INSAAF

Charity Registered number: 1182275

Trustees' Annual Report

for the period from 01/01/2025 to 31/12/2025

Reference and Administrative details

Charity name: Insaaf

Registered charity number: 1182275

Charity's principal address: 16 GREEN WALK, LONDON, SE1 4TU

Names of the charity trustees who manage the charity

Walid Benrahal
Sofiane Tchikou
Rajaa El Korchi
Ahmed Sami Tertar

Structure, Governance and Management

Organisation type: CIO (Charitable Incorporated Organisation)

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TRUSTEES' REPORT

The Trustees present their report and accounts for the period ended 31 December 2025.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the Statement of Recommended Practice, "Accounting and Reporting by Charities", issued in March 2015.

Structure Governance and Management

The Trustees who served during the period were:

Rajaa El Korchi
Sofiane Tchikou
Walid Benrahal
Ahmed Sami Tertar

Objectives and Activities

The primary objective of the charity is to:

1. Deliver an effective response to a national disaster, catastrophe, conflict or crisis.
2. Provide relief and assistance to the affected persons
3. Supply food, shelter and medical aid to those in dire need

Volunteers

Insaaf is predominantly a volunteer driven charity. The volunteers are responsible for managing the projects, activities, events and other daily affairs under the guidance of the trustees. Any charity trips and related costs are also self-funded to ensure all the donations are utilised towards the benefit of the public. Insaaf is extremely grateful to all its volunteers for their dedication, continuous commitment, and heart-warming efforts for being the driving force of the charity.

Achievements and Performance

Insaaf managed to raise the amount of £95,187.69 (£84,006.63 Donations + £11,181.06 Gift Aid) during the stated period. In 2025, Insaaf aimed to deliver life-changing humanitarian aid to vulnerable communities through targeted international relief efforts. Our work focused on two key areas: improving the condition of Gazan refugees in Egypt and supporting Rohingya refugees in Bangladesh. Thanks to the generosity of our donors and the hard work of our dedicated volunteers and charity partners we managed to fulfil the following projects:

<u>Qurbani and Food Project / Bangladesh:</u>
Project Cost: £70,514.04

Insaaf travelled to Bangladesh Twice during the year in March and in June 2025.
During the first trip of March 2025, Insaaf was able to deliver **£33,050.00 worth of food aid** and distribute **food packs**, to over 3,000 Rohingya refugees in Bangladesh. The packs contained vital staples such as rice, lentils, flour, cooking oil, potatoes, onions, and salt, providing essential nourishment and support to thousands of vulnerable families living in the refugee camps.

The trip of June 2025 coincided with Eid ul Adha and Insaaf distributed £37,464.04 worth of aid: 2,500 food packs and Qurbani* meat of 20 cows amongst the Rohingya Refugees.
*: Qurbani refers to the ritual sacrifice of a livestock animal during the Muslim Festival of Eid.

Gaza Refugee project / Egypt:
Project Cost: £16,603.67

Following the escalation of violence in Gaza, many families—including orphaned children—have fled to Egypt seeking safety. Most are living in displacement with no stable income, limited shelter, and struggling to meet their most basic daily needs.
Insaaf's team was on the ground delivering essential aid directly to displaced families. This support included food parcels, frozen goods, hygiene supplies, and a special recreational activity for orphan children to bring moments of joy during an extremely difficult time.

Project Overview

- **Total expenditure:** £16,603.67
- **Total parcels distributed:** 840
- **Estimated beneficiaries:** ~4,000 people
- **Aid categories:** Food supplies, frozen food packs, hygiene items
- **Additional support:** A Funday organised for orphan children from Gaza

Food Parcels Distributed (840 families)
Each family received a fresh food parcel containing: Okra 600g, Courgette 3kg, Red onions 3kg, Potatoes 500g, Carrots 5.5kg, Cucumbers 2kg, Lemons 1kg, Sweet corn 2kg, Egyptian apples 1kg, Grapes 1kg

Frozen Food Packs (840 families)
Each family also received a frozen food bag containing: 1 pack of Molokheya, 1 pack of Peas and carrots, 1 pack of Mixed vegetables.

Hygiene Items Distributed
To support health and dignity, each family received a hygiene kit which included: 1 Toothpaste, 1 pack of 4 Toothbrushes, 1 Shower gel, 1 pack of 4 Soap, 1 Liquid soap, 1 pack of 4 Sponges, 1 pack of Sanitary pads, 1 Washing powder, 1 Chlorine.
Insuff also distributed: 144 packs of Tissues, 16 packs of Adult diapers, 46 packs of Baby diapers (pampers)

Funday for Orphan Children
In addition to essential aid, Insaaf funded and supervised a **Funday for orphan children from Gaza**. This initiative offered the children a safe space to play, socialise, and experience moments of happiness away from the stress of displacement. Activities, games, and small treats were provided, helping restore a sense of normalcy and emotional relief during an otherwise challenging period.

Gift Aid:

Insaaf received £11,181.06 Gift Aid for the year 2025.

The sum of £4,422.24 was utilised for the operational costs of the charity. The rest of the Gift Aid amount (£6,758.82) remained available to fund Charitable Activities as well as further operational costs.

Financial Review

The reserves show a total of £35,837.29 as of the 31 December 2025.

The trustees are of the opinion that to maintain unrestricted reserves at this level appears to be a prudent course of action to take.

Independent Examiner

A resolution proposing that ORM Accounting Services Ltd to be reappointed as Independent Examiner of the company will be put to the members.

On behalf of the board of Trustees

S Tchikou
Trustee
Dated: 21 October 2026

R El Korchi
Trustee
Dated: 21 October 2026

Statement of Trustees' Responsibilities

The trustees are required to prepare financial statements for each financial period, which give a true and fair view of the state of affairs of the charity and of its financial activities for that period. In preparing those financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently
- Make judgements and estimates that are reasonable and prudent
- State whether the policies followed are in accordance with applicable accounting standards, 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 charity 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 charity. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention of fraud and other irregularities.

Independent Examiner's Report
To the trustees of INSAAF

I report on the accounts of the company for the period ended 31 December 2025, which are set out on pages 11 to 14.

Respective responsibilities of trustees and examiner

The trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this period under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

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

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

Basis of independent examiner's report

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

Independent 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 386 of the Companies Act 2006; and
• To prepare accounts, which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by charities

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.

Venu Nair CIMA on behalf of ORM Accounting Services Ltd
Address: Profile West, 950 Great West Road, Brentford TW8 9ES

Signed: 

Date: 25/10/2026

Statement Of Financial Activities Including Income And Expenditure Account

FOR THE PERIODENDED 31 December 2025

	Notes	Funds £	
Opening Balance(1Jan 2025)		32,189.55	
Incoming resources from generated funds			
Donations		84,006.63	(Restricted)
Gift Aid		11,181.06	
Sales		-	
Total incoming resources		95,187.69	
Resources expended	**2**		
Charitable activities			
Cost of charitable activities		87,117.71	(Restricted)
Governance costs		4,422.24	
Total resources expended		91,539.95	
Net income for the period/ Net movement in funds		+ 3,647.74	
Fund balances at 31 December 2025	**5**	**35,837.29**	

Balance Sheet

As of 31 December 2025

	Notes	2025 £
Current assets		
Cash at bank and in hand		35,837.29
Net current assets		35,837.29
Total assets less current liabilities		35,837.29
Income funds		
Unrestricted funds		6,758.82
Restricted funds	**5**	29,078.47
Total Income		35,837.29

The accounts were approved by the Board on 9 October 2026

S Tchikou
Trustee

R ElKorchi
Trustee

Notes to the Accounts

FOR THE PERIOD ENDED 31 December 2025

1 Accounting policies

Basis of preparation

The accounts have been prepared under the historical cost convention.

The accounts have been prepared in accordance with applicable accounting standards. The Statement of Recommended Practice, "Accounting and Reporting by Charities", Issued in March 2015 and the Companies Act 2006.

2 Total resources expended

	Staff costs £	Other costs £	Total 2025 £
Charitable activities	-	87,117.71	87,117.71
Governance costs	-	4,422.24	4,422.24
Total	-	91,539.95	91,539.95

3 Trustees

None of the Trustees (or any persons connected with them) received any remuneration during the period.

4 Employees

Number of employees

The average monthly number of employees during the period was

	2025 Number
	-

Employment costs	2025 £
Wages and salaries	-

Notes To The Accounts(Continued)

FOR THE PERIODENDED 31 December 2025

5 Analysis of net assets between funds

	Unrestricted funds	Restricted funds	Total
	£	£	£
Fund balances at 31 December 2025 are Represented by:			
Tangible fixed assets	-	-	-
Current assets	6,758.82	29,078.47	35,837.29