

# AMANAH GLOBAL RELIEF

England & Wales · Charity number 1207054

## Details

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**Status** Registered

**Legal form** CIO

**Registered** 2024-02-15

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** 22 Villiers Gardens  
London  
E20 1GW

**Phone** 07930662324

**Email** [info@agr.org.uk](mailto:info@agr.org.uk)

**Website** [www.agr.org.uk](http://www.agr.org.uk)

## Activities

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**Objects:** FOR THE PUBLIC BENEFIT THE RELIEF OF THOSE IN POVERTY ANYWHERE IN THE WORLD, IN ANY WAYS THE TRUSTEES MAY DETERMINE.

**Activities:** We provide relief and development in a dignified manner to empower the most vulnerable people whose lives and livelihoods are affected by poverty, conflict and disaster to create lasting change in their own lives and their communities.

## Classification

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- **How:** Provides Other Finance
- **What:** The Prevention Or Relief Of Poverty
- **Who:** The General Public/mankind

## Geography

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- Afghanistan
- Albania
- Bangladesh
- Ethiopia
- Kenya
- Occupied Palestinian Territories
- Pakistan
- Scotland
- The Gambia
- Uganda
- Throughout England And Wales

## Finances

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Period end	Income	Expenditure	Assets	Employees
2025-03-31	£639,912	£403,246	£236,666	4

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## Trustees

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Name	Role	Appointed
<b>Mohamed Laher</b>	Chair	2023-12-01
Mohammed Chowdhury		2023-12-01
Muhammad Nazim Ahmed		2023-12-01

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**AMANAH GLOBAL RELIEF**

England & Wales - Charity number 1207054

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# Accounts

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Amanah  
Global Relief

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2025

# Annual Report and Financial Statements

For the year ending  
31st March 2025



Amanah  
Global Relief

Registered Charity No. 1207054



 Amanah  
Global Relief

 Amanah  
Global Relief

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# Introduction

Assalamu Alaykum. Peace be upon you.

It is with great honour that we present this first annual report of Amanah Global Relief as we mark the completion of our inaugural year of operation. By the grace of God, our first year has been one of remarkable growth, during which we established partnerships across four countries and supported thousands of individuals facing hardship.

The global humanitarian landscape continues to present significant challenges. Conflict in Gaza, protracted crises in Afghanistan and Ethiopia, and ongoing needs in The Gambia have all demanded urgent response. Yet we believe that true charitable impact extends beyond immediate relief. While we respond to urgent needs, our focus remains on sustainable solutions that empower individuals and communities to build independent, dignified lives, moving from dependence to self-sufficiency.

This approach is reflected in programmes like our Motor-Cargo entrepreneurship programme in Afghanistan, where beneficiaries have seen their incomes increase by

over 400%, enabling them to support their families with dignity. Whether providing emergency assistance or long-term livelihood support, we measure our success not just by the aid we deliver, but by the lasting change it creates.

As a newly registered charity, we recognise the trust placed in us by our donors, partners, and regulators. Our team brings a combined fifty years of experience in the charity sector, and we have invested significantly in robust governance, compliance, and programme monitoring systems from the outset. We are committed to the highest standards of transparency and accountability in all that we do.

We thank every donor, volunteer, and partner who has supported us during this foundational year. Together, we are building something beyond a charity, we are building pathways to lasting dignity.

**Mohamed Laher**  
Chair of Trustees

 Kabul, Afghanistan

## From Exhausting Labour to Sustainable Dignity

Saifuddin, 28, lived a difficult life in Kabul's 8th district. Working as a helper in a metal workshop, he endured long and arduous eleven-hour days, earning just £34 a month. Unable to afford rent, he slept at the workshop while his wife stayed with her parents—separated not by choice, but by circumstance.

Through our entrepreneurship programme, Saifuddin's life has changed dramatically. He now owns and operates his own motor-cargo vehicle, working a more manageable eight-hour day. His monthly income has risen by 438% to £183, allowing him to rent a home and reunite with his wife.

Saifuddin's story is a powerful example of how sustainable support empowers individuals to build independent, dignified lives. Rather than providing short-term relief, this programme equipped him with the means to generate his own income—restoring dignity to his life and bringing hope for a better future.



# Section 1

Reference and  
Administrative Information



# Reference and Administrative Details

## Charity Information

<b>Charity Name</b>	Amanah Global Relief
<b>Charity Registration Number</b>	1207054 (England and Wales)
<b>Legal Structure</b>	Charitable Incorporated Organisation (CIO)
<b>Principal Office</b>	22 Villiers Gardens, London E20 1GW
<b>Contact Email</b>	info@agr.org.uk
<b>Website</b>	www.agr.org.uk
<b>Reporting Period</b>	15 February 2024 to 31 March 2025

## Trustees

The following trustees served during the period and at the date of approval of this report:

- Mohamed Laher (Chair)
- Mohammed Chowdhury
- Muhammad Nazim Ahmed

## Key Management Personnel

The trustees delegate day-to-day management of the charity to the following senior staff:

- Muhammad Ameen Gani – Operations Manager
- Mohammad Waqas Akhtar – Programmes Director

## Bankers and Professional Advisers

<b>Bankers</b>	HSBC Bank, Account No: 92219980, Sort Code: 40-02-33
<b>Independent Examiner</b>	Mohammad Nadeem Ahmed MAAT

# Section 2

Trustees' Annual  
Report



# Trustees' Annual Report

The trustees present their annual report together with the financial statements of the charity for the period from 15 February 2024 to 31 March 2025. This is the charity's first reporting period since its registration with the Charity Commission.

## 2.1 Objectives and Activities

### Charitable Purpose

The object of the CIO, as set out in its governing document, is:

*For the public benefit the relief of those in poverty anywhere in the world, in any ways the trustees may determine.*

Amanah Global Relief (AGR) is a charity deeply rooted in Islamic principles, committed to overcoming poverty and ensuring all people live in dignity and upon divine values.

### Our Mission

We facilitate development and relief to empower vulnerable people affected by poverty, conflict or disaster to create lasting change in their lives and communities.

### Our Vision

We envision a world where poverty has been overcome and all people live in dignity upon divine values.

### Aims and Objectives for the Reporting Period

As this was the charity's first reporting period, the trustees set the following objectives:

#### Short-term objectives (Year 1):

1. Establish robust operational and governance frameworks
2. Build trusted partnerships with delivery organisations in target countries
3. Launch emergency relief programmes in response to the Gaza humanitarian crisis
4. Develop sustainable livelihood programmes in Ethiopia and Afghanistan
5. Initiate education support programmes in The Gambia

#### Long-term objectives (3-5 years):

6. Expand geographical reach to additional countries in need
7. Develop a portfolio of sustainable livelihood programmes that can be replicated
8. Build a strong donor base committed to long-term charitable giving
9. Achieve recognition as a trusted, humanitarian organisation

### Strategies for Achieving Objectives

The charity pursues its objectives through the following strategies:

- Partnership Model: Working through established local partner organisations who understand community needs and can deliver programmes effectively
- Sustainable Livelihoods Focus: Prioritising programmes that enable beneficiaries to achieve financial independence rather than dependency
- Shariah Compliance: Ensuring all programmes meet Islamic charitable requirements, particularly for Zakat distribution
- Emergency Responsiveness: Maintaining capacity to respond rapidly to humanitarian crises

## Main Activities

During the reporting period, the charity undertook the following main activities to further its charitable purposes:

- Gaza Emergency Response and Medical & Household Support Fund: Providing emergency financial aid of £200 per beneficiary household to those affected by the humanitarian crisis in Gaza. This includes support for medical equipment and household necessities. Total expenditure: £261,414.
- Ethiopia Prosperity Initiative: A sustainable livelihoods programme providing sheep rearing opportunities (including 12-month-old sheep, fodder, training, veterinary services, and 3-month support packages) to 66 internally-displaced beneficiaries and the Masjid Solar Power Appeal providing £1,500 solar energy kits to rural mosques. Total expenditure: £37,639.
- Afghanistan Motor-Cargo Entrepreneurship Programme: Empowering individuals with motor-cargo vehicles (£1,530 per beneficiary), driving and financial training, fuel allowances, and 3-month maintenance packages to build sustainable livelihoods. Total expenditure: £15,827.
- Gambia Student Hardship Grants: Providing £500 grants to Zakat-eligible university students with backgrounds in Islamic education pursuing degrees in medicine, engineering, and law. Total expenditure: £2,578.

## Grant-Making Policy

Grant-making forms a material part of the charity's charitable activities. During the period, the charity made grants totalling £317,458 to partner organisations. The charity's grant-making policy operates as follows:

### Selection of Partner Organisations:

- Partners are identified through networks, referrals, and research into organisations operating in target regions
- Due diligence is conducted including verification of legal status, governance structures, financial controls, and track record
- Partners must demonstrate alignment with the charity's mission and values, including Shariah compliance where relevant
- Assessment of operational capacity to deliver proposed programmes

### Grant Approval and Monitoring:

- All grants are approved by trustees based on programme proposals and budgets
- Grant agreements specify deliverables, reporting requirements, and fund usage restrictions
- Partners provide regular progress reports and financial accountings
- Verification of beneficiary selection and fund distribution

## Public Benefit Statement

The trustees confirm that they have had regard to the Charity Commission's guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities. The charity provides public benefit through:

- Direct relief to those suffering from poverty, disaster, and conflict
- Sustainable livelihood programmes that empower beneficiaries to achieve financial independence
- Educational support enabling students to pursue professional qualifications
- Emergency humanitarian response providing immediate assistance to those in crisis

## Volunteers

The charity is supported by volunteers who contribute to its work. During the reporting period:

- Number of volunteers: 20 volunteers supported the charity's activities
- Activities supported: Volunteers contributed to fundraising events, awareness campaigns, administrative support, and community outreach

The value of volunteer services is difficult to quantify reliably and has therefore not been included in the financial statements in accordance with the Charities SORP. However, the trustees acknowledge that volunteer contributions are invaluable to the charity's operations and impact.

## 2.2 Achievements and Performance

This was an exceptional first reporting period for Amanah Global Relief. Since registration on 15 February 2024, the charity has demonstrated rapid growth and significant impact in delivering humanitarian relief and development programmes.

### Performance Against Objectives

The following table summarises performance against the objectives set for the reporting period:

Objective	Target	Achievement	Status
Establish operational frameworks	Complete by Q2 2024	Governance, finance, and operational policies implemented	Achieved
Build partner relationships	3-5 partners	Partnerships established in 4 countries	Achieved
Gaza emergency response	Respond to crisis	£261,414 distributed to beneficiaries	Achieved
Sustainable livelihood programmes	Launch 2 programmes	Ethiopia sheep rearing and Afghanistan motor-cargo launched	Achieved
Education support	Launch programme	Gambia student grants programme launched	Achieved

## Summary of Main Achievements

Total Income Raised	£639,912
Total Grants to Partners	£317,458
Countries Supported	4

## Programme Achievements by Country

### Occupied Palestinian Territories (Gaza) – £261,414

Our Gaza Emergency Response has been the charity's primary focus during this period, reflecting the urgent humanitarian crisis affecting over 2 million displaced Palestinians. The charity distributed financial aid packages of £200 per beneficiary household, providing critical support for medical equipment, household necessities, and emergency relief. This programme accepts both Sadaqah and Zakat donations, ensuring appropriate Shariah-compliant distribution.

**Outputs: Approximately 1,307 beneficiary households received emergency financial assistance.**

### Ethiopia – £37,639

Through the Ethiopia Prosperity Initiative, we established sustainable sheep rearing programmes providing beneficiaries with 12-month-old sheep, fodder, training, and veterinary services. Beneficiaries can generate profit within 75-90 days. Additionally, our Masjid Solar Power Appeal provides complete solar power kits (£1,500 each) to rural mosques, enabling the adhan to be broadcast and facilitating prayers and educational activities.

**Outputs: Around 66 families supported with sheep rearing packages; rural mosques equipped with solar power systems.**

### Afghanistan – £15,827

The Motor-Cargo Appeal supported individuals with motor-cargo vehicles (£1,530 per beneficiary), driving and financial training, fuel allowances, and maintenance packages to enable sustainable self-employment in a country devastated by decades of conflict and economic sanctions.

**Outputs: Approximately 10 individuals equipped with vehicles and training for sustainable livelihoods.**

### The Gambia – £2,578

Our Student Hardship Grants programme provided grants to Zakat-eligible university students pursuing degrees in medicine, engineering, and law. Recipients are carefully selected based on academic excellence and financial need, with character references and academic endorsements.

**Outputs: 5 students supported with hardship grants enabling continuation of university studies.**

## Impact Assessment

The charity seeks to make the following changes through its activities:

### Impact on Individual Beneficiaries:

- Families in Gaza received immediate financial support during an unprecedented humanitarian crisis, enabling access to essential medical equipment and household necessities
- Ethiopian families gained sustainable income-generating assets and skills, with sheep rearing providing returns within 75-90 days
- Afghan individuals received the means to establish independent livelihoods through motor-cargo businesses
- Gambian students can continue their education with reduced financial burden, leading to professional qualifications

### Wider Societal Impact:

- Sustainable livelihood projects stimulate local economies through increased economic activity
- Education grants develop future professionals who will serve their communities
- Emergency relief helps stabilise communities in crisis, reducing wider displacement
- Solar-powered mosques become community centres providing religious and educational services

## Factors Affecting Achievement of Objectives

### Positive Factors:

- Strong donor response, particularly to the Gaza emergency appeal
- Effective partner relationships enabling rapid programme delivery
- Clear positioning attracting Muslim donors

**Challenging Factors:**

- Access restrictions in Gaza limiting monitoring and verification
- Operating in countries with challenging security and regulatory environments
- Building organisational capacity while responding to urgent humanitarian needs

## 2.3 Financial Review

### Financial Position

The charity has had a successful first reporting period, demonstrating strong donor confidence and effective programme delivery. The key financial highlights are:

<b>Total Income</b>	<b>£639,912</b>
<b>Total Expenditure</b>	<b>£403,246</b>
<b>Net Movement in Funds</b>	<b>£236,666</b>
<b>Total Funds Carried Forward</b>	<b>£236,666</b>

### Principal Sources of Income

The charity raised £639,912 in its first reporting period from the following principal sources:

Zakat donations (restricted)	£255,494
Sadaqah - country specific (restricted)	£135,619
Sadaqah - general (restricted)	£134,754
Corporate donations	£81,020
Gift Aid	£32,025
Donated services (independent examination)	£1,000

The majority of income was received as restricted funds designated for specific programmes, particularly the Gaza Emergency Response and Zakat distribution. Unrestricted income came primarily from corporate donations, Gift Aid, and general Sadaqah, which supports the charity's operational costs.

### Application of Resources

Total expenditure of £403,246 was applied to support the charity's key objectives as follows:

Grants to partners (charitable activities)	£317,458
Direct programme costs	£9,823
Staff costs	£65,980
Fundraising and donation processing	£7,109
Support and governance costs	£2,876

### Reserves Policy

The trustees have established a reserves policy to ensure the charity can maintain its operations and meet commitments to beneficiaries. The term 'reserves' describes that part of the charity's unrestricted funds that is freely available to spend on its charitable purposes.

**Policy Statement: The trustees aim to hold unrestricted reserves equivalent to approximately 3-6 months of core operating costs to provide a buffer against income fluctuations and ensure continuity of operations.**

At 31 March 2025, the charity held:

Total funds	£236,666
Less: Restricted funds	(£210,708)
<b>Unrestricted funds (free reserves)</b>	<b>£25,958</b>

The trustees consider this level appropriate for a charity at this early stage of development, providing adequate working capital while maximising resources directed to charitable delivery.

### Going Concern

The trustees have assessed the charity's ability to continue as a going concern, taking into account all available information for at least 12 months from the date the accounts were approved. The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern for the following reasons:

- Strong cash position of £224,581 at year end
- No creditors at the balance sheet date
- Continuing donor support and fundraising activities
- Adequate unrestricted reserves to cover operating costs
- No commitments beyond available resources

## 2.4 Principal Risks and Uncertainties

### Risk Management

All significant activities undertaken by Amanah Global Relief are subject to rigorous risk review as part of our initial activity assessment and ongoing programme implementation. Major risks are identified and ranked in terms of their potential impact and likelihood of occurrence.

- Major risks, for this purpose, are those that may have a significant effect on:
- Operational performance, including risks to our personnel, volunteers, and partners
- Financial sustainability, including the stability and security of charitable funds
- Achievement of our charitable aims and objectives
- Meeting the expectations of our beneficiaries, donors, and other stakeholders
- Compliance with regulatory requirements and Shariah principles

The trustees review these risks on an ongoing basis and satisfy themselves that adequate systems and procedures are in place to manage the risks identified. Where appropriate, risks are covered by insurance.

### Risk Assurance Framework

The following framework is central to ensuring adequate risk assurance:

- Regular monitoring of major risks and development of mitigation action plans
- Embedding risk identification and assessment within all operating procedures
- A clear structure of delegated authority and internal controls
- Robust partner selection and due diligence processes
- Regular programme monitoring, evaluation, and reporting
- Maintaining reserves in line with established policies
- Regular summary reports on risk management to the Board of Trustees

### Partner Due Diligence and Compliance

Operating in challenging environments requires exceptional diligence. Our charity benefits from personnel with a combined fifty years of experience in the charity sector - significant expertise for an organisation of our size. This experience underpins our stringent approach to partner onboarding and programme delivery.

Our Know Your Partner (KYP) processes ensure that all delivery partners undergo comprehensive due diligence before engagement, including verification of legal status, governance structures, financial controls, and operational track record. We screen all partners, trustees, and key personnel against global sanctions lists and watchlists to ensure the charity does not work with any individual or entity linked to proscribed organisations.

Programme monitoring forms a critical component of our risk management approach. Partners are required to provide regular progress reports and financial accountings, with verification of beneficiary selection and fund distribution. Where feasible, field visits are conducted to validate programme delivery.

### Safeguarding

Safeguarding remains a high priority for the charity. The trustees review safeguarding policies and procedures annually, supported by training for all programme-related staff and trustees. The charity works closely with its partners to ensure compliance with our commitment to protecting vulnerable beneficiaries.

## Regulatory Compliance

The charity maintains active engagement with regulatory bodies and our banking partners. Our compliance function oversees legal and regulatory compliance, policy development and implementation, staff training, and coordination with external stakeholders.

The trustees recognise that some areas of our work, particularly in conflict-affected regions, require the acceptance and careful management of risk if our charitable objectives are to be achieved. Our approach balances the imperative to reach those most in need with our duty to protect the charity, its funds, and all those involved in our work.

The trustees have identified the following principal risks facing the charity and have put in place strategies to manage them:

Risk	Mitigation Strategy
Operational Risk: Difficulty accessing beneficiaries in conflict zones (particularly Gaza)	Work through established local partners with existing presence and networks; maintain flexibility in programme delivery methods; build relationships with multiple partners
Financial Risk: Dependence on a small number of major donors	Diversify fundraising activities; develop regular giving programmes; build relationships with institutional funders; maintain strong donor communications
Reputational Risk: Funds not reaching intended beneficiaries	Robust partner due diligence; grant agreements with clear reporting requirements; verification of beneficiary selection; regular monitoring and evaluation
Compliance Risk: Operating in sanctioned or high-risk jurisdictions	Legal review of all programmes; adherence to UK sanctions requirements; enhanced due diligence on partners and transactions; clear documentation
Governance Risk: Conflicts of interest with connected parties	Conflicts of interest policy; trustee declaration requirements; abstention from relevant decisions; transparent disclosure in accounts
Cyber Risk: Data security and fraud	IT security measures; segregation of financial duties; regular review of access controls; staff training on fraud awareness

## 2.5 Plans for Future Periods

Building on the strong foundation established in our first reporting period, the trustees have approved the following plans for the coming year:

### Programme Objectives for 2025-26

- Gaza Response: Continue and expand emergency response as circumstances permit, with a target of supporting additional beneficiary households
- Ethiopia Prosperity Initiative: Scale up entrepreneurship programmes, identify opportunities for the establishment of a vocational skills and training centre, and expand the Masjid Solar Power Appeal to additional mosques
- Afghanistan Motor-Cargo: Support additional beneficiaries with sustainable livelihood packages and identify further entrepreneurship programmes
- Gambia Education: Expand the Student Hardship Grants programme and explore additional education initiatives
- New Programmes: Assess opportunities in additional countries based on need and operational capacity

### Organisational Development

- Strengthen partnership networks and due diligence processes
- Enhance monitoring and evaluation systems to better measure impact
- Develop digital infrastructure to improve operational efficiency
- Expand volunteer engagement and fundraising activities
- Build organisational resilience through income diversification

### Trustees' Perspective

The trustees are encouraged by the strong start the charity has made and believe there is significant potential for growth and increased impact. Key lessons from the first period include the importance of maintaining operational flexibility, the value of trusted partner relationships, and the strong donor appetite for transparent, Shariah-compliant charitable giving. These insights will inform resource allocation and strategic decisions in the coming year.

## 2.6 Structure, Governance and Management

### Governing Document

Amanah Global Relief is a Charitable Incorporated Organisation (CIO) governed by its Constitution registered with the Charity Commission for England and Wales under registration number 1207054. The charity was registered on 15 February 2024.

### Constitution

The charity is constituted as a CIO with a Foundation model constitution. The members of the charity are the trustees, and their liability is limited to £1 per member in the event of the charity being wound up.

### Trustee Recruitment and Appointment

New trustees are recruited through a process that considers the skills, experience, and diversity needed by the board. Prospective trustees are assessed for their understanding of and commitment to the charity's mission and values. Appointments are made in accordance with the Constitution, with trustees serving until they resign or are removed in accordance with the constitutional provisions.

### Organisational Structure

The charity's organisational structure comprises:

- Board of Trustees: Responsible for strategic direction, governance, and oversight of the charity. The Board meets regularly to review performance, approve budgets and grants, and ensure compliance with regulatory requirements.
- Key Management Personnel: Day-to-day management is delegated to the Operations Manager and Programmes Director. The average number of employees during the period was 4.
- Partner Organisations: Programme delivery is conducted through partner organisations in each country of operation, operating under grant agreements with reporting requirements.

### Trustee Induction and Training

New trustees receive an induction covering:

- The charity's mission, values, and strategic objectives
- Trustee duties and responsibilities under charity law
- Governance policies and procedures
- Financial management and reporting
- Safeguarding and risk management

Ongoing training is provided as appropriate to ensure trustees remain informed of developments in charity governance and relevant areas of the charity's work.

### Decision-Making

The following matters are reserved for decision by the Board of Trustees:

- Approval of strategy, budgets, and annual accounts
- Approval of grants above defined thresholds
- Appointment and removal of trustees
- Significant policy decisions
- Risk management oversight

Operational decisions within approved budgets and policies are delegated to key management personnel.

### Remuneration Policy

Trustees are not remunerated and receive no benefits from the charity. No trustee expenses were claimed during the period.

The pay of key management personnel is set by the Board of Trustees, taking into account the skills and experience required, market rates for similar roles in the charity sector, and the charity's resources. The charity aims to pay fairly while ensuring maximum resources are directed to charitable activities.

### **Related Parties**

The charity has a relationship with Amaanah Pay Ltd, a company in which trustee Mohammed Chowdhury is a director and shareholder. Amaanah Pay Ltd made donations totalling £130,231 during the period, comprising unrestricted donations of £70,231, restricted donations (Zakat and Sadaqah) of £59,000, and donated services of £1,000 for the independent examination fee. These transactions are conducted on an arm's length basis, with the connected trustee abstaining from any decisions relating to these donations. The relationship is disclosed in full in the notes to the financial statements.

## Key Policies

The charity operates under the following key policies:

- Anti Bribery Policy
- Anti Money Laundering Policy
- Cash Handling Policy
- Complaints Policy
- Conflict of Interest Policy
- Counter Extremism Policy
- Due Diligence Policy
- Equality Diversity and Inclusion Policy
- Expenses Policy
- Financial Reserves Policy
- GDPR Policy
- Internal Financial Controls Policy
- Partner Selection Due Diligence Policy
- Risk Management Policy
- Safeguarding Policy
- Social Media Policy
- Trustees Code of Conduct Policy
- Volunteer Management Policy
- Whistleblowing Policy

## 2.7 Trustees' Responsibilities Statement

The trustees are responsible for preparing the Trustees' Annual 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 incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently
- observe the methods and principles in the Charities 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 a going concern basis unless it is inappropriate to presume that the charity will continue in operation

The trustees are responsible for keeping sufficient accounting records that 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 and the Charities (Accounts and Reports) Regulations 2008. 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.

### Approval

This report was approved by the Board of Trustees on 17 December 2025 and signed on their behalf by:



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**Mohamed Laher**

Chair of Trustees

Date: 17 December 2025

# Section 3

Financial  
Statements



# Independent Examiner's Report

## to the Trustees of Amanah Global Relief

I report to the trustees on my examination of the accounts of Amanah Global Relief (the charity) for the period from 15 February 2024 to 31 March 2025.

### Responsibilities and basis of report

As the trustees of the charity 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

Since the charity's gross income exceeded £250,000, your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Accounting Technicians (AAT), which is one of the listed bodies.

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:

- accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the accounts do not accord with those records; or
- 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.



Mohammad Nadeem Ahmed  
MAAT

128 Greygoose Park, Harlow CM19 4JH

Date: 16 January 2026

# Statement of Financial Activities

## for the period from 15 February 2024 to 31 March 2025

	Note	Unrestricted £	Restricted £	Total 2025 £
<b>INCOME AND ENDOWMENTS FROM:</b>				
Donations and legacies	2	£114,045	£525,867	£639,912
Charitable activities		£0	£0	£0
Other trading activities		£0	£0	£0
Investments		£0	£0	£0
Other		£0	£0	£0
<b>TOTAL INCOME</b>		<b>£114,045</b>	<b>£525,867</b>	<b>£639,912</b>
<b>EXPENDITURE ON:</b>				
Raising funds	3	£7,109	£0	£7,109
<b>Charitable activities:</b>				
International relief programmes	4	£78,679	£317,458	£396,137
Total charitable activities		£78,679	£317,458	£396,137
<b>TOTAL EXPENDITURE</b>		<b>£85,788</b>	<b>£317,458</b>	<b>£403,246</b>
<b>NET INCOME / (EXPENDITURE)</b>				
		<b>£28,257</b>	<b>£208,409</b>	<b>£236,666</b>
Transfers between funds	13	-£2,299	£2,299	£0
<b>NET MOVEMENT IN FUNDS</b>		<b>£25,958</b>	<b>£210,708</b>	<b>£236,666</b>
<b>RECONCILIATION OF FUNDS</b>				
Total funds brought forward		£0	£0	£0
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>£25,958</b>	<b>£210,708</b>	<b>£236,666</b>

The notes on pages 3 to 9 form part of these financial statements.

# Balance Sheet

as at 31 March 2025

	Note	2025 £
<b>CURRENT ASSETS</b>		
Debtors	7	£12,085
Cash at bank and in hand	8	£224,581
<b>TOTAL CURRENT ASSETS</b>		<b>£236,666</b>
<b>CREDITORS: amounts falling due within one year</b>	9	<b>£0</b>
<b>NET CURRENT ASSETS</b>		<b>£236,666</b>
<b>TOTAL NET ASSETS</b>		<b>£236,666</b>
<b>THE FUNDS OF THE CHARITY</b>		
Unrestricted funds	13	£25,958
Restricted funds	13	£210,708
<b>TOTAL CHARITY FUNDS</b>		<b>£236,666</b>

The financial statements were approved by the Board of Trustees on 17 December 2025 and signed on their behalf by:



**Mohamed Laher**  
Chair of Trustees

# Notes to the Financial Statements

## for the period from 15 February 2024 to 31 March 2025

### 1. Accounting Policies

#### a) Basis of preparation

The financial statements have been prepared 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 2026), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

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

This is the charity's first reporting period, covering 13 months from registration (15 February 2024) to 31 March 2025 to align with a 31 March year end. Therefore no comparative figures are presented.

#### b) Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern. The trustees have assessed going concern taking into account all available information for at least 12 months from the date the accounts were approved.

#### c) Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the income have been met, it is probable that the income will be received and the amount can be measured reliably. Donations and Gift Aid are recognised when receivable.

Donated services are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity is probable and that economic benefit can be measured reliably.

#### d) Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is classified under the following activity headings: costs of raising funds and charitable activities.

#### e) Fund accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Restricted funds are subject to specific restrictions imposed by donors or the nature of the appeal.

#### f) Debtors

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

#### g) Cash at bank and in hand

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

#### h) Creditors

Creditors 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.

## 2. Donations and Legacies

	Unrestricted £	Restricted £	Total 2025 £
Zakat - Occupied Palestinian Territories	-	£76,074	£76,074
Zakat - The Gambia	-	£9,890	£9,890
Zakat - Ethiopia	-	£14,464	£14,464
Zakat - General	-	£155,066	£155,066
Sadaqah - Afghanistan	-	£11,174	£11,174
Sadaqah - Ethiopia	-	£3,929	£3,929
Sadaqah - The Gambia	-	£6,638	£6,638
Sadaqah - Occupied Palestinian Territories	-	£113,878	£113,878
Sadaqah - General (charitable purposes)	-	£134,754	£134,754
Corporate donations	£81,020	-	£81,020
Gift Aid	£32,025	-	£32,025
Donated services (Note 2a)	£1,000	-	£1,000
<b>Total</b>	<b>£114,045</b>	<b>£525,867</b>	<b>£639,912</b>

### 2a. Donated Services

During the period, the charity received the following donated services:

	2025 £
Independent examination fee (Note 10)	£1,000
<b>Total donated services</b>	<b>£1,000</b>

The independent examination fee was paid directly to the independent examiner by Amaanah Pay Ltd, a company connected to Mohammed Chowdhury, a trustee of the charity. This has been recognised as a donation of services at its estimated fair value.

## 3. Raising Funds

	2025 £
Fundraising costs	£3,742
Donation processing fees	£3,367
<b>Total</b>	<b>£7,109</b>

## 4. Charitable Activities - International Relief Programmes

	Unrestricted £	Restricted £	Total 2025 £
<b>Activities undertaken directly:</b>	-	-	
Programme delivery costs	£1,400	-	£1,400
Contractor costs	£249	-	£249
Travel costs	£8,174	-	£8,174
<b>Grant funding of activities:</b>	-	-	
Grants to partner organisations (Note 5)	-	£317,458	£317,458
<b>Support costs (Note 6):</b>			
Staff costs	£65,980	-	£65,980
Professional fees	-	-	
IT and communications	£1,469	-	£1,469
Bank charges	£357	-	£357
Governance costs (Note 6a)	£1,050	-	£1,050
<b>Total charitable activities</b>	<b>£78,679</b>	<b>£317,458</b>	<b>£396,137</b>

## 5. Grants to Partner Organisations

Grants were made to overseas partner organisations as follows:

Country	2025 £
Afghanistan	£15,827
Ethiopia	£37,639
The Gambia	£2,578
Occupied Palestinian Territories	£261,414
<b>Total</b>	<b>£317,458</b>

Grants to partner organisations were made for the purpose of international humanitarian relief, including food distribution, healthcare, clean water projects and emergency relief.

- Gaza Emergency Response and Medical & Household Support Fund - emergency financial aid
- Ethiopia Prosperity Initiative - Sustainable livelihood foundations and food aid
- Afghanistan Sustainable Livelihoods – Entrepreneurship programme
- The Gambia Education - University student hardship grants programme foundations

All grants were made to carefully selected partner organisations following due diligence procedures. Partner performance is monitored through regular reporting and field visits where feasible.

Details of the partner organisations receiving grants, including their names and the amounts received, are available on the charity's website at [www.agr.org.uk/partners](http://www.agr.org.uk/partners)

## 6. Support Costs

Support costs have been allocated to charitable activities as follows:

	2025 £
Staff costs	£65,980
Professional fees	£50
IT and communications	£1,469
Travel costs	£8,174
Bank charges	£357
<b>Total support costs</b>	<b>£76,030</b>

Support costs are allocated on the basis of staff time spent on activities. All support costs are charged to unrestricted funds.

### 6a. Governance Costs

Governance costs comprise:

	2025 £
Independent examination fee (donated - see Note 2a)	£1,000
Legal and professional fees relating to governance	£50
Trustee meeting costs	Nil
<b>Total governance costs</b>	<b>£1,050</b>

## 7. Debtors

	2025 £
Gift Aid recoverable	£12,085
<b>Total</b>	<b>£12,085</b>

## 8. Cash at Bank and in Hand

	<b>2025 £</b>
Bank current account	£224,581
<b>Total</b>	<b>£224,581</b>

## 9. Creditors: Amounts Falling Due Within One Year

There were no creditors at 31 March 2025.

## 10. Independent Examination and Other Fees

	<b>2025 £</b>
Independent examination fee	£1,000
Other assurance services	Nil
Tax advisory services	Nil
Other financial services	Nil
<b>Total</b>	<b>£1,000</b>

The independent examination fee was donated to the charity by Amaanah Pay Ltd, a company connected to a trustee (see Notes 2a and 12).

## 11. Staff Costs

Staff costs were as follows:

	<b>2025 £</b>
Wages and salaries	£59,206
Social security costs	£6,774
Employer pension contributions	Nil
<b>Total</b>	<b>£65,980</b>

The average number of employees during the period was 4.

No employee received employee benefits of more than £60,000.

The trustees received no remuneration during the period. No trustees were reimbursed for expenses during the period.

### Key management personnel

The total employee benefits (including employer pension and NI contributions) received by key management personnel were £50,117.

Trustees' remuneration: No trustees received any remuneration or benefits from employment with the charity.

Trustees' expenses: No trustees were reimbursed for expenses during the period.

## 12. Related Party Transactions

During the period, the charity had the following transactions with related parties:

### Donations from Amaanah Pay Ltd

The charity received donations totalling £130,231 from Amaanah Pay Ltd, a company of which Mohammed Chowdhury, a trustee of the charity, is a director and shareholder. These donations comprised:

<b>Nature of donation</b>	<b>2025 £</b>
Unrestricted cash donation	£70,231
Restricted cash donations (Zakat and Sadaqah)	£59,000
Donated services - independent examination fee	£1,000
<b>Total</b>	<b>£130,231</b>

The independent examination fee of £1,000 was paid directly by Amaanah Pay Ltd to the charity's independent examiner on behalf of the charity. This has been recognised as a donation of services (see Note 2a).

These transactions are conducted on an arm's length basis, with the connected trustee abstaining from any decisions relating to these donations.

### Trustees' remuneration and benefits

No trustees received any remuneration or other benefits from employment with the charity or a related entity during the period.

**Trustees' expenses**

No trustees were reimbursed for expenses or had expenses paid on their behalf during the period.

**Other related party transactions**

There were no other related party transactions during the period.

**Outstanding balances**

There were no amounts outstanding with related parties at 31 March 2025.

## 13. Analysis of Funds

### Unrestricted funds

Fund	Balance b/fwd £	Income £	Expenditure £	Transfers £	Balance c/fwd £
General funds	£0	£114,045	-£85,788	-£2,299	£25,958
<b>Total unrestricted funds</b>	<b>£0</b>	<b>£114,045</b>	<b>-£85,788</b>	<b>-£2,299</b>	<b>£25,958</b>

### Restricted funds

Fund	Balance b/fwd £	Income £	Expenditure £	Transfers £	Balance c/fwd £
Zakat - General	£0	£155,066	-	-£83,881	£71,185
Sadaqah - General	£0	£134,754	-	-£47,738	£87,016
Ethiopia	£0	£18,393	-£37,639	£21,149	£1,903
The Gambia	£0	£16,528	-£2,578	£2,578	£16,528
Occupied Palestinian Territories	£0	£189,952	-£261,414	£105,538	£34,076
Afghanistan	£0	£11,174	-£15,827	£4,653	-
<b>Total restricted funds</b>	<b>£0</b>	<b>£525,867</b>	<b>-£317,458</b>	<b>£2,299</b>	<b>£210,708</b>

Note: Where restricted funds show a deficit, this has been covered by transfers from unrestricted funds. The fund allocations above are indicative - the charity reviews fund allocations and makes transfers where necessary to cover expenditure.

### Purposes of restricted funds:

Zakat funds: Donations received as Zakat must be distributed to eligible recipients as defined by Islamic law.

Sadaqah - General: General charitable donations (Sadaqah) restricted to international relief work but not specific to a country.

Ethiopia: Funds restricted to humanitarian relief projects in Ethiopia.

The Gambia: Funds restricted to humanitarian relief projects in The Gambia.

Occupied Palestinian Territories: Funds restricted to humanitarian relief projects in the Occupied Palestinian Territories.

Afghanistan: Funds restricted to humanitarian relief projects in Afghanistan.

## 14. Analysis of Net Assets Between Funds

	Unrestricted £	Restricted £	Total 2025 £
Current assets	£25,958	£210,708	£236,666
Current liabilities	£0	£0	£0
<b>Total net assets</b>	<b>£25,958</b>	<b>£210,708</b>	<b>£236,666</b>

## 15. Liability of Members

The charity is a Charitable Incorporated Organisation (CIO). The members of the charity are the trustees. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

## 16. Events After the Reporting Period

There have been no significant events affecting the charity since the balance sheet date that require disclosure in, or adjustment to, these financial statements.

## 17. Legal Form

Amanah Global Relief is a Charitable Incorporated Organisation (CIO) registered with the Charity Commission for England and Wales. The charity's registered number is 1207054. Principal office: 22 Villiers Gardens, London, E20 1GW.



22 Villiers Gardens, London, E20 1GW (United Kingdom)

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UK Registered Charity No: 1207054