Charity registration number 1189023 (England and Wales)

SAAYA

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

SAAYA

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mr M S Rana Mrs Saba Saqib Mrs Sadia Ahmad Ms M Hussain	
Charity registration	England and Wales	1189023
Principal address	2 Crescent Parade Uxbridge Middlesex United Kingdom UB10 0LG	
Accountants	MUS Accountants Limited Office 146, Regus Building 268 Bath Road Slough SL1 4DX	

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TRUSTEES REPORT

FOR THE YEAR ENDED 31 DECEMBER 2025

The trustees present their report and financial statements for the period ended 31 December 2025. SAAYA was registered with charity commission on 14 April 2020 as CIO - Foundation (Charitable Incorporated Organisation).

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's Constitution of a charitable incorporated organisation whose only voting members are its charity trustees, the Charities Act 2011 and "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).

Objectives and activities

The charity's objects are as follows:
A) The prevention or relief of poverty in Pakistan, England and Wales by providing grants, items and services to individuals in need and /or charities, or other organisations working to prevent or relieve poverty.

B) The relief of financial hardship among people living or working in Pakistan, England and Wales by providing such persons with goods/services which they could not otherwise afford through lack of means.

C) To promote social inclusion for the public benefit by preventing people from becoming socially excluded and assisting them to integrate into society. For the purpose of this cause "Socially Excluded" means being excluded from society, or part of society, as a result of being a member of a socially and economically deprived community.

D) For the public benefit to promote the education (including social and physical training) of people under the age of 25 years in Pakistan in such a way as the charity trustees think fit, including by:

1. Awarding to such person's scholarships, maintenance allowances or grants tenable at any University, College or Institution of higher or further education.
2. Providing their education (including the study of Music or other Arts), to undertake travel in furtherance of that education or to prepare for entry to any occupation, trade or profession on leaving any educational establishment.

There has been no change in these during the year.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Achievements and performance

Financial review

The charity maintains a stable financial position. During the period, it received unrestricted voluntary donations totalling £18,691 (2024: £25,748). Total payments of £17074 (2024: £23,692)were made in respect of donations/

Total level of unrestricted funds as at 31 December 2025 was £18,691.45 (2024: £25,748).

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

The trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Structure, governance and management

The charity is a CIO Foundation and is governed by its constitution of a Charitable Incorporated Organisation whose only voting members are its charity trustees.

TRUSTEES REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

The trustees who served during the year and up to the date of signature of the financial statements were:
Mr M S Rana
Mrs Saba Saqib
Mrs Sadia Ahmad
Ms M Hussain

The first charity trustees are appointed indefinitely (i.e. for life or until they retire). Apart from the firs trustees, every trustee must be appointed for a term of 2 years by a resolution passed at a properly convened meeting of the charity trustees.

In selecting individual for appointment as charity trustees, the charity trustees must have regard to the skills, knowledge and experience needed for the effective administration of the CIO.

Two trustees are the first trustees of the charity and are appointed indefinitely (i.e. for life or until they retire).

Charity can appoint maximum 7 trustees at any time in accordance with its governing documents. The charity must have minimum of 3 trustees at any time.

None of the trustees has any beneficial interest in the charity. All of the trustees are members of the charity.

Reference and administrative details:
Registered Charity number
1189023

Principal address
2 Crescent Parade
Uxbridge, Middlesex
United Kingdom
UB10 0LG

The trustees report was approved by the Board of Trustees.

Mrs Saba Saqib
Trustee

29 October 2026

CHARTERED CERTIFIED ACCOUNTANTS' REPORT TO THE TRUSTEES ON THE PREPARATION OF THE UNAUDITED STATUTORY FINANCIAL STATEMENTS OF SAAYA FOR THE YEAR ENDED 31 DECEMBER 2025

In order to assist you to fulfil your duties under the Charities Act 2011, we have prepared for your approval the financial statements of SAAYA for the year ended 31 December 2025, which comprise the statement of financial activities and the related notes from the charity's accounting records and from information and explanations you have given us.

As a practising member firm of the Association of Chartered Certified Accountants, we are subject to its ethical and other professional requirements which are detailed at www.accaglobal.com/rulebook.html.

This report is made to the charity's trustees, as a body, in accordance with the terms of our engagement letter dated 8 October 2021. Our work has been undertaken solely to prepare for your approval the financial statements of SAAYA and state those matters that we have agreed to state to the charity's trustees, as a body, in this report in accordance with the requirements of the Association of Chartered Certified Accountants as detailed at www.accaglobal.com/content/dam/ACCA_Global/Technical/fact/tf-audit-exempt-companies-jan-24.pdf. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than SAAYA and the charity's trustees as a body for our work or for this report.

It is your duty to ensure that SAAYA has kept adequate accounting records and to prepare statutory financial statements that give a true and fair view of the assets, liabilities, financial position and surplus of SAAYA. You consider that SAAYA is exempt from the statutory audit requirement for the year, and is not required to obtain an independent examiner's report.

We have not been instructed to carry out an audit or a review of the financial statements of SAAYA. For this reason, we have not verified the accuracy or completeness of the accounting records or information and explanations you have given to us and we do not, therefore, express any opinion on the statutory financial statements.



MUS Accountants Limited
Chartered Certified Accountants
Office 146, Regus Building
268 Bath Road
Slough
SL1 4DX
29 October 2026

SAAYA

STATEMENT OF FINANCIAL ACTIVITIES
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)

FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Income from:			
Donations and legacies	3	18,691	25,748
Total income		18,691	25,748
Expenditure on:			
Charitable activities	4	17,073	23,692
Total expenditure		17,073	23,692
Net income and movement in funds		1,618	2,056
Reconciliation of funds:			
Fund balances at 1 January 2025		44,215	42,159
Fund balances at 31 December 2025		45,833	44,215

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

SAAYA

BALANCE SHEET

AS AT 31 DECEMBER 2025

	Notes	2025 £	£	2024 £	£
Current assets					
Cash at bank and in hand		45,833		44,215	
Net current assets			45,833		44,215
The funds of the charity					
Unrestricted funds	8		45,833		44,215
			45,833		44,215

The financial statements were approved by the trustees on 29 October 2026

Mrs Saba Saqib
Trustee