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Charity number: 1192402

Jigsaw Charity

Trustees' Report and Financial Statements

For the Year Ended 31 December 2025

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Jigsaw Charity

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Jigsaw Charity

Reference and Administrative Details of the Charity, its Trustees and Advisers
For the Year Ended 31 December 2025

Trustees	I Ahmed, Chair I Hussain I Majid F U Rashid (appointed 13 September 2026) O F Shah (appointed 13 September 2026)
Charity registered number	1192402
Principal office	Dallas House Bordesley Green Road Birmingham B9 4TR
Independent auditor	Dains Audit Limited 2 Chamberlain Square Birmingham B3 3AX
Bankers	Barclays Bank Plc 22 St Peters St Derby DE1 1SH

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Trustees' Report
For the Year Ended 31 December 2025

The Trustees are pleased to present their Annual Report and Financial Statements for the charity for the year ended 31 December 2025. The financial statements have been prepared in accordance with the requirements of the Charities Act 2011 and applicable accounting standards.

The financial statements comply with the Charities Act 2011, the Constitution of the Charitable Incorporated Organisation (CIO), and the Statement of Recommended Practice: Accounting and Reporting by Charities (Charities SORP (FRS 102)), applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

Message from the Trustees

Dear friends and supporters,

As the trustees of Jigsaw charity, we extend our heartfelt thanks for your ongoing generosity and commitment throughout 2025. Your support remains crucial in enabling us to provide hope and assistance to vulnerable communities across the globe.

In 2025, we continued to prioritise urgent humanitarian relief in Gaza, where the aftermath of conflict has left many without access to basic needs. We maintained and expanded our programmes supplying food, clean water, and emergency aid to those affected. These efforts are vital to easing suffering and helping families rebuild their lives in extremely challenging conditions.

Building on our work in previous years, we also sustained our focus on tackling persistent issues such as food insecurity, inadequate sanitation, and health challenges in various regions.

Our dedicated volunteers, donors, and partners have once again demonstrated remarkable commitment, allowing us to reach more people and provide critical support.

Following the significant progress in Syria last year, 2025 saw further expansion of our work there in various sectors including food assistance, health, and livelihood. With improved security and access, we launched additional projects aimed at rebuilding infrastructure, enhancing healthcare services, and supporting education for children. These initiatives are designed to promote long-term recovery and strengthen local communities' resilience.

Looking ahead, we remain deeply committed to responding swiftly and effectively to humanitarian crises worldwide. Your generosity makes this possible, and we are profoundly grateful for your continued partnership in making a difference.

Thank you once again to all our volunteers, donors, and partners for your unwavering support. Together, we are changing lives and offering hope where it is needed most.

"No act of kindness, no matter how small, is ever wasted."

Yours sincerely,
Jigsaw Board of Trustees

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Objectives and activities

a. Policies and objectives

The Charity is operated under the rules of its constitution. The objects of the Charitable Incorporated Organisation (CIO) are:

(1) The prevention or relief of poverty anywhere in the world by providing grants, items and services to individuals in need and/or charities or other organisations working to prevent or relieve poverty, together with the necessary support to enable individuals to generate a sustainable income and become self-sufficient.

(2) The relief of financial need and suffering amongst victims of natural or other kinds of disasters, through the provision of money or other forms of assistance considered appropriate for affected persons, bodies, organisations and/or countries, including the provision of medical aid, housing, counselling and education.

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance 'Public benefit: running a charity (PB2)'.

b. Strategies for achieving objectives

About Us

Jigsaw is an independent non-profit organisation founded by a team of professionals and activists seeking to make a positive impact and contribution to the lives of those less fortunate.

Core Values

Trust
We earn your trust through effective delivery of projects and thorough, transparent reporting. We're a volunteer-run organisation and therefore there are no financial gains to be made. We have an open book policy where we are happy to share all reports and information for anyone to review.

Compassion
Every volunteer dedicates time and effort to develop projects to help alleviate the hardships of others. The underlying drive to volunteer is due to the care and compassion felt for those less fortunate. The care and compassion translate to kindness, empathy, respect and dignity towards all those we serve.

Sincerity
We are motivated to volunteer and work with sincerity to those we seek to serve, ensuring that all of our projects are delivered to a standard of excellence that we would accept for ourselves. Also, to ensure that everything we do is hallmarked with sincerity and excellence.

Vision
To become a beacon of light and hope, inspiring others around the world to come together, as volunteers, to create a better world, piece by piece.

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Objectives and activities (continued)

c. Activities undertaken to achieve objectives

Mission

To work together, as volunteers, to deliver life-saving and life-changing solutions to those who are facing struggle and hardship as result of war, poverty, disease and disaster.

The Trustees, management team and network of core volunteers bring a wealth of experience having worked voluntarily in the sector for almost a decade and raised millions of pounds for a variety of great causes. Jigsaw is completely volunteer-managed and run, which means we have no paid staff whatsoever! We want to show the world that we can create a meaningful impact on the poor and destitute from a place of compassion and care, as volunteers. We seek to create a better world, piece by piece, where each and every volunteer, donor, advocate and supporter works hand in hand to complete the jigsaw and create significant and positive change.

d. Grant-making policies

The Trustees apply the funds of the Charity at their discretion and in accordance with the charitable purposes and objectives of the Charity.

The Trustees have appointed a sub-group Grant Making Advisory Group to consider the distribution of beneficial grants on its behalf and to make recommendations in accordance with the charitable purposes and objectives. Any decision whether to award a grant remains solely the responsibility of the trustees.

Priorities for support

The amount of work or number of projects that can be supported by the Trustees is necessarily limited to the amount of funds that are available for distribution each year.

The Trustees have determined that the current priorities for funding are:

- The relief of poverty within local communities and among the world's deprived and needy peoples, as determined by the Trustees in accordance with this policy.

The priorities for support will be reviewed by the Trustees every year and may be changed depending upon circumstances and the perceived effectiveness of the application of funds. Any change to these priorities must still fulfil the charitable purpose and objectives of the charity.

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Objectives and activities (continued)

Principles applied in determining support

In awarding grants, the trustees will apply the following principles.

The Trustees will consider any requests or known situations that are eligible for consideration:

- From any geographical area within the UK and overseas;
- From organisations and individuals alike.

Each request or situation will be considered on its own merits. Where situations have been previously considered (whether successful or not) any due diligence undertaken to reach an earlier decision will be made available to the trustees.

The Trustees will carry out sufficient due diligence to ensure that the request or situation meets both the charitable purposes, and the priorities for support set out in its policy.

The Trustees are content to work in partnership with other grant making bodies where funding of an entire project is beyond the scope of any single organisation. This includes, but is not limited to, national and international relief operations in the wake of natural disasters, wars, those fleeing war or natural disaster or those fleeing other persecution or other disasters.

e. Volunteers

The Charity is wholly run by volunteers and recognises volunteers as an integral part of the charity. Their contribution supports the Charity's mission and strategic aims. The Charity aims to encourage and support volunteer involvement to ensure that volunteering benefits the Charity, its partners, and the volunteers themselves.

f. Public Benefit

The Trustees have also given consideration to the Charity Commission's general guidance on Public Benefit when setting future objectives and planning future activities. This is done by re-examining the charity's core aims, expanding its services and widening the scope of the charity's beneficiaries (where possible). The aim is to make sure that public benefit is maintained as a catalyst for their strategic thinking to deliver the objectives that they aspire to achieve.

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Achievements and performance

a. Review of activities

Our key focus areas of work in 2025

WASH (Water, Sanitation and Hygiene)

Water is essential for all life on Earth. Currently, one in four people worldwide still lack access to safe drinking water, and around 50% of the global population does not have basic handwashing facilities. Jigsaw continues its commitment to help communities gain reliable access to clean water and protect families who often spend up to six hours each day collecting water, frequently traveling alone. All our water projects are strategically located within walking distance to ensure safe and convenient water collection for those we serve.

In 2025, our primary focus remained on expanding support by installing more communal water filtration plants and hand pumps in underserved areas. With more focus on the remote communities living in hard to reach areas.

Additionally, we are intensifying efforts to provide daily clean drinking water in Gaza, where the water infrastructure has been severely damaged. The destruction of sewage networks has caused streets to flood with contaminated water, increasing the risk of waterborne diseases and leading to a critical shortage of safe drinking water.

Dignity Project (Period Poverty)

In 2025, we maintained our focus on the vital Dignity project due to its proven success and the ongoing need it addresses. Recognizing the importance of comprehensive support, we expanded the project by adding Psychosocial Support (PSS), addressing a critical need identified among the women involved.

The project continues to play a key role in combating period poverty among women in Lebanon, where many face severe economic hardship and struggle to afford menstrual and essential hygiene products. Through this initiative, women receive sustainable, reusable menstrual products that last up to three years, along with essential hygiene supplies. Both beneficiaries and another female household member take part in educational sessions on the proper use and care of reusable pads, conducted in safe, confidential settings led by trained local volunteers.

Building on the 2024 expansion, which included women's health checks and cancer screenings, the addition of PSS in 2025 ensures holistic care that supports both physical and emotional well-being.

In addition, we are now training more local volunteers to strengthen community engagement and are consulting with other organisations on how to implement this project effectively. Since the recent liberation, this initiative has also been introduced in Syria, extending its reach to support women there.

Food Insecurity

Access to safe, nutritious food is vital for survival and well-being. Addressing food insecurity is crucial because it directly affects millions of people living in extreme poverty worldwide, many of whom cannot consistently secure enough food to feed their families.

Food insecurity has far-reaching consequences beyond hunger. It undermines health, lowers energy levels, reduces productivity, and hampers children's ability to learn and grow. This creates a damaging cycle that keeps families trapped in poverty across generations.

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Achievements and performance (continued)

In 2025, we continued our efforts by distributing emergency food parcels and running longterm programs aimed at tackling the root causes of hunger. In Lebanon, food parcels were provided to Syrians, Palestinians, and the local Lebanese communities. In Pakistan and Syria, we maintained food aid through parcel deliveries and nutritious hot meals.

Given the rapidly worsening crisis in Gaza, where famine is becoming a critical threat, we have expanded our food assistance programs there to meet this urgent and growing need. Tackling food insecurity is essential—not only to save lives but to break the cycle of poverty and build healthier, more resilient communities worldwide.

Breaking Bad (Peshawar, Pakistan)

In 2025 we continued our drug rehabilitation project in Peshawar, Pakistan, aimed at addressing the rapidly growing ice epidemic along with other drug-related challenges. Recognising the urgency of the situation, we chose to collaborate with a well-established local rehabilitation centre to maximize our impact. By partnering with an experienced organisation on the ground, we avoid duplicating efforts and ensure that resources are used efficiently to provide effective support and recovery services to those affected.

In addition to the rehab programme, we are now setting up livelihood projects for those patients who are successfully rehabilitated and show an interest in having their own business.

Livelihood Projects

We have prioritised our sustainable livelihood projects because empowering individuals to become self-reliant is crucial for creating lasting positive change in their lives and communities. These initiatives equip people with vital skills, resources, and opportunities to earn a steady income, enabling them to secure a stable and independent future.

Currently, these projects are being implemented in Pakistan, Lebanon, and Syria, addressing urgent needs in multiple regions facing similar challenges. In addition to livelihood initiatives, we now deliver vocational programmes that provide people with the specific skills required to find meaningful employment. This combination is essential for equipping individuals with both the means and the expertise to build sustainable livelihoods.

The importance of these efforts cannot be overstated—they play a critical role in fostering resilience, independence, and improved quality of life for vulnerable populations across these countries.

Shelter Projects

In 2025 we continued with our strong commitment to implement shelter projects in Pakistan and Syria. Providing safe, secure shelter to families in need is fundamental to our mission. Shelter not only protects against harsh weather and unsafe living conditions but also offers families a foundation for stability, dignity, and hope. By focusing on these projects, we aim to create lasting impact, ensuring that vulnerable communities have a place they can call home and the security they deserve.

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Achievements and performance (continued)

Financial review

a. Going concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

b. Reserves policy

The Trustees have reviewed the Charity's reserves requirements having regard to the nature of its activities, its ongoing financial commitments and the risks associated with responding to humanitarian emergencies. The Trustees consider it appropriate to maintain a level of unrestricted reserves to provide financial resilience and enable the Charity to meet unforeseen costs and commitments.

Under the Charity's reserves policy, approximately £10,000 is designated to meet contracted and operational costs, including utilities, software licences and subscriptions and potential legal costs. A further £20,000 is designated to enable the Charity to respond promptly to national or international humanitarian disasters. The level of reserves and the amounts designated are reviewed annually by the Trustees and may be increased or reduced having regard to the Charity's anticipated requirements and financial position.

At 31 December 2025, the Charity held total unrestricted funds of £153,708 (2024: £161,968). Of this amount, £31,040 was designated, comprising £20,000 for national or international humanitarian disasters, £10,000 for contracted costs and £1,040 representing the net book value of tangible fixed assets. The Charity therefore held free reserves of £122,668 at 31 December 2025 (2024: £129,492).

The Trustees consider the level of free reserves held at the year end to be appropriate having regard to the Charity's current activities and obligations. The reserves position will continue to be monitored at least annually and as part of the Charity's ongoing financial and risk management processes.

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Restricted Funds

Our restricted funds are property which has been given to the Charity for a specific purpose and which it can only use under particular conditions.

c. Overview

The Board of Trustees are committed to ensure our income is used effectively, efficiently and responsibly.

Our income for the period ending 2025 was £2,199,677. This amount was higher than in 2024, primarily because of the increase in community fundraising via events and street collections. We are deeply grateful to our donors and dedicated team of volunteers for their support and trust in our ability to successfully deliver these projects.

All our funds were raised from the public and support from local businesses. Funds were raised through various online marketing campaigns, fund-raising events, networking with high-net-worth donors, and through volunteer deployment programmes.

The Charity is registered with the Fundraising Regulator and is committed to complying with the Code of Fundraising Practice. Fundraising activities are overseen by the Trustees. There were no known failures to comply with the Code and no fundraising complaints were received during the year. The Charity seeks to ensure that its fundraising activities are conducted responsibly.

d. Principal risks and uncertainties

Jigsaw operates in potentially high-risk regions where emergency aid is required, such as conflict regions, natural disasters, high poverty areas, as well as in close proximity to vulnerable individuals. Furthermore, the entire organisation is operated by volunteers, therefore the level of accountability must be carefully managed, and any risks mitigated. In a rapidly changing world, we regularly review risk levels and scrutinise our mitigation procedures to ensure we are able to adapt to any changes effectively and promptly. We are particularly attentive to financial risks, and ensure we work closely with the banking sector to mitigate any money laundering and terrorism risks, as well as reviewing sanction publications from various governments each month.

e. Policies

To ensure we maintain the highest standards expected by our stakeholders, as well as by regulators in the countries we operate in, we implement stringent policies to ensure we meet or exceed expected standards. Each policy is formulated to ensure we are always in compliance with our governing document, and there are no areas of oversight. Furthermore, all policies are frequently reviewed to ensure they reflect the current operating environment. Our policies focus on fore-mostly reducing financial risks to a minimum, by implementing effective monitoring and reporting at every level of the organisation. We also ensure the safeguarding of our volunteers and beneficiaries is paramount, with clear guides and a code of conduct expected from every member of our organisation. We also encourage feedback from all volunteers, requesting they are vigilant in helping to identify any potential risks, and ensure the reporting of these issues is transparent and easily accessible to all. Finally, for volunteers with management roles, we ensure they adhere to the volunteer management policy, where the expected principles and practices of Jigsaw members are clearly defined.

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Structure, governance and management

a. Constitution

Jigsaw Charity is a registered charity, number 1192402, and is constituted as a Charitable Incorporated Organisation (CIO). The charity is governed by a Constitution dated 18 November 2020, which was amended on 28 February 2022.

b. Methods of appointment or election of Trustees

The management of the Charity is the responsibility of the Trustees who are appointed and, where applicable, co-opted in accordance with the constitution.

Apart from the first Charity Trustees, every trustee must be appointed for a term of two years by a resolution passed at a properly convened meeting of the Charity Trustees. In selecting individuals for appointment as Charity Trustees, the Charity Trustees must have regard to the skills, knowledge and experience needed for the effective administration of the Charity.

c. Organisational structure and decision-making policies

Ultimate control of the Charity is vested in the Trustees, who give their time, experience and expertise for free.

The Charity Trustees shall manage the affairs of the Charity and may for that purpose exercise all the powers of the Charity. It is the duty of each Charity Trustee:

a) to exercise his or her powers and to perform his or her functions in his or her capacity as a trustee of the CIO in the way he or she decides in good faith would be most likely to further the purposes of the CIO; and
b) to exercise, in the performance of those functions, such care and skill as is reasonable in the circumstances having regard in particular to:
    i. any special knowledge or experience that he or she has or holds himself or herself out as having; and,
    ii. if he or she acts as a charity trustee of the CIO in the course of a business or profession, to any special knowledge or experience that it is reasonable to expect of a person acting in the course of that kind of business or profession.

Any decision may be taken either:

- at a meeting of the charity trustees; or

- by resolution in writing [or electronic form] agreed by a majority of all of the charity trustees, which may comprise either a single document or several documents containing the text of the resolution in like form to which the majority of all of the charity trustees has signified their agreement. Such a resolution shall be effective provided that:
    i. a copy of the proposed resolution has been sent, at or as near as reasonably practicable to the same time, to all of the charity trustees; and

    ii. the majority of all of the charity trustees has signified agreement to the resolution in a document or documents which has or have been authenticated by their signature, by a statement of their identity accompanying the document or documents, or in such other manner as the charity trustees have previously resolved, and delivered to the CIO at its principal office or such other place as the trustees may resolve within 28 days of the circulation date.

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Structure, governance and management (continued)

d. Policies adopted for the induction and training of Trustees

The charity trustees will make available to each new charity trustee, on or before his or her first appointment:

a) a copy of the current version of this constitution; and
b) a copy of the CIO's latest Trustees' Annual Report and statement of accounts.

New Trustees undergo a briefing on their legal obligations under Charity law, the content of the constitution, the management and decision making processes, the business plan and recent financial performance of the Charity. Trustees are encouraged to attend appropriate external training events where these will facilitate the undertaking of their role.

e. Pay policy for key management personnel

Although the legal structure of the CIO allows it to employ and remunerate such staff as are necessary for carrying out the work of the CIO, this constitution prohibits the capability for the CIO to employ and remunerate staff, as it is counter to the CIO ethos of an entirely volunteer run organisation. The capability to employ and remunerate staff may be reinstated in future by a 100% trustee and member vote, if deemed essential to carrying out the core objectives, where it would otherwise become detrimental to the CIO operating otherwise to meet its objectives.

f. Financial risk management

Jigsaw operates in potentially high-risk regions where emergency aid is required, such as conflict regions, natural disasters, high poverty areas, as well as in close proximity to vulnerable individuals. Furthermore, the entire organisation is operated by volunteers, therefore the level of accountability must be carefully managed, and any risks mitigated. In a rapidly changing world, we regularly review risk levels and scrutinise our mitigation procedures to ensure we are able to adapt to any changes effectively and promptly. We are particularly attentive to financial risks, and ensure we work closely with the banking sector to mitigate any money laundering and terrorism risks, as well as reviewing sanction publications from various governments each month.

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Plans for future periods

In 2026, we plan to launch a UK-based food bank service to tackle food insecurity and support vulnerable individuals within local communities.

We will also continue to maintain a strong emphasis on livelihood projects, recognising their essential role in building resilient communities and fostering long-term stability. These initiatives will remain central to our efforts to improve the quality of life for those we serve.

Continuing our work in Syria, we aim to expand our programmes following the recent liberation of key areas. New opportunities have emerged to make a significant impact, and we will carefully evaluate these to provide support where it is needed most.

We will keep monitoring the situation in Gaza closely. Although the environment remains complex and challenging, we are committed to helping as circumstances allow, responding flexibly to evolving needs.

Finally, we will continue to regularly review and refine our policies and procedures to ensure the highest standards of governance, accountability, and effectiveness in all aspects of our work.

Members' liability

The members of the Charity have no liability to contribute to its assets if the Charity is wound up and have no personal responsibility for settling its debts and liabilities.

Statement of Trustees' responsibilities

The Trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the Trustees to prepare financial statements for each financial which give a true and fair view of the state of affairs of the Charity and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the Charity's transactions and 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, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the Trust deed. 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.

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Disclosure of information to auditor

Each of the persons who are Trustees at the time when this Trustees' Report is approved has confirmed that:

- so far as that Trustee is aware, there is no relevant audit information of which the charity's auditor is unaware, and
- that Trustee has taken all the steps that ought to have been taken as a Trustee in order to be aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

Auditor

The auditor, Dains Audit Limited, has indicated his willingness to continue in office. The designated Trustees will propose a motion reappointing the auditor at a meeting of the Trustees.

Approved by order of the members of the board of Trustees and signed on their behalf by:

Signed by:
I.Ahmed
0C602CE8B2DE42C...

I Ahmed
Chair
Date: 29-Sep-26 | 2:26 PM BST

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Independent Auditor's Report to the Members of Jigsaw Charity

Opinion

We have audited the financial statements of Jigsaw Charity (the 'charity') for the year ended 31 December 2025 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is 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 financial statements have been prepared in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has been withdrawn.

This has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 December 2025 and of its incoming resources and application of resources for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the United Kingdom, including the Financial Reporting Council's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the Trustees with respect to going concern are described in the relevant sections of this report.

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Other information

The other information comprises the information included in the Annual Report other than the financial statements and our Auditor's Report thereon. The Trustees are responsible for the other information contained within the Annual Report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Trustees' Report is inconsistent in any material respect with the financial statements; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the Trustees' Responsibilities Statement, the Trustees are responsible for the preparation of the financial statements which give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

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Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an Auditor's Report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:
Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the senior statutory auditor ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the Charity through discussions with Trustees and other management, and from our commercial knowledge and experience of the charity sector;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the Charity, including the financial reporting legislation, Charities Act 2011, taxation legislation, anti-bribery, employment, and environmental and health and safety legislation;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the Charity's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions;
- assessed whether judgements and assumptions made in determining accounting estimates were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions.

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In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance;
- enquiring of management as to actual and potential litigation and claims; and
- reviewing correspondence with HMRC, relevant regulators and the Charity's legal advisors.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our Auditor's Report.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an Auditor's Report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and its trustees, as a body, for our audit work, for this report, or for the opinions we have formed.

Signed by:
Dains Audit Limited
43BC1C32A70A4BD...

Dains Audit Limited

Statutory Auditor
Chartered Accountants

Birmingham

Date: 29-Sep-26 | 5:48 PM BST

Dains Audit Limited are eligible to act as auditors in terms of section 1212 of the Companies Act 2006.

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Statement of financial activities
For the Year Ended 31 December 2025

	Note	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Income from:					
Donations and legacies	3	**382,310**	**1,817,367**	**2,199,677**	2,036,393
Total income		**382,310**	**1,817,367**	**2,199,677**	2,036,393
Expenditure on:					
Raising funds	4	**17,516**	**24,168**	**41,684**	34,170
Charitable activities	6	**373,054**	**1,899,702**	**2,272,756**	1,846,770
Total expenditure		**390,570**	**1,923,870**	**2,314,440**	1,880,940
Net movement in funds		**(8,260)**	**(106,503)**	**(114,763)**	155,453
Reconciliation of funds:					
Total funds brought forward		**161,968**	**332,473**	**494,441**	338,988
Net movement in funds		**(8,260)**	**(106,503)**	**(114,763)**	155,453
Total funds carried forward		**153,708**	**225,970**	**379,678**	494,441

The Statement of Financial Activities includes all gains and losses recognised in the year.

The notes on pages 21 to 39 form part of these financial statements.

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Jigsaw Charity
Registered number: CE023894

Balance Sheet
As at 31 December 2025

	Note		2025 £		As restated 2024 £
Tangible assets	11		**1,040**		2,476
Current assets					
Debtors	12	**36,934**		44,653	
Cash at bank and in hand		**354,515**		461,514	
		391,449		506,167	
Current liabilities					
Creditors: amounts falling due within one year	13	**(12,811)**		(14,202)	
Net current assets			**378,638**		491,965
Total assets less current liabilities			**379,678**		494,441
Charity funds					
Restricted funds	15		**225,970**		332,473
Unrestricted funds	15		**153,708**		161,968
Total funds			**379,678**		494,441

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:

Signed by:
I.Ahmed
0C602CF8B2DF42C...

I Ahmed
Chair of Trustees

Date: 29-Sep-26 | 2:26 PM BST

The notes on pages 21 to 39 form part of these financial statements.

Docusign Envelope ID: CF3AEEB1-D4B7-8CA4-8059-8F94048E26EA

Statement of Cash Flows
For the Year Ended 31 December 2025

	Note	2025 £	2024 £
Cash flows from operating activities			
Net cash from operating activities	18	**(106,999)**	128,107
Change in cash and cash equivalents in the year		**(106,999)**	**128,107**
Cash and cash equivalents at the beginning of the year		**461,514**	333,407
Cash and cash equivalents at the end of the year	19	**354,515**	461,514

The notes on pages 21 to 39 form part of these financial statements

Docusign Envelope ID: CF3AEEB1-D4B7-8CA4-8059-8F94048E26EA

1. General information

Jigsaw Charity is a Charitable Incorporated Organisation (CIO) registered with the Charity Commission in England and Wales under the charity number 1192402. The principal office address is given in the reference and administrative details section and the principal objectives of the Charity are set out in the Trustees' Report.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Charities SORP (FRS 102) published in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The financial statements are prepared in the Charity's functional currency of GBP £. They are rounded to the nearest £.

Jigsaw Charity 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.

The following principal accounting policies have been applied:

2.2 Going concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the CIO has adequate resources to continue in operational existence for the foreseeable future. The Trustees have also prepared cash flow forecasts, which demonstrate that the CIO continues to be able to meet its liabilities as they fall due for a period of at least twelve months from the date of approval of the financial statements. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

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2. Accounting policies (continued)

2.3 Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

The recognition of income from legacies is dependent on establishing entitlement, the probability of receipt and the ability to estimate with sufficient accuracy the amount receivable. Evidence of entitlement to a legacy exists when the Charity has sufficient evidence that a gift has been left to them (through knowledge of the existence of a valid will and the death of the benefactor) and the executor is satisfied that the property in question will not be required to satisfy claims in the estate. Receipt of a legacy must be recognised when it is probable that it will be received and the fair value of the amount receivable, which will generally be the expected cash amount to be distributed to the Charity, can be reliably measured.

Donated facilities and services are recognised as income where their value can be measured reliably. They are measured at the value to the Charity, being the amount the Charity would have paid in the open market for facilities or services of equivalent economic benefit. An equivalent amount is recognised as expenditure in the period in which the facility or service is received.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Other income is recognised in the period in which it is receivable and to the extent the goods have been provided or on completion of the service.

2.4 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure on raising funds includes all expenditure incurred by the Charity to raise funds for its charitable purposes and includes costs of all fundraising activities events and non-charitable trading.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

Grants payable are charged in the year when the offer is made except in those cases where the offer is conditional, such grants being recognised as expenditure when the conditions attaching are fulfilled. Grants offered subject to conditions which have not been met at the year end are noted as a commitment, but not accrued as expenditure.

All expenditure is inclusive of irrecoverable VAT.

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2. Accounting policies (continued)

2.5 Taxation

The Charity is a Charitable Incorporated Organisation (CIO) and is considered to pass the tests set out in paragraph 1 of Schedule 6 to the Finance Act 2010. Accordingly, the Charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

2.6 Tangible fixed assets and depreciation

Tangible fixed assets costing £500 or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, using the straight-line method.

Depreciation is provided on the following basis:

Fixtures and fittings	- 5 years

2.7 Debtors

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

2.8 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.

2.9 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of Financial Activities as a finance cost.

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2. Accounting policies (continued)

2.10 Financial instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

2.11 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

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3. Income from donations and legacies

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £
Donations	382,310	1,817,367	**2,199,677**

	As restated Unrestricted funds 2024 £	As restated Restricted funds 2024 £	As restated Total funds 2024 £
Donations	356,381	1,680,012	2,036,393

4. Expenditure on raising funds

Costs of raising voluntary income

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £
Direct fundraising costs	9,546	24,168	**33,714**
Advertising and marketing	7,970	-	**7,970**
	17,516	24,168	**41,684**

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4. Expenditure on raising funds (continued)

Costs of raising voluntary income (continued)

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £
Direct fundraising costs	8,751	16,920	25,671
Advertising and marketing	8,499	-	8,499
	17,250	16,920	34,170

5. Analysis of grants

	Grants to Institutions 2025 £	**Total funds 2025 £**
Prevention or relief of poverty	2,226,870	**2,226,870**

	Grants to Institutions 2024 £	Total funds 2024 £
Prevention or relief of poverty	1,802,460	1,802,460

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5. Analysis of grants (continued)

The Charity has made the following material grants to institutions during the year:

	2025	2024
	£	£
Name of institution		
Deniz Feneri Association	**-**	152,688
Ghirass	**213,665**	62,905
MEHD Foundation	**416,487**	404,295
Sindh Development Organisation (SDO)	**-**	57,395
Awareness & Consolation Association	**-**	170,624
Street Children Pakistan Welfare Trust	**211,859**	132,319
Islamic Welfare Association	**21,351**	37,897
Limitless Humanitarian Services	**386,852**	160,269
Rahma Worldwide	**877,460**	532,116
Selam Centre	**9,767**	57,977
Ensar	**59,305**	-
	2,196,746	1,768,485
Other grants to institutions	**30,124**	33,975
	2,226,870	1,802,460

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6. Analysis of expenditure on charitable activities

Summary by fund type

	Unrestricted funds 2025 £	**Restricted funds 2025 £**	**Total 2025 £**
Prevention or relief of poverty	373,054	1,899,702	**2,272,756**

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Prevention or relief of poverty	332,737	1,514,033	1,846,770

7. Analysis of expenditure by activities

	Grant funding of activities 2025 £	**Support costs 2025 £**	**Total funds 2025 £**
Prevention or relief of poverty	2,226,870	45,886	**2,272,756**

	Grant funding of activities 2024 £	Support costs 2024 £	Total funds 2024 £
Prevention or relief of poverty	1,802,460	44,310	1,846,770

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7. Analysis of expenditure by activities (continued)

Analysis of support costs

	Total funds 2025 £	Total funds 2024 £
Depreciation	**1,436**	1,436
Computer equipment	**1,214**	1,253
Website costs	**3,810**	604
Telephone and internet	**859**	835
Software subscriptions and licences	**2,327**	2,926
Repairs and maintenance	**34**	34
Rent (donated services)	**15,057**	14,575
Printing, postage and stationery	**13**	126
Utilities	**4,258**	4,905
Subscriptions	**100**	-
Bank charges	**1,179**	913
Legal and professional fees	**12,474**	14,860
Sundry costs	**563**	-
Insurance	**862**	843
Venue Hire	**1,700**	1,000
	45,886	44,310

8. Auditor's remuneration

	2025 £	2024 £
Fees payable to the CIO's auditor for the audit of the CIO's annual financial statements	**12,474**	11,880

9. Employees

The Charity had no employees during the year ended 31 December 2025 (2024 - Nil).

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10. Trustees' remuneration and expenses

The Charity has no employees and to this extent, there are no employees who received employee benefits (excluding employer pension costs) of more than £60,000. During the year, no Trustees received any remuneration or other benefits (2024 - £NIL).

During the year ended 31 December 2025, no Trustee expenses have been incurred (2024 - £NIL).

11. Tangible fixed assets

	Fixtures and fittings £
Cost	
At 1 January 2025	**7,179**
At 31 December 2025	**7,179**
Depreciation	
At 1 January 2025	**4,703**
Charge for the year	**1,436**
At 31 December 2025	**6,139**
Net book value	
At 31 December 2025	**1,040**
At 31 December 2024	2,476

12. Debtors

	2025	2024
	£	£
Due within one year		
Prepayments and accrued income	**36,934**	44,653

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13. Creditors: Amounts falling due within one year

	2025	2024
	£	£
Trade creditors	**337**	415
Accruals and deferred income	**12,474**	13,787
	12,811	14,202

14. Prior year adjustments

Prior year comparatives have been restated following the identification that £79,532 of donation income for the year ended 31 December 2024 had been incorrectly classified as restricted rather than unrestricted income. Accordingly, unrestricted income and unrestricted funds at 31 December 2024 have increased by £79,532, with a corresponding decrease in restricted income and restricted funds. The restatement has no impact on total income, net movement in funds, total funds or net assets of the Charity.

15. Statement of funds

Statement of funds - current year

	Balance at 1 January 2025	**Income**	**Expenditure**	**Balance at 31 December 2025**
	£	**£**	**£**	**£**
Unrestricted funds				
Designated funds				
Tangible fixed assets	**2,476**	**-**	**(1,436)**	**1,040**
National or international humanitarian diasters	**20,000**	**-**	**-**	**20,000**
Contracted costs	**10,000**	**-**	**-**	**10,000**
	32,476	**-**	**(1,436)**	**31,040**
General funds				
General funds	**129,492**	**382,310**	**(389,134)**	**122,668**
Total Unrestricted funds	**161,968**	**382,310**	**(390,570)**	**153,708**

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15. Statement of funds (continued)

	Balance at 1 January 2025 £	Income £	Expenditure £	Balance at 31 December 2025 £
Restricted funds				
Bread	**4,886**	**56,787**	**(52,326)**	**9,347**
Fidyah	**-**	**6,113**	**(5,753)**	**360**
Food	**109,544**	**290,332**	**(311,202)**	**88,674**
Water Pump Appeal	**24,049**	**215,603**	**(219,012)**	**20,640**
Winter - Lebanon	**16,374**	**73,133**	**(84,235)**	**5,272**
Medical Aid	**8,627**	**94,986**	**(87,785)**	**15,828**
Orphans	**24,102**	**24,800**	**(44,159)**	**4,743**
Pakistan	**6,167**	**132,389**	**(134,563)**	**3,993**
Ramadan Food	**-**	**455,240**	**(455,138)**	**102**
Self Reliance Scheme	**5**	**71,415**	**(70,401)**	**1,019**
Syria	**30,919**	**232,657**	**(239,832)**	**23,744**
Zakat	**107,800**	**134,930**	**(190,482)**	**52,248**
Qurbani	**-**	**28,982**	**(28,982)**	**-**
	332,473	**1,817,367**	**(1,923,870)**	**225,970**
Total of funds	**494,441**	**2,199,677**	**(2,314,440)**	**379,678**

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15. Statement of funds (continued)

Statement of funds - prior year

	Balance at 1 January 2024 £	As restated Income £	Expenditure £	As restated Balance at 31 December 2024 £
Unrestricted funds				
Tangible fixed assets	3,912	-	(1,436)	2,476
National or international humanitarian diasters	20,000	-	-	20,000
Contracted costs	10,000	-	-	10,000
	33,912	-	(1,436)	32,476
General funds				
General funds	121,662	356,381	(348,551)	129,492
Total Unrestricted funds	155,574	356,381	(349,987)	161,968

Docusign Envelope ID: CF3AEEB1-D4B7-8CA4-8059-8F94048E26EA

15. Statement of funds (continued)

	Balance at 1 January 2024 £	As restated Income £	Expenditure £	As restated Balance at 31 December 2024 £
Restricted funds				
Bread	2,398	27,791	(25,303)	4,886
Fidyah	-	5,003	(5,003)	-
Food	61,192	583,871	(535,519)	109,544
Water Pump Appeal	2,607	181,766	(160,324)	24,049
Winter - Lebanon	-	75,750	(59,376)	16,374
Medical Aid	17,059	73,767	(82,199)	8,627
Orphans	1,879	65,464	(43,241)	24,102
Pakistan	13,382	131,153	(138,368)	6,167
Ramadan Food	(4,626)	292,529	(287,903)	-
Self Reliance Scheme	288	6,973	(7,256)	5
Syria	11,963	40,274	(21,318)	30,919
Turkey	46	-	(46)	-
Zakat	77,226	172,980	(142,406)	107,800
Qurbani	-	22,691	(22,691)	-
	183,414	1,680,012	(1,530,953)	332,473
Total of funds	338,988	2,036,393	(1,880,940)	494,441

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15. Statement of funds (continued)

Tangible fixed assets
This designated fund represents the capital element of the fixed assets.

National or international humanitarian diasters
This designated fund represents amount set aside to provide immediate assistance where they may be National or international humanitarian diasters

Contracted costs
This designated fund represents amounts to cover the contracted costs of the Charity.

Bread
This restricted fund provides funds to purchase bread being a basic necessity to feed thousands of people.

Fidyah
Religious donations made in Islam when a fast is missed or broken to feed those in need.

Food
This project seeks to put food on the table of those families in need around the world and achieving food security.

Water Pump Appeal
This project seeks to provide access to safe and clean drinking water through strategically placed water interventions such as water pumps and plants in villages.

Winter - Lebanon
This project seeks to provide vital winter aid to refugees and displaced families in Lebanon to keep them warm through the colder months.

Medical Aid
The fund seeks to provide medical, healthcare and disability support. Support is in various forms such as wheelchairs to provide mobility, hospital support, eye surgery and other cases. Donations help with the purchase of various disability movement aids. The aid is currently distributed in Sindh, Pakistan.

Orphans
The project provides financial support and assistance to orphans. For example, the provision of winter clothing, hygiene packs and educations kits to enable children to overcome adversity and set them on a path to betterment.

Pakistan
The project seeks to address one of the biggest challenges in the country, being access to portable water. Assistance is also provided in the form of livelihood projects, orphan support, medical, and financial assistance. Donations support the purchase of sewing machines, winter aid kits and the installation of solar water plants.

Palestine
The project seeks to provide relief solutions (food security) to families in Palestine, in the form of food parcels.

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15. Statement of funds (continued)

Ramadan Food
The project looks to hand deliver food parcels to refugees unable to enjoy the month of Ramadan. In particular, the delivery of life saving food parcels to Syrian and Palestinian families living in poverty in refugee camps in Lebanon.

Self Reliance Scheme
The project focuses around providing social support to communities in rural, semi-urban and urban areas by encouraging them to ascertain their own needs. Programmes include special education for children, support for children going to school to cover the cost of uniform and fees, provision of safe drinking water facilities and sanitation at community level, promoting agricultural practices, organising training workshops for livelihood improvement and strengthening local communties through networking.

Sudan
The project seeks to provide relief solutions (food security, winter aid and debt relief) to families in Sudan.

Project Syria and Jigsaw Village
The project seeks to provide food security, winter aid, and debt relief to families in Syria through the provision of food parcels, bread, blankets and funds to pay family rent for a year.

A key part of the Syria project is the Jigsaw Village. The aim of the project is to build a village in Syria, consisting of 400 secure homes for displaced Syrians (Syrian refugee families) located in the safe zone near the Turkish Border. The village is designed to be a safe haven for refugees, women and children to survive the winter. The estimated cost of building a house in the village is £1,900, made of two rooms, kitchen and bathroom with water.

Turkey
Fund to provide emergency relief in Turkey following the earthquake.

Zakat
Zakat is a form of obligatory charity that has the potential to ease the suffering of millions. Zakat is distributed according to the 8 Islamic principles. Donations are used to fund one or more projects including livelihood support (small business start ups such as small grocery shops and phone repair shops for as little as £400, mobile food carts costing £1,250 and honey bee farming costing £130), clean water (installation of solar water plants costing £1,800, installation of large hand pump costing £280, and installation of small hand pump costing £120), orphan support and food parcels.

Qurbani
Fund to fulfil the Eid-ul-Adha sacrifice by providing ethically slaughtered livestock to vulnerable families in Somalia, Syria and Pakistan.

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16. Summary of funds

Summary of funds - current year

	Balance at 1 January 2025 £	Income £	Expenditure £	Balance at 31 December 2025 £
Designated funds	**32,476**	**-**	**(1,436)**	**31,040**
General funds	**129,492**	**382,310**	**(389,134)**	**122,668**
Restricted funds	**332,473**	**1,817,367**	**(1,923,870)**	**225,970**
	494,441	**2,199,677**	**(2,314,440)**	**379,678**

Summary of funds - prior year

	Balance at 1 January 2024 £	As restated Income £	Expenditure £	As restated Balance at 31 December 2024 £
Designated funds	33,912	-	(1,436)	32,476
General funds	121,662	356,381	(348,551)	129,492
Restricted funds	183,414	1,680,012	(1,530,953)	332,473
	338,988	2,036,393	(1,880,940)	494,441

17. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £
Tangible fixed assets	1,040	-	**1,040**
Current assets	165,479	225,970	**391,449**
Creditors due within one year	(12,811)	-	**(12,811)**
Total	153,708	225,970	**379,678**

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Analysis of net assets between funds - prior year

	As restated Unrestricted funds 2024 £	As restated Restricted funds 2024 £	Total funds 2024 £
Tangible fixed assets	2,476	-	**2,476**
Current assets	173,694	332,473	**506,167**
Creditors due within one year	(14,202)	-	**(14,202)**
	161,968	332,473	**494,441**

18. Reconciliation of net movement in funds to net cash flow from operating activities

	2025 £	2024 £
Net income/expenditure for the year (as per Statement of Financial Activities)	**(114,763)**	155,453
Adjustments for:		
Depreciation charges	**1,436**	1,436
Decrease/(increase) in debtors	**7,719**	(32,173)
(Decrease)/increase in creditors	**(1,391)**	3,391
Net cash provided by/(used in) operating activities	**(106,999)**	128,107

19. Analysis of cash and cash equivalents

	2025 £	2024 £
Cash in hand	**354,515**	461,514

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20. Analysis of changes in net debt

	At 1 January 2025	Cash flows	At 31 December 2025
	£	£	£
Cash at bank and in hand	**461,514**	**(106,999)**	**354,515**
	461,514	**(106,999)**	**354,515**

21. Related party transactions

The Charity has not entered into any related party transactions during the period, nor are there any outstanding balances owing between related parties and the Charity at 31 December 2025.