing the importance of access to clean water as a basic human right.

### **Food Parcels**

- activities centered on food parcels address hunger and poverty by providing essential sustenance to vulnerable populations. These initiatives involve assembling and distributing parcels containing nutritious food items to individuals and families in need. Particularly crucial during times of crisis or economic hardship, such efforts

ensure that marginalized communities have access to nourishing meals. Food parcel distribution reflects a commitment to combating food insecurity, promoting dignity, and fostering a sense of community support. By meeting immediate nutritional needs, these charitable activities contribute to enhancing the overall well-being and resilience of those facing food-related challenges.

## **Education**

- Building mosques in underprivileged communities aligns with our mission under the pre-text of education to create lasting, positive change. Mosques are more than places of worship; they are vital community centres that foster unity, provide moral guidance, and serve as a source of hope. By establishing a mosque, we create a space for education, skill development, and essential social services like food distribution and counselling, directly addressing the needs of the community. These initiatives empower individuals, strengthen social bonds, and promote values of charity and compassion. Together, we can uplift underprivileged communities, offering them the support and opportunities they need to thrive.

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## **Achievements and Performance**

From 2025 to 2026, World Appeal made significant strides toward addressing global and local challenges through impactful initiatives centred around water, food, and education. During this period, the organisation invested £46,211.59 into these core objectives, transforming the lives of thousands across underserved regions. This overview highlights the progress made and the lasting change created through World Appeal's commitment to sustainable community development.

### **Water Projects: Ensuring Access and Improving Health**

Access to clean, safe drinking water remains a fundamental human need yet continues to be a challenge for many communities. World Appeal's water projects focused on installing wells and hand pumps across vulnerable regions, particularly in Pakistan and Africa, providing reliable and sustainable water sources.

These projects have had a life-changing effect. Families now benefit from improved hygiene and a significant reduction in waterborne diseases, while children—especially girls—are freed from the daily task of travelling long distances to collect water. This not only improves health but also enables more consistent access to education, building a foundation for long-term community growth.

### **Food Distribution: Bringing Relief and Restoring Dignity**

World Appeal continued its strong commitment to fighting hunger by distributing essential food supplies during crucial periods such as Ramadan and Qurbani. Thousands of families across Asia, Africa, and the Middle East benefited from Qurbani meat distribution and Iftar packs, allowing them to observe important religious traditions with dignity.

These initiatives did more than provide meals; they strengthened community bonds, encouraged compassion, and ensured that vulnerable families felt included and supported during significant cultural and spiritual moments.

### **The Collective Impact of World Appeal's Work**

Across 2025 and 2026, World Appeal's focused investment in water access, food security, and education has contributed to stronger, healthier, and more resilient communities. By meeting both immediate needs and addressing deeper systemic challenges, the organisation continues to pave the way for sustainable development and long-term empowerment.

### **The Broader Impact of World Appeal's Work**

From 2025 to 2026, World Appeal's initiatives demonstrated the power of strategic investment and community-focused efforts. By addressing fundamental needs such as clean water, food security, and education, the organization has helped build stronger, healthier, and more resilient communities across the globe. Its work highlights the importance of tackling both immediate challenges and systemic issues to create sustainable change.

Through its water projects, World Appeal ensured that thousands gained access to clean and safe drinking water, reducing health risks and freeing up time and resources for other activities. Its food distribution initiatives during Ramadan and Qurbani not only alleviated hunger but also reinforced a sense of dignity and inclusion for marginalized families. Locally, Muhammad's Kitchen exemplified the charity's dedication to grassroots efforts, addressing hunger in its own community.

Most notably, the construction of mosques in Pakistan and Africa showcased World Appeal's holistic approach to community development. By creating spaces that serve both religious and social purposes, the organization has laid the groundwork for long-term empowerment and growth in underserved areas.

### **A New Vision: Secondary School and Health Unit in Kenya**

During a visit to Kenya in October 2023, World Appeal identified a critical need for improved educational and health infrastructure. While originally there to support food distribution, conversations with local chiefs revealed two major gaps: the absence of a secondary school and the need for accessible healthcare, especially for mothers and children.

In an inspiring act of partnership, the community donated land for a secondary school capable of supporting up to 150 boys and girls. World Appeal has since taken leadership of the project, progressing design work and fundraising efforts. Approximately £30,000 in funds and pledges has already been secured toward the school's construction.

In addition to this, World Appeal is now actively fundraising for a health unit / maternity unit in the same area. This facility will provide essential healthcare services, reduce maternal and infant health risks, and offer life-saving support to families who currently lack access to medical care. Together, the school and health unit will form a cornerstone for long-term progress empowering the community through education, wellbeing, and opportunity.

### **Financial Review**

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The charity received sum of **£100,547** in donations from various sources.

The charity does not have any reserve policy.

The funds are in surplus by **£6,050** at the balance sheet.

### **Declaration**

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The trustees declare that they have approved the trustees report above. Signed on behalf of the charity's trustees.

|                                                                                     |
|-------------------------------------------------------------------------------------|
|  |
| <b>Signature:</b>                                                                   |
| <b>Name: Adnan Hanif</b>                                                            |
| <b>Position: Trustee</b>                                                            |
| <b>Date: 23.02.2026</b>                                                             |

## INDEPENDENT EXAMINERS REPORT FOR THE PERIOD 01 JAN 2025 TO 31 DEC 2025 TO THE TRUSTEES

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I report on the accounts for the period 01<sup>st</sup> January 2025 to 31<sup>st</sup> December 2025 set out below.

### **Respective responsibilities of trustees and examiner**

The charity's trustees responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for the period (under Section 144(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is required.

Having satisfied myself that the charity is not subject to audit and is eligible for independent examination, it is my responsibility to:

- Examine the accounts
- Follow the procedures laid down in the General Directions given by the Charity Commission (under Section 145(5)(b) of the 2011 Act); and
- To state whether particular matters have come to my attention.

### **Basis of the independent examiner's report**

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

### **Independent examiners statement**

In connection with my examination, no matter has come to my attention:

- (1) Which gives me reasonable cause to believe that, in any material respect, the requirements have not been met;

or

- (2) To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

### **Independent Examiner**



**Signature: Mrs. Rida Meraj**

**Date: 26/02/2026**



|                                                                                                                                           |                                |                      |             |                    |       |
|-------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------|----------------------|-------------|--------------------|-------|
|  <div>CHARITY COMMISSION<br/>FOR ENGLAND AND WALES</div> | Charity name                   |                      | No (if any) |                    | CC16a |
|                                                                                                                                           | World Appeal                   |                      | 1194117     |                    |       |
|                                                                                                                                           | Receipts and payments accounts |                      |             |                    |       |
|                                                                                                                                           | For the<br>period<br>from      | Period start<br>date | To          | Period end<br>date |       |
|                                                                                                                                           |                                | 01-Jan-25            |             | 31-Dec-25          |       |

## Section A Receipts and payments

|                                                       | Unrestricted funds<br>To the nearest £ | Restricted funds<br>To the nearest £ | Endowment funds<br>To the nearest £ | Total funds<br>To the nearest £ | Last year<br>To the nearest £ |
|-------------------------------------------------------|----------------------------------------|--------------------------------------|-------------------------------------|---------------------------------|-------------------------------|
| <b>A1 Receipts</b>                                    |                                        |                                      |                                     |                                 |                               |
| Donation                                              | 62,384                                 | 20,531                               | -                                   | 92,915                          | 45,191                        |
| Gift Aid                                              | 17,632                                 | -                                    | -                                   | 17,632                          | 42,699                        |
|                                                       | -                                      | -                                    | -                                   | -                               | -                             |
|                                                       | -                                      | -                                    | -                                   | -                               | -                             |
|                                                       | -                                      | -                                    | -                                   | -                               | -                             |
|                                                       | -                                      | -                                    | -                                   | -                               | -                             |
|                                                       | -                                      | -                                    | -                                   | -                               | -                             |
| <b>Subtotal (Gross income for AR)</b>                 | <b>80,016</b>                          | <b>20,531</b>                        | <b>-</b>                            | <b>100,547</b>                  | <b>87,890</b>                 |
| <b>A2 Asset and investment sales, (see table).</b>    |                                        |                                      |                                     |                                 |                               |
|                                                       |                                        |                                      |                                     |                                 |                               |
|                                                       |                                        |                                      |                                     |                                 |                               |
| <b>Sub total</b>                                      | <b>-</b>                               | <b>-</b>                             | <b>-</b>                            | <b>-</b>                        | <b>-</b>                      |
| <b>Total receipts</b>                                 | <b>80,016</b>                          | <b>20,531</b>                        | <b>-</b>                            | <b>100,547</b>                  | <b>87,890</b>                 |
| <b>A3 Payments</b>                                    |                                        |                                      |                                     |                                 |                               |
| Charitable Activities                                 | 3,550                                  | 49,577                               | -                                   | 53,127                          | 85,328                        |
| Administrative expense                                | 13,626                                 | -                                    | -                                   | 13,626                          | 10,308                        |
| Governance cost                                       | 11,500                                 | -                                    | -                                   | 11,500                          | 12,520                        |
|                                                       | -                                      | -                                    | -                                   | -                               | -                             |
|                                                       | -                                      | -                                    | -                                   | -                               | -                             |
|                                                       | -                                      | -                                    | -                                   | -                               | -                             |
|                                                       | -                                      | -                                    | -                                   | -                               | -                             |
| <b>Sub total</b>                                      | <b>28,676</b>                          | <b>49,577</b>                        | <b>-</b>                            | <b>78,253</b>                   | <b>108,156</b>                |
| <b>A4 Asset and investment purchases, (see table)</b> |                                        |                                      |                                     |                                 |                               |
|                                                       | -                                      | -                                    | -                                   | -                               | -                             |
|                                                       | -                                      | -                                    | -                                   | -                               | -                             |
| <b>Sub total</b>                                      | <b>-</b>                               | <b>-</b>                             | <b>-</b>                            | <b>-</b>                        | <b>-</b>                      |
| <b>Total payments</b>                                 | <b>28,676</b>                          | <b>49,577</b>                        | <b>-</b>                            | <b>78,253</b>                   | <b>108,156</b>                |
| <b>Net of receipts/(payments)</b>                     | <b>51,340</b>                          | <b>-29,046</b>                       | <b>-</b>                            | <b>22,295</b>                   | <b>-20,266</b>                |
|                                                       | -                                      | -                                    | -                                   | -                               | -                             |
| <b>A5 Transfers between funds</b>                     |                                        |                                      |                                     |                                 |                               |
|                                                       | -                                      | -                                    | -                                   | -16,245                         | 4,021                         |
| <b>A6 Cash funds last year end</b>                    |                                        |                                      |                                     |                                 |                               |
| <b>Cash funds this year end</b>                       | <b>51,340</b>                          | <b>-29,046</b>                       | <b>-</b>                            | <b>6,050</b>                    | <b>-16,245</b>                |

## Section B Statement of assets and liabilities at the end of the period

| Categories           | Details                                                | Unrestricted funds | Restricted funds | Endowment funds |
|----------------------|--------------------------------------------------------|--------------------|------------------|-----------------|
| <b>B1 Cash funds</b> | Cash in hand & at Bank                                 | 30,066             | -                | -               |
|                      |                                                        | -                  | -                | -               |
|                      |                                                        | -                  | -                | -               |
|                      | <b>Total Cash funds</b>                                | <b>30,066</b>      | <b>-</b>         | <b>-</b>        |
|                      | (agree balances with receipts and payments account(s)) | Agreement Error    | OK               | OK              |

|                                 | Details | Unrestricted funds<br>To nearest £ | Restricted funds<br>To nearest £ | Endowment funds<br>To nearest £ |
|---------------------------------|---------|------------------------------------|----------------------------------|---------------------------------|
| <b>B2 Other monetary assets</b> |         | -                                  | -                                | -                               |
|                                 |         | -                                  | -                                | -                               |
|                                 |         | -                                  | -                                | -                               |
|                                 |         | -                                  | -                                | -                               |

|                             | Details | Funds to which assets belong | Cost (Optional) | Current value (Optional) |
|-----------------------------|---------|------------------------------|-----------------|--------------------------|
| <b>B3 Investment assets</b> |         |                              | -               | -                        |
|                             |         |                              | -               | -                        |
|                             |         |                              | -               | -                        |
|                             |         |                              | -               | -                        |

|                                                     | Details | Funds to which assets belong | Cost (Optional) | Current value (Optional) |
|-----------------------------------------------------|---------|------------------------------|-----------------|--------------------------|
| <b>B4 Assets retained for the charity's own use</b> |         |                              | -               | -                        |
|                                                     |         |                              | -               | -                        |
|                                                     |         |                              | -               | -                        |
|                                                     |         |                              | -               | -                        |

|                       | Details | Funds to which liability belong | Amount due (Optional) | When due (Optional) |
|-----------------------|---------|---------------------------------|-----------------------|---------------------|
| <b>B5 Liabilities</b> |         |                                 | -                     |                     |
|                       |         |                                 | -                     |                     |
|                       |         |                                 | -                     |                     |
|                       |         |                                 | -                     |                     |

Signed by one or two trustees on behalf of all the trustees

|                                                                                     |             |                  |
|-------------------------------------------------------------------------------------|-------------|------------------|
| Signature                                                                           | Print Name  | Date of approval |
|  | Adnan Hanif | 23/02/2026       |