

REGISTERED CHARITY NUMBER: 1197360

AFRICAN RELIEF FUND

Trustees' Annual Report &

Statement of Financial Position

For the Year Ended 31 March 2025

AFRICAN RELIEF FUND

CONTENTS OF THE FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2025

	Page
Charity Information	1
Report of the Trustees	2-4
Independent Examiners Report	5
Statement of Financial Activities	6
Balance Sheet	7
Notes to the Financial Statements	8-11
Detailed Statement of Financial Activities	12

AFRICAN RELIEF FUND

CHARITY INFORMATION

FOR THE PERIOD ENDED 31 MARCH 2025

Chairman:

HOSSEIN SOYAN FARAH

Trustees:

Omar Shire

Maryan Farah

Hossein Soyan Farah

Registered charity number: 1197360

Principal and registered office

AFRICAN RELIEF FUND 26 Grange Road Small Heath Birmingham B10 9QN

Independent Examiner:

RR Accountants

64 Yardley Green Road , Birmingham , B9 5QE

AFRICAN RELIEF FUND

TRUSTEES' REPORT

FOR THE PERIOD ENDED 31 MARCH 2025

OBJECTIVES AND ACTIVITIES

A. To advance education in particular but not exclusively by building and renovating schools. Organizing Teachers' training in collaboration with local Universities and Regional Education Ministries, sponsoring poor and orphaned children to attend school whilst also providing school meals for lower-income children to improve school enrolment with donor partners.

B. The relief of financial need and suffering among victims of natural or other kind of disaster in particular but not limited to providing emergency food, water, and shelter. Healthcare projects such as mobile clinics enable locals to receive treatment of diseases.

C. The relief of sickness and the preservation and protection of good health, in particular but not limited to providing midwives training to reduce the high rates of maternal mortality; provision of hygiene kits and incubators for premature babies and mobile health clinics.

D. To relieve financial hardship, in particular but not exclusively by providing food, water, and non-food items and implementing water projects such as different types of water wells, earth dams, and rainwater harvest systems, and training lower-income households led by women with crafts that generate income for their families.

For the Year Ended 31 March 2025

The Trustees of African Relief Fund are pleased to present their annual report and financial statements for the year ended 31 March 2025.

African Relief Fund (registered charity no. 1197360) is committed to alleviating poverty and reducing human suffering across Africa. The charity delivers humanitarian assistance, supports education, and promotes sustainable development in vulnerable and underserved communities.

Trustee Report for the Financial Year 2024–2025

African Relief Fund (ARF)

Achievements and Impact

During 2024–2025, African Relief Fund (ARF) continued to make transformative progress in improving the well-being and resilience of vulnerable communities across Africa. These achievements were made possible through the generosity of our donors, whose support directly changes lives.

Education Support

Education remains a cornerstone of ARF's mission, particularly for children in Somalia, where school enrolment is one of the lowest in Africa at just 21.2%.

With your support, we provided 1,473 school children with essential educational materials, including school bags, books, and other learning resources.

Our ongoing sponsorship programme enabled vulnerable orphans in Somalia to access annual health check-ups, school fees, supplies, and family support, while also contributing to the maintenance and improvement of school facilities.

In The Gambia, we launched a Community and Education Centre to serve orphans and vulnerable children, strengthening community engagement and encouraging long-term participation in education.

AFRICAN RELIEF FUND

TRUSTEES' REPORT

FOR THE PERIOD ENDED 31 MARCH 2025

With the generous support of Europe Trust, ARF delivered a summer youth camp for 120 children from Birmingham and London, exposing them to new experiences such as orienteering and rafting. The camp fostered leadership, teamwork, decision-making, and mutual respect, while building friendships and a strong sense of community.

Water Projects

Access to clean water is vital for health and livelihoods, and your donations have directly contributed to sustainable water solutions.

We successfully completed a major community water well in Dobwein, Ethiopia, funded by our long-term partner Guernsey Overseas Aid & Development Commission, benefiting over 8,000 people and their livestock.

Across Somalia and Ethiopia, completed wells have improved access to safe drinking water, reduced time spent collecting water, and enhanced health outcomes for thousands of beneficiaries in Hiiran and Bakool.

Community feedback strongly highlights the transformative impact of these interventions, emphasizing the importance of donor contributions in bringing lasting change.

Zakat Distribution

Through your Zakat contributions, ARF has reached families in urgent need:

Over 170 orphaned children received support covering school fees, educational supplies, and other essentials. This empowers them with hope, security, and the foundation for a brighter future.

Vulnerable families gained access to vital necessities, including food and clothing, significantly improving their living standards

Food Security

ARF addressed food insecurity in drought-affected areas of the Horn of Africa:

Our seasonal programmes during Ramadan and Qurbani reached thousands, minimizing malnutrition and providing essential sustenance.

Ramadan Programme: With donor support, 1,470 families (10,290 direct beneficiaries) received food parcels and hot Iftar meals across Somalia, Ethiopia, and Djibouti. Community feedback reflected deep appreciation for this vital support.

Qurbani Programme: Fresh meat distribution reached vulnerable families who otherwise would not have access, enhancing nutrition and empowering communities.

Health Initiatives

This year, ARF initiated a health pilot project under the motto "Bring Light Back to Lives", focusing on cataract surgeries:

Around 310 cataract surgeries were successfully performed, restoring vision and independence for beneficiaries in the Horn of Africa.

This project revealed a significant unmet need, and we aim to expand it in the coming years, with donor support directly improving lives and well-being.

Acknowledgements

The trustees extend their deepest gratitude to all donors and partners whose generosity makes these programmes possible, including UKIM, Guernsey Overseas Aid & Development Commission, Human Relief Foundation, Islamic Welfare, and Europe Trust, among others. Your support empowers vulnerable communities, restores hope, and creates lasting impact across Africa.

AFRICAN RELIEF FUND

TRUSTEES' REPORT

FOR THE PERIOD ENDED 31 MARCH 2025

Financial Review

Transactions and Financial Positions

The statement of financial activities shows net decrease/ increase of the year and reserves stand at £557,022 in total.

The charity is indebted to the generosity of those who donated so generously to the work of the charity.

The amount carried forward to this year will be allocated to implement some projects in the future.

Plans for Future Development (2025–2026)

Looking ahead, African Relief Fund (ARF) is committed to expanding and strengthening its programmes to deliver even greater impact across Africa. Key priorities for the coming year include:

1. Expanding Health Initiatives

Improve hygiene and sanitation in existing educational institutions, ensuring safer learning environments for children.

Provide cataract surgeries to at least 700 patients, restoring vision and independence for vulnerable individuals.

Extend healthcare services to underserved communities, improving access to essential medical care and preventive health programmes.

2. Improving Education Accessibility

Increase scholarship opportunities for vulnerable and orphaned children, giving them a pathway to a brighter future.

Establish additional community learning centres to support education in underserved areas.

Construct five new schools in remote and hard-to-reach regions, providing sustainable educational infrastructure.

Support income-generating activities for 100 families through vocational and skills training, empowering communities economically while enhancing educational outcomes for children.

3. Enhancing Fundraising and Partnerships

Build new strategic partnerships with national and international supporters to broaden the reach of ARF's programmes.

Strengthen digital and corporate fundraising efforts, ensuring sustainable income streams to support long-term projects.

Through these initiatives, ARF aims to empower communities, improve health and education outcomes, and create lasting change for vulnerable populations across Africa.

Structure and Governance

Governing document

The charity is controlled by its governing document, a deed of trust and constitute an incorporated charity.

Recruitment and appointment of new trustees

AFRICAN RELIEF FUND

TRUSTEES' REPORT (CONTINUED)

FOR THE PERIOD ENDED 31 MARCH 2025

Candidates are shortlisted based on merit and experience. The selection is made by core volunteers, trustees and senior management collectively. A vote is then made by trustees for final selection.

Induction and training of new trustees

The charity has policies in place to ensure employees are adequately trained and capable to meet the expectations of the job. As charities are regulated and handle personal information of people, the policies are designed to address the necessary knowledge required. The policies that are in place include GDPR policy, child protection policy, IT policy, vulnerable adults' policy, grievance policy and probationary period policy.

Key management remuneration

As per the constitution, trustees are entitled to remuneration for expenses incurred due to the charity. However, they generally do not request remuneration for their services. As a gesture of goodwill, expenses (including travel) incurred for the activity of the charity are reimbursed upon review and approval of the senior management.

Risk management

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

The risks can be both Financial and Non-Financial.

Financial risks

The key risk is misuse of funds. As funds are generated from donors, these must be used in line with the objectives of the charity. Correct appropriation and allocation of funds is key to a charity's success.

Money laundering.

Non-Financial risks

Reputation. It is important to avoid tarnishing the reputation of the charity. Donors are willing to donate to charities that they trust. They should be convinced that their donations are going to projects that will make a difference.

Prejudice Scrutiny. Charities can be condemned for projects based on race, religion, geographical locations etc. This can also include employee selection.

We have procedures in place like the AML Policy, dual Authorisation process for expenses and project proposal process before releasing any funds.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number: 197360

Principal address

26 Grange Road, Birmingham, B10 9QN

Trustees

Mr H S Farah Chairman

Mrs M Farah Trustee

Mr A Hirsi Trustee (**appointed 27.5.2023**) **resigned (1/07/2025)**

Omar Shire (**Appointed 01/09/2025**)

AFRICAN RELIEF FUND

INDEPENDENT EXAMINER'S REPORT FOR THE PERIOD ENDED 31 MARCH 2025

I report on the accounts for the period ended to 31 March 2025 set out on pages nine to sixteen.

Respective Responsibilities of Trustees and Examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 (the 2011 Act). The trustees consider that an audit is not required for this year under Section 144(2) of the 2011 Act and that an independent examination is appropriate.

It is my responsibility to:

Examine the accounts under Section 145 of the 2011 Act.

Follow the procedures laid down in the General Directions given by the Charity Commission: (under Section 145(5)(b) of the 2011 Act).

State whether any matter has come to my attention which gives me cause for concern.

Basis of the Independent Examiner's Report

My examination was carried out in accordance with the General Directions issued by the Charity Commission. The examination included a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also involved consideration of any unusual items or significant disclosures in the accounts and the seeking of explanations from the trustees concerning such matters.

The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently, no audit opinion is expressed. The report is limited to those matters that have come to my attention during the course of my examination as outlined below.

Independent Examiner's 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:
 - To keep accounting records in accordance with Section 130 of the Charities Act 2011; and
 - To prepare accounts which are consistent with the accounting records and comply with the accounting requirements of the 2011 Act; 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

Signed:

Mr Iftikhar

Independent Examiner

RR Accountants

AFRICAN RELIEF FUND

STATEMENT OF FINANCIAL ACTIVITIES FOR THE PERIOD ENDED 31 MARCH 2025

	Notes	2025 Unrestricted Fund £
Receipts	6	
Donations, Grants and charitable activities-Unrestricted		183,371
Donations, Grants and charitable activities-Restricted		16,704
Other income		3,752
Interest income		6,144
Total income		<u>209,970</u>
Expenditure		
Expenditure on charitable activities-Unrestricted		120,114
Expenditure on charitable activities-Restricted		35,040
Expenditures on Admin & Support Activities	1.9	<u>41,063</u>
Total expenditure		<u>196,216</u>
Net income before taxation		<u>13,754</u>
Taxation (charge)/ credit	1.8	-
Net movement in funds		<u>13,754</u>
Total funds brought forward at 31 MARCH 2024		543,268
Total funds carried forward at 31 MARCH 2025		<u>557,022</u>

AFRICAN RELIEF FUND

STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2025

	Notes	2025
FIXED ASSETS		£
Tangible assets	2	8,277.75
CURRENT ASSETS		
Bank Account		545,733
Other Debtors		1,266
Cash at bank and in hand		7,891
		<u>563,167</u>
CREDITORS		
Amounts falling due within one year	3	<u>6,145</u>
NET CURRENT ASSETS/(LIABILITIES)		<u>557,022</u>
Unrestricted Funds		543,295
Restricted Funds		13,727
TOTAL FUNDS		<u>557,022</u>

The financial statements were approved by the Board of Trustees on and were signed on its behalf by:



HOSSEIN SOYAN FARAH

13.01.2026

AFRICAN RELIEF FUND

NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2025

Company information

The charity is registered in England and Wales with the Charity Commission under the name AFRICAN RELIEF FUND. The registered office of the charity is:

AFRICAN RELIEF FUND

26 Grange Road Small Heath

Birmingham - B10 9QN

1. ACCOUNTING POLICIES

The principal accounting policies adopted in the preparation of these financial statements, together with the key judgements and areas of estimation uncertainty, are set out below. These policies have been consistently applied throughout the year unless otherwise stated.

1.1 Accounting convention

The financial statements have been prepared on a going concern basis 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 (FRS 102) — effective 1 April 2021 ("Charities SORP (FRS 102)"), the Financial Reporting Standard applicable in the UK (FRS 102), the Companies Act 2006, and the Charities Act 2011.

African Relief Fund meets the definition of a **public benefit entity** under FRS 102.

Assets and liabilities are initially recognised at cost or transaction value, unless otherwise stated in the relevant accounting policies.

As the charity qualifies as a **small entity** under the provisions of FRS 102, the charitable company has taken advantage of the disclosure exemptions available under Section 1.11 of FRS 102, including:

- Exemption from disclosing the carrying amounts of each category of financial assets and financial liabilities at the reporting date, as required by Section 11.41 of FRS 102; and
- Exemption from presenting a cash flow statement as a primary statement within these financial statements.

1.3 Income

Income is recognised when the charity is entitled to the funds, the receipt is probable, and the amount can be measured reliably.

Income from donations, grants and similar sources is recognised when the charity has an enforceable right to the income, any performance conditions attached to the income have been met, and it is probable that the economic benefits associated with the transaction will flow to the charity.

AFRICAN RELIEF FUND

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE PERIOD ENDED 31 MARCH 2025

Where income is received in advance of meeting any performance-related conditions, such amounts are deferred and recognised in future periods when the conditions for entitlement are satisfied.

1.4 Fund accounting

The charity maintains two types of funds — unrestricted and restricted — in accordance with the principles set out in the Charities SORP (FRS 102).

Unrestricted funds are funds that are available for use at the discretion of the Trustees in furtherance of the general charitable objectives of the organisation and which have not been designated for any specific purpose.

Restricted funds are funds that can only be used for particular purposes specified by the donor or through the terms of an appeal. Such funds are expended in accordance with the donor's instructions.

1.5 Expenditure

All expenditure is recognised on an accruals basis and is classified under headings that aggregate all costs related to the category of activity. Where costs cannot be directly attributed to a specific heading, they are apportioned on a reasonable and consistent basis that reflects the use of resources.

Expenditure on raising funds includes the costs of fundraising events, campaigns, publicity, and public relations, together with any associated support costs.

Expenditure on charitable activities includes the direct costs of delivering the charity's objectives and associated support costs necessary to carry out those activities.

Irrecoverable VAT is charged as an expense to the activity to which it relates.

Allocation of support costs

Support costs are those costs that, while necessary to deliver the charity's activities, do not themselves constitute direct charitable expenditure. These include costs relating to administration, finance, human resources, information technology, and governance.

Support costs have been allocated between the cost of raising funds and charitable activities on a reasonable, consistent, and justifiable basis — as detailed in Note 1.9 to the financial statements.

1.6 Tangible fixed assets

It is the policy of the Trustees to capitalise individual items of tangible fixed assets with a cost of £800 or more. Items costing below this threshold are written off to expenditure in the year of purchase.

AFRICAN RELIEF FUND

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE PERIOD ENDED 31 MARCH 2025

Tangible fixed assets are stated at cost less accumulated depreciation and any impairment losses. Depreciation is provided to write off the cost of tangible fixed assets over their estimated useful lives on a systematic basis, commencing in the year of acquisition and ceasing in the year of disposal.

1.7 Cash at bank and in hand

Cash at bank and in hand includes cash balances and deposits that are repayable on demand, together with short-term, highly liquid investments that are readily convertible to known amounts of cash and are subject to an insignificant risk of changes in value.

Bank overdrafts that are repayable on demand and form an integral part of the charity's cash management are included within cash and cash equivalents in the statement of cash flows. All other overdrafts are presented within current liabilities.

1.8 Taxation

African Relief Fund is a registered charity within the meaning of Schedule 6 of the Finance Act 2010. Accordingly, the charity is potentially exempt from taxation on income and gains falling within Part 11 of the Corporation Tax Act 2010 and Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income and gains are applied for charitable purposes.

1.9 Support Cost

Support costs represent those costs incurred in support of the charity's activities but which do not directly relate to a single charitable project. These costs have been apportioned based on management estimates of time, usage, and the level of staff involvement in each activity.

Support Costs:	Direct Costs	Total 2025
Other Admin Expenses	7,168	7,168
IT and Communications	4,069	4,069
Office Rent, Utilities, and Supplies	14,313	14,313
Other Support and General Costs	15,513	15,513
Total Support Costs	<u>41,063</u>	<u>41,063</u>

AFRICAN RELIEF FUND

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE PERIOD ENDED 31 MARCH 2025

2 TANGIBLE FIXED ASSETS

	Fixtures & Fittings	Motor Vehicle	Computer Equipment	Total
Cost b/f	34,118.00	33,685.00	5,411.00	73,214.00
Additions	-	-	-	-
At 01 April 2024				
	<u>34,118.00</u>	<u>33,685.00</u>	<u>5,411.00</u>	<u>73,214.00</u>

Depreciation

Depreciation b/f	32,614.00	25,922.00	3,641.00	62,177.00
Charge for the year	376.00	1,940.75	442.50	2,759.25
	<u>32,990.00</u>	<u>27,862.75</u>	<u>4,083.50</u>	<u>64,936.25</u>

NET BOOK VALUE

31/03/2025	<u>1,128.00</u>	<u>5,822.25</u>	<u>1,327.50</u>	<u>8,277.75</u>
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3 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	<u>2025</u>
PAYE	1,704
Other Creditors	4,441
	<u>6,145</u>

4 POST BALANCE SHEET EVENTS

The Trustees confirm that there have been **no events subsequent to the balance sheet date** which require adjustment to, or disclosure in, these financial statements.

5 RELATED PARTY TRANSACTIONS

During the year, the charity had no related party transactions requiring disclosure (2025: none). No trustees or key management personnel received any benefits or entered into any transactions with the charity other than the reimbursement of legitimate expenses in the normal course of business.

AFRICAN RELIEF FUND

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE PERIOD ENDED 31 MARCH 2025

6 INCOME AND EXPENDITURE ACCOUNT	2025
	£
Donations and fundraising income- Unrestricted	183,371
Donations and fundraising income- Restricted	16,704
Other Income	3,752
Interest Income	6,144
Sub Total	209,970
Expenditure	
Charitable Activities- Restricted	35,040
Direct charitable costs	120,114
Rent	7,800
Light & Heat	6,513
Advertising and publicity	6,783
IT Costs	2,921
Pension	964
Telephone	1,149
Travel & MX	4,569
Insurance	3,373
Bank Charges	628
Subscription	1,969
Repairs	473
Accountancy	1,162
Depreciation	2,759
Total Expenditure	196,216
TOTAL- Net (Expenditure)/Income for the Year	13,754
NOTE	
Restricted Funds :	
B/f	32,063
For the year	16,704
Expenses	(35,040)
C/f	13,727