



Charity No: 1195003

**Annual Report and Financial Statements
for the Year Ended
31 March 2025**

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Legal and Administrative Information

Trustees

Mr Imad Zeidani

Mr Haissam Khalife

Mr Nabil Khaled Atiyeh

Chairman

Mr Imad Zeidani

Correspondence address

Hands of Giving Foundation

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Telephone: 0208 6293666

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Bank

Lloyds Bank Plc

16 Market Place

Lancashire

OL1 1JG

Accountants

NK and Co

Chartered Certified Accountants

9 Vange Riverview Business Centre

Basildon

SS16 4NE

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

The trustees present their report along with the financial statements of the charity for the year ended 31 March 2025. The financial statements have been prepared in accordance with the accounting policies set out on page 11-15 and fully comply with the charity's constitution and applicable law.

Organisation and Objectives

The current trustees are responsible for the general control and management of the charity. These trustees give their time freely and receive no remuneration or other financial benefits. The trustees meet as and when required to discuss the business of the charity and are responsible for all decisions taken in relation to running the charity and activities provided by the charity.

Objectives of the Charity

The charity's main objects are to relieve financial hardship among poor people, orphans, and people in need, by means of, but not exclusively, making grants for providing or paying for items, equipment, services, and facilities, including the provision of food, water, and clothing, and costs for medical treatment and attending educational institutions for the benefit of the said persons.

Review of Activities and Achievements

The key activities of the charity during the year 2024/25 included the following:

1. Food Parcel Project

The Food Parcels Project provided essential food assistance to 1150 vulnerable Palestinian refugee families across camps in Lebanon, including Beirut, Saida, Tyre, the North, and Beqaa regions. Each parcel, valued at £40, included staple food items like rice, sugar, and oil to ease economic hardship and address growing food insecurity due to reduced aid from agencies like UNRWA.

The project aimed to relieve financial pressure, improve food access, and deliver targeted, needs-based support. The initiative particularly benefited children and women, promoting dignity and stability during difficult circumstances. The total funds expended on this project amounted to £46,435.

2. Winter Aid Project

The Winter Aid Project delivered essential winter bedding to 400 vulnerable families in Saida, Tyre, and South Lebanon, focusing on Palestinian refugee households facing extreme economic and living conditions. Each family received a Winter Kit consisting of 2 blankets, 2 pillows, and 1 mattress, enhancing warmth, comfort, and hygiene during the cold season.

The project aimed to reduce winter-related hardship by supplying high-quality, durable bedding and ensuring timely support that upholds dignity and protects the wellbeing of families living in poor housing conditions. The total funds expended on this project amounted to £20,483

3. Water Pump Projects

Access to clean drinking water remains a critical challenge in many rural areas, where unsafe water often leads to waterborne diseases such as diarrhea, typhoid, intestinal worms, and hepatitis posing serious health risks and contributing to preventable deaths.

In response, the charity successfully implemented 11 water pumps across various rural villages in Pakistan, as part of its fundraising efforts. These water pumps now provide safe, accessible drinking water to underserved communities, helping to reduce illness, improve hygiene, and enhance the overall well-being of residents.

Public Benefit

The trustees confirm they have complied with the Charities Act 2011 in ensuring the charity's activities provide clear public benefit. All programmes directly support those in need and align with the charitable purposes.

Risk Management

The charity continues to apply a structured risk management approach, identifying and addressing operational, reputational, financial, and compliance-related risks.

Financial Review

During the year, the charity received a total income of £122,508 (2024: £122,200). Of the total funds received, £42,230 of the funds was restricted and £80,278 was received as unrestricted funds.

The total funds expended amounted to £94,994 (2024: £80,476). This includes the sum of £69,648 (2024: £56,286) expended on charitable activities.

The cost of raising funds amounted to £8,771 (2024: £8,480), the cost of admin support amounted to £16,575 (2024: £15,710). The total amount carried forward to be expended in the following year as part of the restricted funds amounted to £39,500. The unrestricted amount carried forward amounted to £46,138.

The trustees have reviewed the financial position and are committed to continuing the positive growth of the charity.

Reserves and Funds Carried Forward

The trustees have established a policy whereby the unrestricted funds not committed or invested are maintained at a level that allows the charity to operate as a going concern for at least one year. The actual unrestricted reserves carried forward for the year amounted to £46,138, which is sufficient for the purpose of covering operational costs and planned charitable expenditure.

Going Concern

The trustees consider that there are no material uncertainties about the Trust's ability to continue as a going concern. This assessment has been made on the basis of the review of the financial position and the operational risks. The trustees are satisfied that the financial position of the charity is sound with the appropriate safeguards in place.

Statement of Trustees' Responsibilities in Relation to Financial Statements

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with 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 law applicable to charities in England and 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 the income and expenditure of the charity 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 in the Charities SORP;
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- 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 maintaining proper accounting records which 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.

The trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees and signed on its behalf by:



Mr Haissam Khalife

Trustee

Date: 22/12/2025

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF HANDS OF GIVING

I report to the trustees on my examination of the accounts of Hands of Giving Foundation for the year ended 31 March 2025, which are set out on pages 11 to 15.

Responsibilities and basis of report

As the charity trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed: 
NK and Co
Chartered Certified Accountants
9 Vange Riverview Business Centre
Basildon
SS16 4NE

Date: 22/12/2025

Statement of Financial Activities for the Year Ended 31 March 2025

	Notes	Unrestricted Funds £	Restricted Funds £	2025 Total Funds £	2024 Total Funds £
Income from:					
Donations and Grants	3	80,278	42,230	122,508	122,200
Total income		80,278	42,230	122,508	122,200
Expenditure on:					
Charitable Activities	4	66,918	2,730	69,648	56,286
Fundraising Cost	5	8,771	-	8,771	8,480
Admin Support Cost	6	16,575	-	16,575	15,710
Total expenditure		92,264	2,730	94,994	80,476
Net(income)/expenditure		(11,986)	39,500	27,514	41,724
Reconciliation of funds:					
Total funds brought forward		58,124	-	58,124	16,400
Total funds carried forward		46,138	39,500	85,638	58,124

There are no recognised gains and losses other than those passing through the Statement of Financial Activities. All income and expenditure is derived from continuing activities. The notes on pages 11-15 form an integral part of these financial statements.

Balance Sheet as at 31 March 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Fixed Assets					
Tangible Assets			-		-
Current Assets					
Debtors		-		-	
Cash at bank and in hand		85,638		58,124	
		<u>85,638</u>		<u>58,124</u>	
Creditors: amounts falling due within one year		<u>-</u>		<u>-</u>	
Net Current Assets			<u>85,638</u>		<u>58,124</u>
Net Assets			<u>85,638</u>		<u>58,124</u>
Funds					
Restricted Funds	7		39,500		-
Unrestricted Funds	8		<u>46,138</u>		<u>58,124</u>
Total Funds			<u>85,638</u>		<u>58,124</u>

These financial statements were approved by the Board of Trustees and signed on their behalf by:

H Khalife

Mr Haissam Khalife
Trustee
Date: 22/12/2025

Notes forming part of the financial statements for the year ended 31 March 2025

1. Accounting Policies

The principal accounting policies, all of which have been applied consistently throughout the year, are set out below.

a) Basis of preparation

The financial statements have been prepared under the historical cost convention and in accordance with 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) - (Charities SORP FRS 102). These accounts are presented in pounds sterling and rounded to the nearest pound.

b) Public benefit entity

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

c) Going concern

The Trustees have prepared financial projections, taking into consideration the current economic conditions and have, at the time of approving these accounts, a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus, they continue to adopt the going concern basis of accounting in preparing the accounts.

d) Fund accounting

Funds held by the Charity are:

Unrestricted funds - These are funds which can be used in accordance with charitable objectives at the discretion of the trustees.

Restricted funds – These are funds that can only be used for particular restricted purposes within the objectives of the Charity. Restrictions arise when specified by the donor or when funds are raised for particular purposes.

e) Income recognition

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

Donations and grants are recognised in the period in which the charity is entitled to receipts where the amount can be measured reliably. The income from charitable and fundraising activities are shown gross with the associated costs included in the expenditure.

Notes forming part of the financial statements for the year ended 31 March 2025 (cont.)

Investment profits on funds held on deposits are included when receivable and the amount can be measured reliably by the charity; this is normally upon the notification of the profit paid by the bank.

f) Volunteers

The value of the time and services provided by volunteers is not incorporated into these financial statements in accordance with the Charities SORP FRS 102.

g) Expenditure recognition

Expenditure is recognised as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required, and the amount of the obligation can be measured reliably.

h) Debtors

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

i) Cash at bank and in hand

Cash at bank and cash 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.

j) Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

k) Pension costs

The charity operates a defined contribution pension scheme. Contributions to the scheme are charged to the statement of financial activities for the period to which they relate to.

Notes forming part of the financial statements for the year ended 31 March 2025 (cont.)

2. Key judgements and estimation uncertainty

The Trustees do not consider that there are any significant judgements and sources of estimation uncertainty at the reporting date.

3. Income from donations and grants

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Donations & Grants	80,278	42,230	122,508	122,200
	80,278	42,230	122,508	122,200

4. Expenditure on charitable activities

The amount payable in the year comprises:

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Food Parcel Project	46,435	-	46,435	22,136
Water Pumps	-	2,730	2,730	1,050
Winter Aid Project	20,483	-	20,483	33,100
	66,918	2,730	69,648	56,286

Notes forming part of the financial statements for the year ended 31 March 2025 (cont.)

5. Fundraising Costs

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Printing & Mailing	8,771	-	8,771	8,480
	8,771	-	8,771	8,480

6. Admin Support costs

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Wages and Salaries	13,264	-	13,264	11,386
Employees NI & Tax	210	-	210	1,531
Staff Pension Costs	-	-	-	400
Postage and stationery	337	-	337	282
Telephone and Internet	1,924	-	1,924	890
Accountancy fees	840	-	840	840
Bank Charges	-	-	-	331
Subscriptions	-	-	-	50
	16,575	-	16,575	15,710

Staff numbers

The average number of employees during the year was as follows:

	2025 No.	2024 No.
Management and FR Support	1	1
	1	1

Notes forming part of the financial statements for the year ended 31 March 2025 (cont.)

7. Restricted Funds

	Balance at 1 April 2024 £	Incoming Funds £	Outgoing Funds £	Balance at 31 March 2025 £
Emergency Relief Programme	-	39,500	-	39,500
Water Pumps Programme	-	2,730	2,730	-
	<u>-</u>	<u>42,230</u>	<u>2,730</u>	<u>39,500</u>

8. Unrestricted Funds

	General Funds £
Balance at 1 April 2024	58,124
Net expenditure	(11,986)
Balance at 31 March 2025	<u>46,138</u>

9. Related Party Transactions and Trustees Remuneration

The trustees received no remuneration during 2025 (2024 - nil). During the year there were no other related party transactions.