

Seeds of Sadaqah

ANNUAL REPORT 2024



SEEDS OF
SADAQAH



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MESSAGE FROM The CEO

It is my pleasure to share with you the Annual Report of Seeds of Sadaqah. This year, with the support of our donors, volunteers, and dedicated team, we were able to bring hope and relief to thousands of families through our shelter projects, water initiatives, orphan care, Ramadan programs, and emergency aid. Every achievement highlighted in this report is a reflection of your trust and generosity. Together, we are building stronger communities and creating lasting impact. As we look ahead, we remain committed to serving humanity with sincerity, transparency, and compassion.

Mohammed Zainul Abdin
CEO of Seeds of Sadaqah

MESSAGE FROM TRUSTEE

Alhamdulillah, with the mercy of Allah and the unwavering generosity of our supporters, Seeds of Sadaqah has been able to deliver another year of meaningful impact for families in Bangladesh.

This past year, our projects have touched the lives of over 80,000 people. We have provided secure shelters for families who once lived in fear, installed tubewells and mega wells to bring safe water to entire communities, and built mosques that now stand as centers of faith, learning, and unity. During the blessed months of Ramadan and Eid, thousands of families received food packets and Eid gifts, ensuring no child was left behind in celebration. Our wedding support programme gave orphan girls the dignity of a new beginning, while our Qurbani distribution and flood relief efforts brought much-needed comfort to those in crisis.

Behind each number is a story of resilience and transformation. Families like that of Ruzina Begum, who now rest safely under the roof of their new home, remind us that our work is not just about projects, but about restoring hope and dignity.

As trustees, we are humbled by the continued trust of our donors, volunteers, and partners. Together, we are building not just wells and homes, but a legacy of compassion that will serve generations to come.

Looking forward, our mission remains steadfast: to expand our reach, to serve those most in need, and to ensure that every act of kindness grows into lasting change. We pray that Allah accepts these efforts from us all and allows us to continue sowing seeds of sadaqah across the world.

With gratitude,

Mohammed Asab Uddin
Chair of Trustees



Our Vision

To see a world where poverty is eradicated, where humanity works hand in hand to empower each other, and where we create a community that thrives on kindness and generosity.



Our Mission

Our mission is to build a world where sadaqah continues to transform lives long after we are gone, leaving a legacy of kindness and generosity that inspires hope and empowers communities for generations to come.

Our Core Values

Sincerity:

At the heart of everything we do is an unwavering commitment to sincerity to Allah, driving us to conduct each and every action with the utmost devotion and determination to make a positive impact in the world.

Excellence:

We are deeply committed to upholding a standard of excellence in everything we do, from the intricacies of our operations to the professionalism and making a meaningful impact in the lives of those we serve.

Integrity:

We strongly believe in the importance of transparency and openness in all of our interactions with donors, beneficiaries, partners, and well-wishers, as we work together towards our shared goal of making a positive impact in the world.

Empowerment:

We are deeply committed to empowering individuals with the skills, abilities, and knowledge they need to take control of their lives and build a future filled with independence, fulfilment, and success.

Dignity:

At the core of our work is a deep respect and unwavering commitment to the dignity and well-being of our beneficiaries, as we strive tirelessly to ensure that their needs and best interests are always at the forefront of everything we do.

Growth:

Our unwavering commitment to innovation is what drives us forward, as we constantly explore new and groundbreaking ways to deliver the support and services that are so desperately needed by those who depend on us.



ABOUT US

Seeds of Sadaqah (SOS) is a UK-registered non-profit charity dedicated to planting seeds of lasting change through the power of Sadaqah Jariyah — ongoing charity that continues to benefit lives long after it is given.

Established to serve both local and global communities, SOS focuses on poverty relief, access to education, emergency response, and the advancement of faith. Whether it's rebuilding a life after crisis, supporting education for the next generation, or helping to construct a mosque in a remote village, our aim is to deliver real impact with transparency, compassion, and sustainability at its heart.

We work closely with trusted partners on the ground to ensure aid reaches those in genuine need — in some of the most hard-to-reach and underserved regions of the world. Our operations span both the UK and internationally, particularly in Bangladesh, where our projects support orphans, widows, the elderly, and families living in extreme hardship.

Seeds of Sadaqah is more than just a charity — it's a movement. A movement to restore dignity, create opportunity, and give people the chance to live better lives through collective giving. We believe that small, sincere acts of kindness can leave a legacy that lasts beyond a lifetime. With every donation, we're not just responding to today's needs — we're planting seeds for a brighter, more hopeful tomorrow.



Shelter Program



SUCCESS STORY



When Ruzina Begum first stepped into her new brick home, she closed her eyes and whispered, “At last, my children are safe.” For years, every storm brought fear rain pouring through the broken roof, children shivering through sleepless nights, schoolbooks ruined by dampness. She carried the burden alone, working as a housemaid to feed her sons and daughter, while silently worrying about the crumbling walls around them. That chapter has now changed. Where once stood a fragile shelter of fear, now rises a strong home filled with safety and hope. The sound of rain no longer means panic—it means comfort, a dry roof overhead, and laughter echoing through secure walls. Ruzina’s children finally have a place where they can dream without fear. “This house is more than bricks,” she says softly, watching her children study under a safe roof, “it is a promise of a better tomorrow. “Thanks to the compassion of Seeds of Sadaqah, Ruzina’s family now has dignity, stability, and the foundation to rebuild their lives with courage and hope.

Mst. Ruzina Begum



Tubewell & Deep Well Program

Thanks to the generous support of donors, **Seeds of Sadaqah's** Tubewell Program has changed the lives of some of the poorest families in Bangladesh—widows, day laborers, and those who once survived without access to safe water. Between **2023** and **2024**, a total of **515** tubewells were installed bringing clean water right to their homes. For these families, the impact is life-changing: fewer illnesses from unsafe water, mothers no longer walking miles to collect water, children able to attend school instead of fetching water, and communities enjoying health, dignity, and hope for the future.

Impact of the Tubewell Program in the Community

✓ Access to Safe Drinking Water

Families now enjoy clean and safe water at their doorstep, reducing waterborne diseases and improving overall health.

✓ Empowering Women and Children

No longer burdened with walking long distances to collect water, women have more time for family and livelihood, while children can focus on education.

✓ Improved Community Well-being

With reliable water sources, hygiene practices have improved, dignity is restored, and hope is renewed within vulnerable communities.



Mega Well Program



Seeds of Sadaqah's Mega Well Program has been a lifeline for entire colonies of extremely poor families in Bangladesh, where safe water was once scarce and unreliable. Between 2023 and 2024, a total of 50 mega wells were installed, each designed with 8 extraction points so that dozens of families can collect clean water at the same time. Unlike a single household tubewell, every mega well serves an entire community—reducing waterborne diseases, saving time for women and children, and ensuring that whole neighborhoods can live with health, dignity, and hope for a better future.

Impact of the Megawell Program in the Community

The installation of a Mega Tube Well provides safe and sustainable drinking water to hundreds of families in the community. It significantly reduces waterborne diseases, decreases the time spent collecting water (especially for women and children), and improves overall hygiene and sanitation. The availability of clean water also supports education, health, and local livelihoods, fostering long-term community development.

"One Mega Tube Well brings clean water and a healthier life to an entire community."





Mosque Program



Seeds of Sadaqah has built two mosques for communities in need, giving the people a safe and dignified place to worship. For villagers who once prayed in open fields or makeshift shelters, these mosques now stand as centers of faith, learning, and unity—where children can study the Quran, neighbors can gather in peace, and entire communities can strengthen their spiritual and social bonds. More than buildings of brick and mortar, these mosques are lasting gifts of hope, dignity, and togetherness for generations to come.

Impact of the Mosque Program in the Community

A mosque serves as more than just a place of worship; it becomes the heart of the community. It provides a safe space for spiritual growth, education, and social gatherings. Mosques often host religious classes, community programs, and charitable activities, fostering unity, moral guidance, and support for vulnerable members of the community. By bringing people together, a mosque strengthens social bonds and promotes collective well-being.

"Beyond prayer, a mosque strengthens community bonds and supports those in need."



Ramadan Food Packet

Seeds of Sadaqah has been able to distribute 300 Ramadan Food Packets to poor and underprivileged families in Sylhet, Sunamganj, and Golapganj.

Each packet contained essential food items such as rice, lentils, oil, flour, sugar, dates, chickpeas, salt, potatoes, onions, and garlic, ensuring that struggling families could prepare nutritious meals for suhoor and iftar.

This initiative aimed to support the most vulnerable communities, bringing relief to those facing financial hardships during the holy month. These food packets brought smiles, hope, and a renewed sense of belonging during the blessed month of Ramadan.



Impact of Ramadan Food Packet Program in the Community

Ramadan Food Packets provide essential nutrition to families who are struggling to meet daily needs. They help ensure that everyone can observe the holy month with dignity, participate in Iftar, and focus on spiritual reflection rather than hunger. By easing the burden of food scarcity, these packets strengthen community solidarity, support vulnerable households, and bring hope and joy to countless families during Ramadan.

"Every food packet brings relief, dignity, and joy to struggling families during Ramadan."



Eid Gift & Celebration

This Eid, Seeds of Sadaqah distributed gifts & celebrated with 1,500 orphans across 34 districts, spreading joy and smiles to those who need it most. Each child received thoughtful Eid gifts filled with love and care. The initiative brought hope, happiness, and a sense of togetherness to the hearts of many.





Impact of Ramadan Food Packet Program in the Community

Eid Gifts and celebrations bring joy and happiness to children and families, especially those from underprivileged backgrounds. They create a sense of inclusion and community, allowing everyone to partake in the festive spirit regardless of their financial situation. These celebrations strengthen social bonds, promote generosity, and leave lasting memories of hope and togetherness in the hearts of beneficiaries.

"Celebrating Eid together spreads happiness, hope, and unity in the community."

Wedding Support

Seeds of Sadaqah successfully arranged and sponsored weddings of **41** orphan girls. These weddings were more than ceremonies—they marked a fresh beginning filled with hope, security, and a sense of belonging. Each bride was provided with essential household items, clothing, and financial support to help her start married life with confidence.



Impact of the Wedding Support Program in the Community

The Wedding Support Program helps underprivileged couples begin their married life with dignity and hope. By providing financial and material assistance for weddings, it reduces the economic burden on families and ensures that young couples can celebrate this important life milestone. The program fosters social inclusion, strengthens family bonds, and brings joy and stability to households that would otherwise struggle to afford a proper celebration.



Flood Victim Support Program

Seeds of Sadaqah has stepped forward to support families devastated by catastrophic flooding in Bangladesh. Thousands have been left homeless, struggling to access basic necessities. In collaboration with local organizations, volunteers, and government agencies, Seeds of Sadaqah is distributing essential relief, including food, clean water, clothing, and hygiene supplies. These efforts aim to provide immediate support, restore hope, and help communities begin the long process of recovery.



Impact of the Flood Victim Support Program in the Community

The Flood Victim Support Program provides immediate relief and long-term assistance to families affected by devastating floods. Through food packets, cooked meals, hygiene kits, and other essential aid, the program helps families recover their dignity, health, and stability. By alleviating hunger and suffering during critical times, it restores hope, strengthens community resilience, and allows affected families to rebuild their lives with confidence.



SOS PROJECTS 2024 AT A GLANCE



Shelter

114



Tubewell and
Deep Well

269



MegaWell

27



Mosque

02



Eid Gift &
Celebration

2640



Wedding

41



Ramadan Food
Packet

300



Flood Victim
Support Program

23,000+



50,000+
Total Beneficiary

Field Visit by Seeds of Sadaqah Team



Community Fundraising Events by Seeds Of Sadaqah

Masjid Collection

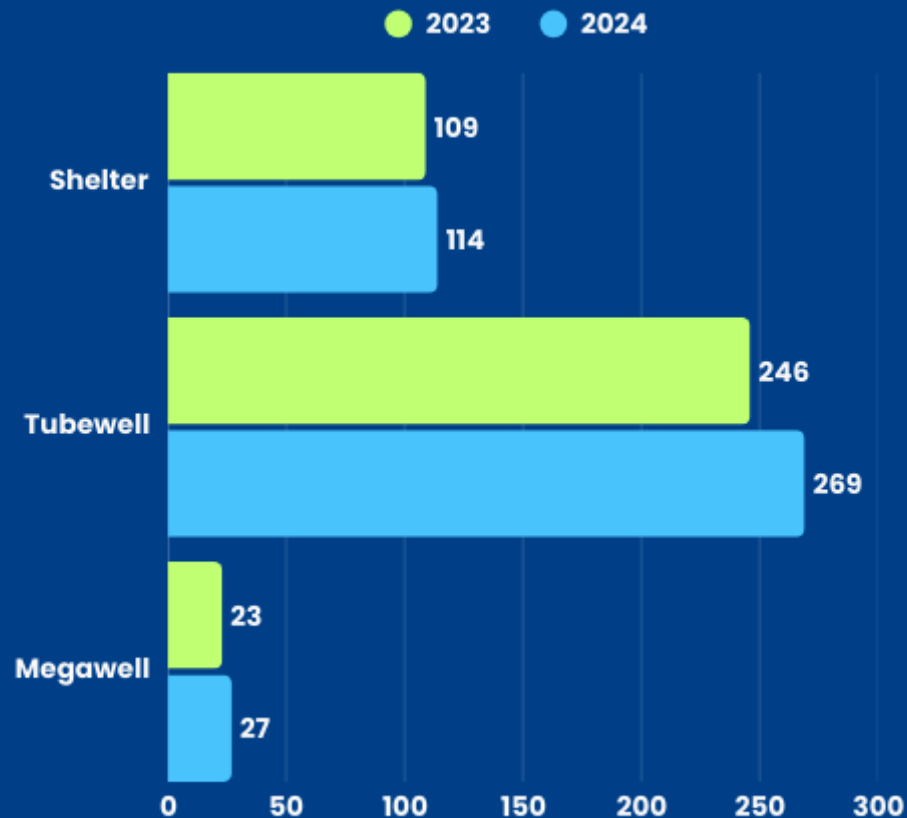
Seeds of Sadaqah organizes community fundraising events through mosque collections, encouraging people to give charity in a trusted and collective way. These events connect worshippers to meaningful causes, reminding them that their small contributions together create a big impact. The funds raised support vital projects such as clean water, shelters, orphan care, and food distribution.



Car Wash Event

Seeds of Sadaqah organizes car wash events as a fun and engaging way to raise funds for charitable projects. Volunteers come together to wash cars while spreading awareness about the causes they support. This event not only raises money but also builds community spirit, encourages teamwork, and allows supporters to contribute in a practical and enjoyable way. Every car washed turns into a step toward clean water, food, shelter, and hope for vulnerable families.

Shelter Project Comparison: 2023 vs 2024



Performance Highlights

2023

"In 2023, our efforts brought shelter and clean water, giving struggling families safety, dignity, and relief."

Performance Highlights

2024

"In 2024, we expanded our support, reaching more communities with safe housing and access to pure water, spreading hope and stability."

Governance & Administrative

Seeds of Sadaqah is a registered non-profit charity. It is registered in the UK with the Charity Commission. Charity Registration Number: 1196424. It is also a registered company with Companies House as a Private Company Limited by Guarantee, exempt from using the word "Limited." Company Registration Number: 12192119.

Trustees:

Mohammed Asab Uddin (Chairman)
Abdul Hussain (Trustee)
Mohammad Abdul Hassan (Trustee)

Company Registration No
12192119

Charity Registration No
1196424

Registered Office:
105 Braintree Street
London
E2 0FT

Independent Examiner
ACN Accountants
Chartered Certified Accountants
41 Orsett Road
Grays
RM17 5DS

Trustees Responsibilities

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 28 February 2025. The trustees have adopted the provisions of 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 trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 28 February 2025. The trustees have adopted the provisions of 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 2015).

The board of trustees are satisfied with the performance of the charity during the year and the position at 28 February 2025 and consider that the charity is in a strong position to continue its activities during the coming year, and that the charity's assets are adequate to fulfil its obligations.

Report of the Trustees

for the Year Ended 28 February 2025

STRATEGIC REPORT

Reserves policy

The trustees have established a reserves policy to ensure that the charity can continue to meet its objectives, manage financial risks, and maintain stability in the event of unexpected income shortfalls or increases in expenditure.

Reserves represent the funds that are freely available for the charity's general operating purposes, excluding restricted funds which are earmarked by donors for specific activities.

The trustees aim to maintain unrestricted reserves sufficient to cover at least three months of core operational costs. This level is considered appropriate to provide financial resilience and to ensure continuity of services should there be any delay or reduction in funding.

At the year end, **unrestricted reserves totalled £172,838**. The trustees consider this level to be satisfactory at present and confirm that the charity remains a going concern. The trustees will continue to monitor the reserves position regularly and aim to build unrestricted reserves further to strengthen the charity's long-term financial sustainability.

Going concern

The trustees have reviewed the charity's financial position and confirm that it has adequate resources to continue operating for the foreseeable future. The accounts have therefore been prepared on a going concern basis.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

The directors of the company are also trustees of the charity. Eligibility for membership of the charity, and membership of the board of trustees is governed by the memorandum and articles of association. There are no restrictions in the governing document on the operation of the charity or on its investment powers, other than those imposed by general charity law.

Report of the Trustees

for the Year Ended 28 February 2025

Recruitment and appointment of new trustees

When new or additional trustees are required then beneficiaries and client organisations are invited to submit nominations and subject to their compliance with the Memorandum and Articles of Association they are considered by the governing body of trustees for election.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

OPERATING AND FINANCIAL REVIEW

FINANCIAL REVIEW

The charity received income of £802,787 (2024: £471,886) during the year. After outgoing expenses of £679,110 (2024: £481,843), the charity was left with a surplus of £123,676 (2024: deficit of £9,958) for the year.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Seeds Of Sadaqah Limited for the purposes of company law) are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law 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 charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

Report of the Trustees for the Year Ended 28 February 2025

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and 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;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

31/10/25 31 October 2025 and signed on its behalf by:

A handwritten signature in white ink, appearing to read 'M A Uddin', is positioned above the name of the trustee.

M A Uddin – Trustee

Independent Examiner's Report to the Trustees of Seeds Of Sadaqah Limited

Independent examiner's report to the trustees of Seeds Of Sadaqah Limited ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 28 February 2025.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

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

Independent Examiner's Report to the Trustees of Seeds Of Sadaqah Limited

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

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.



Abdullah Al-Mamun FCCA

ACN Accountants
41 Orsett Road
Grays
Essex
RM17 5DS

31 October 2025

Statement of Financial Activities for the Year Ended 28 February 2025

				28.2.25	29.2.24
	Notes	Unrestricted fund	Restricted funds	Total funds	Total funds
		£	£	£	£
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	170,775	632,012	802,787	471,886
EXPENDITURE ON					
Charitable activities	3				
Housing Project		-	411,693	411,693	413,190
Orphanage Project		-	12,000	12,000	31,991
Mosque Construction Project		-	45,000	45,000	-
Emergency Relief project		-	59,645	59,645	-
Others		-	32,314	32,314	-
Ramadan and Eid Programme		-	71,360	71,360	-
Other		47,098	-	47,098	36,663
Total		47,098	632,012	679,110	481,844
NET INCOME/(EXPENDITURE)		123,677	-	123,677	(9,958)
RECONCILIATION OF FUNDS					
Total funds brought forward		49,161	-	49,161	59,119
TOTAL FUNDS CARRIED FORWARD		172,838	-	172,838	49,161

Statement of Financial Position

28 February 2025

	Notes	Unrestricted fund £	Restricted funds £	28.2.25 Total funds £	29.2.24 Total funds £
CURRENT ASSETS					
Cash at bank		174,638	-	174,638	50,361
CREDITORS					
Amounts falling due within one year	9	(1,800)	-	(1,800)	(1,200)
NET CURRENT ASSETS		172,838	-	172,838	49,161
TOTAL ASSETS LESS CURRENT LIABILITIES		172,838	-	172,838	49,161
NET ASSETS		172,838	-	172,838	49,161
FUNDS	10				
Unrestricted funds				172,838	49,161
TOTAL FUNDS				172,838	49,161

Statement of Financial Position

28 February 2025

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 28 February 2025.

The members have not required the company to obtain an audit of its financial statements for the year ended 28 February 2025 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The financial statements were approved by the Board of Trustees and authorised for issue on 31 October 2025 and were signed on its behalf by:

A handwritten signature in white ink, appearing to read 'M A Uddin', is positioned above the name of the trustee.

M A Uddin – Trustee

Statement of Cash Flows

for the Year Ended 28 February 2025

	Notes	28.2.25 £	29.2.24 £
Cash flows from operating activities			
Cash generated from operations	1	124,277	(9,978)
Net cash provided by/(used in) operating activities		124,277	(9,978)
		–	–
Change in cash and cash equivalents in the reporting period		124,277	(9,978)
Cash and cash equivalents at the beginning of the reporting period		50,361	60,339
Cash and cash equivalents at the end of the reporting period		174,638	50,361

Notes to the Statement of Cash Flows

for the Year Ended 28 February 2025

1. RECONCILIATION OF NET INCOME/(EXPENDITURE) TO NET CASH FLOW FROM OPERATING ACTIVITIES

	28.2.25 £	29.2.24 £
Net income/(expenditure) for the reporting period (as per the Statement of Financial Activities)	123,677	(9,958)
Adjustments for:		
Increase/(decrease) in creditors	600	(20)
Net cash provided by/(used in) operations	124,277	(9,978)

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.3.24 £	Cash flow £	At 28.2.25 £
Net cash			
Cash at bank	50,361	124,277	174,638
	50,361	124,277	174,638
Total	50,361	124,277	174,638

Notes to the Statement of Cash Flows

for the Year Ended 28 February 2025

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, 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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, 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 accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Related party exemption

The charitable company has taken advantage of exemption, under the terms of Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland', not to disclose related party transactions with wholly owned subsidiaries within the group.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

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

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

Notes to the Financial Statements - continued

for the Year Ended 28 February 2025

2. DONATIONS AND LEGACIES

	28.2.25	29.2.24
	£	£
Donations	802,787	471,886

3. CHARITABLE ACTIVITIES COSTS

	Direct Costs £
Housing Project	411,693
Orphanage Project	12,000
Mosque Construction Project	45,000
Emergency Relief project	59,645
Others	32,314
Ramadan and Eid Programme	<u>71,360</u>
	<u>632,012</u>

4. SUPPORT COSTS

	Management	Finance	Information technology	Governance costs	Totals
	£	£	£	£	£
Other resources expended	19,512	13,746	40	1,800	35,098

Notes to the Financial Statements - continued

for the Year Ended 28 February 2025

5. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	28.2.25	29.2.24
	£	£
Other operating leases	12,000	9,000

6. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 28 February 2025 nor for the year ended 29 February 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 28 February 2025 nor for the year ended 29 February 2024.

7. STAFF COSTS

	28.2.25	29.2.24
	£	£
Wages and salaries	17,200	-
	17,200	-

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

	28.2.25	29.2.24
Employees	2	-

No employees received emoluments in excess of £60,000.

Notes to the Financial Statements - continued

for the Year Ended 28 February 2025

8. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	58,696	413,190	471,886
EXPENDITURE ON			
Charitable activities			
Housing Project	–	413,190	413,190
Orphanage Project	31,991	–	31,991
Other	36,663	–	36,663
Total	68,654	413,190	481,844
NET INCOME/(EXPENDITURE)	(9,958)	–	(9,958)
RECONCILIATION OF FUNDS			
Total funds brought forward	59,119	–	59,119
TOTAL FUNDS CARRIED FORWARD	49,161	–	49,161

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

		28.2.25 £	29.2.24 £
Accrued expenses		1,800	1,200

Notes to the Financial Statements - continued

for the Year Ended 28 February 2025

10. MOVEMENT IN FUNDS

	At 1.3.24 £	Net movement in funds £	At 28.2.25 £
Unrestricted funds			
General fund	49,161	123,677	172,838
TOTAL FUNDS	49,161	123,677	172,838

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	170,775	(47,098)	123,677
Restricted funds			
Housing Project	411,693	(411,693)	-
Mosque Construction Project	45,000	(45,000)	-
Emergency Relief Project	59,645	(59,645)	-
Other Small Projects	32,314	(32,314)	-
Ramadan and Eid Programme	71,360	(71,360)	-
Orphanage project	12,000	(12,000)	-
	632,012	(632,012)	-
TOTAL FUNDS	802,787	(679,110)	123,677

Comparatives for movement in funds

Notes to the Financial Statements - continued

for the Year Ended 28 February 2025

	At 1.3.23 £	Net movement in funds £	At 29.2.24 £
Unrestricted funds			
General fund	59,119	(9,958)	49,161
TOTAL FUNDS	59,119	(9,958)	49,161

10. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	58,696	(68,654)	(9,958)
Restricted funds			
Housing Project	413,190	(413,190)	-
TOTAL FUNDS	471,886	(481,844)	(9,958)

Notes to the Financial Statements - continued

for the Year Ended 28 February 2025

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.3.23 £	Net movement in funds £	At 28.2.25 £
Unrestricted funds			
General fund	59,119	113,719	172,838
TOTAL FUNDS	59,119	113,719	172,838

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	229,471	(115,752)	113,719
Restricted funds			
Housing Project	824,883	(824,883)	-
Mosque Construction Project	45,000	(45,000)	-
Emergency Relief Project	59,645	(59,645)	-
Other Small Projects	32,314	(32,314)	-
Ramadan and Eid Programme	71,360	(71,360)	-
Orphanage project	12,000	(12,000)	-
	1,045,202	(1,045,202)	-
TOTAL FUNDS	1,274,673	(1,160,954)	113,719

II. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 28 February 2025

Detailed Statement of Financial Activities for the Year Ended 28 February 2025

	28.2.25 £	29.2.24 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	802,787	471,886
Total incoming resources	802,787	471,886
EXPENDITURE		
Charitable activities		
Housing Project	411,693	413,190
Orphanage projects	12,000	31,991
Mosque Construction	45,000	–
Ramadan and Eid Programme	71,360	–
Emergency Relief	59,645	–
Other Small Projects	32,314	–
	632,012	445,181
Other		
Rent	12,000	9,000
Support costs		
Management		
Wages	17,200	–
Light and heat	577	42
Telephone	274	238
Advertising	1,192	966
Sundries	269	678
	19,512	1,924

Detailed Statement of Financial Activities for the Year Ended 28 February 2025

Finance

Postage and stationery	144	38
Bank charges	299	-
Travel and subsistence	5,606	16,889
Consultancy fees	2,700	6,000
Equipment Expense	1,784	-
Other legal and professional	13	-
Staff training & welfare	3,000	-
Subscription	200	-
Insurance	-	306
Software	-	202
	13,746	23,435

Finance

Information technology

Repairs and renewals	40	1,104
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Governance costs

Accountancy and legal fees	1,800	1,200
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Total resources expended	679,110	481,844
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Net income/(expenditure)	123,677	(9,958)
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Financial Statement Overview

£802,787

100%

Total Income

£679,110

84.6%

Total Expenditure

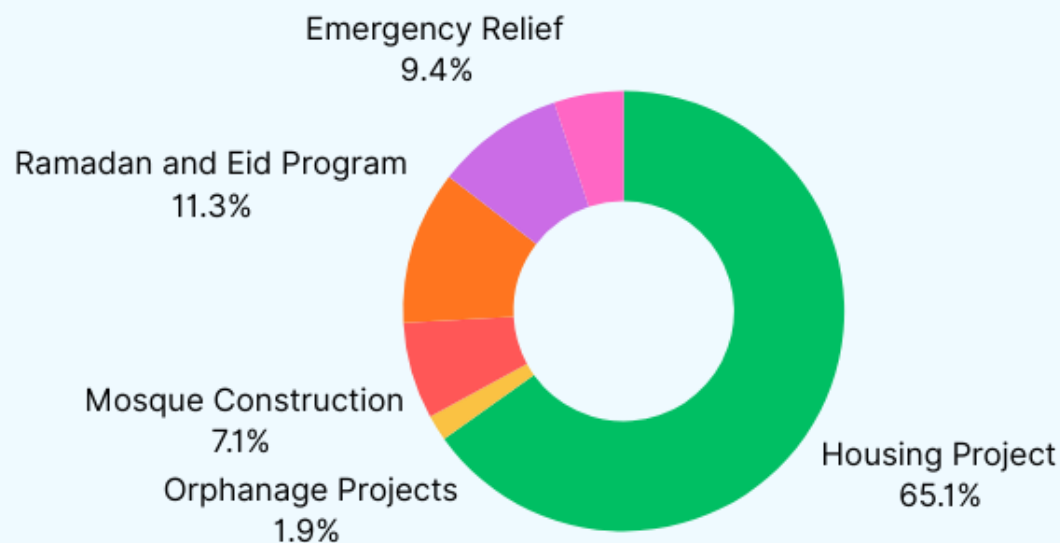
£123,677

15.4%

Net Income

During the year ended 28 February 2025, Seeds of Sadaqah Limited generated a total income of £802,787. Total expenditure for the year amounted to £679,110, resulting in a net surplus of £123,677. This surplus represents approximately 15.4% of total income, indicating that the charity operated within its means and maintained effective cost control while delivering its charitable activities. The remaining 84.6% of income was directly applied towards programme costs, support costs, and governance expenses. The positive net income strengthens the charity's unrestricted reserves and enhances its ability to sustain ongoing operations and support future charitable projects.

Expenditure Status 2024



The majority of charitable expenditure was directed towards the Housing Project, amounting to £411,693 (65.1%), reflecting the charity's core focus on housing initiatives. The Ramadan and Eid Programme accounted for £71,360 (11.3%), followed by Emergency Relief at £59,645 (9.4%), supporting urgent humanitarian needs. Expenditure on Mosque Construction totalled £45,000 (7.1%), while Other Small Projects represented £32,314 (5.1%). Orphanage Projects accounted for £12,000 (1.9%) of total charitable spending.

Projects	2024	2023
➔ Housing Project	£411,693	£413,190
➔ Orphanage Projects	£12,000	£31,991
➔ Mosque Construction	£45,000	-
➔ Ramadan and Eid Program	£71,360	-
➔ Emergency Relief	£59,645	-
➔ Other Small Projects	£32,314	-
Total	£632,012	£445,181

Year-on-Year Project Comparison

The table presents a year-on-year comparison of project expenditure for 2024 and 2023. It highlights changes in funding allocation across key charitable programmes, reflecting shifts in operational focus and project activity between the two years.





**Together, we can empower a
legacy of lifelong kindness.**



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