Emaan Relief

Charity No. 1193585

Company No. 12676853

Trustees' Report and Audited Accounts

for the year ended 17 December 2025

Emaan Relief

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Chair's Statement

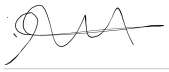
On behalf of the Board of Trustees, I am pleased to present Emaan Relief's Annual Report for 2025. This year has been one of both challenge and achievement, as we continued to respond to urgent humanitarian crises — most notably the ongoing emergency in Palestine — while sustaining our long-term development programmes across multiple regions.

Despite the difficult global climate, the generosity of our donors and the commitment of our volunteers have enabled us to reach over 1.7 million individuals in need this year. From delivering emergency aid in Palestine, Yemen and Syria to installing water wells, providing education, and offering healthcare and livelihood support, our work continues to transform lives and restore hope where it is needed most.

The Trustees remain committed to ensuring that Emaan Relief operates with integrity, transparency, and accountability. Strong governance, prudent financial management, and robust risk controls remain central to our approach. We are also deeply grateful to our partners and supporters, whose trust allows us to extend our reach and maximise the impact of every contribution.

Looking ahead, our focus will be on strengthening sustainable development initiatives, enhancing community empowerment, and building resilience against future challenges. Together, we will continue to pursue our mission of eradicating poverty and supporting vulnerable communities with compassion and determination.

On behalf of the Trustees, I extend heartfelt thanks to all who have supported Emaan Relief throughout 2025. Your commitment ensures that we can continue to serve those most in need and build a brighter future for communities across the world.



Hichem Bella (Oct 17, 2026, 9:03am)

Hichem Bella
Chairman of the Board of Trustees
17/10/2026

Emaan Relief
REFERENCE AND ADMINISTRATIVE DETAILS

The trustees, who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the audited financial statements of the charity for the year ended 17 December 2025

Charity No. 1193585
Company No. 12676853

Registered Office

Unit 3, Office A, 1st
Floor 6-7 St. Mary at
Hill London
EC3R 8EE

Directors & Trustees

The Directors of the charitable company are its Trustees for the purposes of charity law. The following Directors and Trustees served during the year:

Hichem Bella
Hamza
Mukadam
Amin Khalil Akamammad
Haider Sroya Mehmood

Auditor

KWSR & Co. Chartered Accountants & Registered
Auditors 136 Merton High Street
London
SW19
1BA

1. Executive Summary

The year 2025 was one of significant progress for Emaan Relief, marked by the successful delivery of humanitarian and development programmes across Africa, Asia, and the Middle East. Through the generosity of our donors and the dedication of our volunteers, we supported over 1.7 million vulnerable individuals with emergency relief, sustainable development initiatives, and community empowerment projects.

Key achievements included an unprecedented response to the Palestine Emergency Appeal, continued life-saving aid in Yemen and Syria, the installation of water wells across Pakistan and Togo, education support for 300 children through the Emaan Relief Foundation, and the construction and renovation of masjids across six countries. Collectively, these efforts improved the lives of more than 1,723,820 beneficiaries across multiple regions.

Financially, the charitable company continued to direct the substantial majority of its resources towards programme delivery, with a smaller proportion allocated to governance and support costs. Our reserves policy is designed to ensure continuity of operations in the face of unforeseen challenges, while our risk management framework safeguards the integrity of the organisation. [Financial Review below to be finalised once the year-end accounts are complete.]

Looking forward, Emaan Relief is committed to expanding its reach, strengthening sustainable development programmes, and reinforcing monitoring and accountability processes. The Trustees remain dedicated to the mission of eradicating poverty, promoting dignity, and empowering communities to build resilience and independence.

2. Mission, Vision and Objectives

Mission Statement

Emaan Relief is committed to eradicating poverty by delivering humanitarian relief, advancing access to education, and empowering vulnerable communities worldwide. Through targeted initiatives, we seek to foster long-term resilience and sustainable development.

Vision Statement

Our vision is to establish a world in which every individual has equitable access to essential resources – education, clean water, healthcare, and secure shelter – creating the foundation for dignity, independence, and prosperity.

Strategic Objectives

- Humanitarian Relief: Provide immediate and effective aid in response to crises and emergencies.
- Education: Expand educational opportunities as a sustainable means of breaking the poverty cycle.
- Essential Services: Support access to clean water, healthcare, and shelter for disadvantaged populations.
- Community Empowerment: Promote self-reliance through skills development and capacity building.
- Global Reach: Strengthen and extend our operations across Africa, Asia, and the Middle East to maximise impact.

Since its inception, Emaan Relief has delivered programmes in more than 24 countries, continually working to support vulnerable populations and contribute to the long-term alleviation of poverty.

3. Structure, Governance and Management

3.1 Organisation Structure

Emaan Relief is constituted as an international charitable company and operates in accordance with its governing document. The charity delivers its objectives through direct programme delivery, partnerships with local organisations, and central support functions. Day-to-day management is delegated to the senior leadership team, who are accountable to the Board of Trustees.

3.2 Public Benefit

The Trustees have had due regard to the Charity Commission's guidance on public benefit (PB3) in exercising their duties throughout the year. They are satisfied that the charity's activities — including the provision of humanitarian relief, education, healthcare, and community empowerment — directly further the charity's objects and deliver clear public benefit in accordance with that guidance.

In reviewing the charity's aims and planning future activities, the Trustees have considered how these contribute to the delivery of public benefit, ensuring that all resources are applied exclusively towards charitable purposes. By providing education, clean water, healthcare, shelter, and humanitarian relief, the charity directly contributes to the alleviation of poverty and the promotion of well-being for vulnerable communities.

3.3 Board of Trustees

The Board of Trustees holds ultimate responsibility for governance, strategy, and oversight of the charity. Trustees meet regularly to review performance, approve budgets, and monitor risk, supported by sub-committees where necessary. Trustees bring diverse expertise, ensuring effective stewardship of resources and compliance with statutory duties.

3.4 Governance Code

Emaan Relief is committed to the principles of the Charity Governance Code, including leadership, integrity, openness, accountability, and effective decision-making. Trustees regularly review governance practices to ensure alignment with sector best practice.

4. Roles of CEO and Senior Management

The Chief Executive Officer (CEO) is responsible for leadership, operational management, and delivery of strategic objectives set by the Trustees. The CEO oversees programmes, compliance, and risk management, and represents the charity with stakeholders.

The senior management team supports the CEO in implementing strategy and manages specific functions such as programmes, finance, fundraising, and safeguarding. Regular reporting to the Board ensures transparency and enables Trustees to meet their governance obligations.

5. Trustee Induction and Recruitment

Trustees are recruited through a transparent process that seeks individuals with the necessary skills, expertise, and commitment. New Trustees receive a structured induction, including orientation on governing documents, policies, and regulatory duties.

Ongoing training and development opportunities ensure Trustees remain well-informed and equipped to provide effective leadership, uphold governance standards, and safeguard the charity's integrity.

6. Key Management Personnel and Remuneration Policy

Key management personnel are defined as the Chief Executive Officer and members of the senior management team, who are responsible for directing and controlling the day-to-day operations of the charity.

Their remuneration is determined by the Board of Trustees, guided by sector benchmarks and the charity's financial capacity. Their consultancy fees are set fairly and transparently to ensure the recruitment and retention of skilled personnel, while safeguarding resources and maintaining public trust. Further information is provided in notes to the accounts.

7. Compliance with Regulatory Requirements

The Trustees confirm that Emaan Relief has complied with all statutory and regulatory requirements, including charity law, financial reporting standards, safeguarding, and Charity Commission guidance. Governance and compliance systems are regularly reviewed to ensure accountability and uphold the charity's integrity.

8. Risk Management

The Trustees recognise their duty to identify, assess, and manage risks that may affect the charity. Risks are reviewed regularly, covering operational, financial, legal, and reputational areas.

Control measures include robust financial oversight, independent audits, governance and safeguarding policies, and close monitoring of delivery partners. Contingency plans are also in place for emergencies such as political instability and natural disasters.

The Trustees are satisfied that risk management procedures are adequate to safeguard the charity's assets, reputation, and beneficiaries.

9. Activities During the Year – 2025 Projects

In 2025, Emaan Relief delivered a wide portfolio of humanitarian and development projects, including:

- Yemen – Restoring Hope in the Midst of Crisis: Supported 57,808 beneficiaries with food packs, hot meals, malnourishment treatment, clean water, cash assistance and livelihood support for orphans and widows (£169,907.70).

- Palestine Emergency Appeal: Supported 1,532,766 people with hot meals, fresh vegetables, bread, flour, water, hygiene kits and emergency medical aid (£1,000,353.75).
- Syria – Restoring Dignity and Rebuilding Lives: 33,412 beneficiaries supported through homes for displaced families, food packs, bread and meat distribution, and Zakat cash assistance (£254,245.22).
- Lebanon – Winter Support: Helped 12,700 individuals with warm clothing, heating fuel and essential food items (£50,247.40).
- Afghanistan – Emergency Relief: Delivered food packs and cash assistance to 3,960 individuals facing severe poverty and food insecurity (£22,000.00).
- Ramadan 2025 Initiatives: Provided hot iftar meals, food packs, Zakat cash assistance and Zakatul Fitr to 30,036 people across Syria, Gaza, Lebanon, Jordan, Tanzania and Pakistan (£85,688.32).
- Qurbani & Aqiqah Project: Distributed fresh meat to 18,036 individuals in Malawi, Yemen, Uganda and Pakistan (£26,895.00).
- Zakat Cash Assistance: Provided monthly financial support to 2,094 vulnerable individuals across Lebanon, Pakistan, Afghanistan and Azad Kashmir (£22,996.48).
- Pakistan Livelihoods & Support: Livelihood support (fruit carts, rickshaw programme), hot meals, cataract operations, a women's vocational sewing centre and homes for 716 beneficiaries (£27,201.00).
- Emaan Relief Foundation (ERF) – Bangladesh & Pakistan: Educational and Qur'an learning support for 300 children (£10,338.27).
- Masjid Construction, Imam Sponsorship & Qur'an Distribution: Masjids built and renovated across six countries, imams supported, and 1,600 Qur'ans distributed, reaching 3,422 beneficiaries (£49,775.96).
- Water Wells – Pakistan and Togo: Hand pumps, tube wells, solar wells and community wells installed, bringing clean water to 28,570 individuals (£58,670.00).
- Volunteer Engagement: Volunteers across the UK and internationally contributed to aid distribution, fundraising, and outreach throughout the year.

The Trustees express gratitude to all donors, partners, and volunteers whose contributions enabled these achievements.

A detailed financial analysis of each restricted project listed above — including income received, expenditure incurred, and closing fund balances are provided in the Note 14 to the Accounts.

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10. Financial Review

Emaan Relief's income derives mainly from donations and fundraising. Expenditure is directed primarily to overseas programmes, with a smaller proportion allocated to governance and support costs.

The Trustees have implemented a plan to expand unrestricted reserves through cost containment, implementation of 10% administrative fees and targeted general fundraising during 2026. The unrestricted fund is being managed diligently by the management with forecasts and monthly review of these forecasts. This is not applicable on 'Zakat' donations and any other campaigns the trustees deem so. This policy is clearly communicated with the donors on the charity's website under 'Donation Policy'.

During the year the charity received income of £2,308,786 (2024: £1,883,689)

Expenditure of £2,084,547 was incurred during the year. Overall, there was a surplus of £224,240 (2024: £184,098 deficit). The total funds carried forward at the end of the year were £272,238 (2024: £47,998); £272,238 of the carried forward balance represents restricted funds of £263,386 and unrestricted funds of £8,852.

Trustees' responsibilities in relation to financial statements Law applicable to charities in England and Wales requires trustees to prepare financial statements for each financial year which give a true and fair view of the charity's financial activities during the year and of its financial position at the end of the year.

Independent audits and regular reporting provide assurance of accountability.

11. Reserves Policy

The Trustees aim to maintain unrestricted reserves equivalent to approximately six months of core operating expenditure, to ensure the charity can continue activities in the event of unforeseen funding delays or reductions.

At 17 December 2025, unrestricted general funds were in surplus by £8,852 (2024: deficit £12,587). The trustees intend to keep the unrestricted funds at a surplus by quarterly review of the fund and utilise the funds in furthering the objectives of the charity.

Restricted funds of £263,386 (2024: £60,585) are ring-fenced for specific projects and are not available to support general activities. The Trustees monitor restricted fund balances to ensure that expenditure aligns strictly with donor-imposed purposes.

12. Going Concern

The financial statements have been prepared on a going concern basis. The Trustees have made an assessment covering a period of at least 12 months from the date of approval of these financial statements, taking into account the charity's financial position, cash flow forecasts, and future funding commitments.

At 17 December 2025, the charity held total funds of £272,238, comprising unrestricted funds of £8,852 and restricted funds of £263,386. The Trustees consider the going concern basis to be appropriate because:

The charity continues to benefit from strong donor support, with confirmed restricted funding for major 2026 appeals (Palestine, Yemen, and Ramadan).
Core administrative costs are modest relative to total income, and cash flow forecasts indicate sufficient liquidity to meet obligations as they fall due.

The Trustees have implemented a plan to expand unrestricted reserves through cost containment, implementation of 10% administrative fees and targeted general fundraising during 2026. The unrestricted fund is being managed diligently by the management with forecasts and monthly review of these forecasts. This is not applicable on 'Zakat' donations and any other campaigns the trustees deem so. This policy is clearly communicated with the donors on the charity's website under 'Donation Policy' and it applies prospectively only.

The Trustees are satisfied that the charity has adequate resources to continue its operations for the foreseeable future, being at least twelve months from the date these financial statements are approved.
Accordingly, the financial statements continue to be prepared on a going concern basis.

13. Future Plans

The Trustees plan to expand sustainable development programmes in education, healthcare, clean water, and livelihoods. Greater emphasis will be placed on capacity building and monitoring impact.

The charity will also pursue innovative funding streams and partnerships, extending reach across Africa, Asia, and the Middle East, in line with its mission to eradicate poverty.

14. Trustees' Responsibilities Statement

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 Trustees are responsible for preparing the Trustees' Report and the financial statements for each financial year in accordance with the law applicable to charities in England & Wales. The Trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards) and applicable law, and in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice (Charities SORP - FRS102).

In preparing the financial statements the trustees are required to:

- Select suitable accounting policies
- Observe the methods and principles in the Charities SORP (FRS102).
- Make judgments and accounting 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 the going concern basis unless it is appropriate to presume that the charity will continue to operate.
- Under Companies/Charity Law the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the Charity, its income and application of resources of the Charity for that period.

Trustees 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.

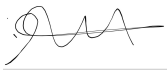
So far as each of the Trustees at the date of this report is aware, there is no relevant audit information of which the charity's auditor is unaware. Each Trustee has taken all the steps that

he/she ought to have taken as a trustee in order to make himself aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

The Trustees have exercised due diligence and care in protecting the integrity of the Charity and its reputation. The Trustees take this opportunity to thank Emaan Relief stakeholders, in particular our generous donors and benefactors and volunteers for their support and faith in Emaan Relief's commitment and ability to deliver relief and development programmes where needed most.

Approval and Signature

Approved by the Trustees and signed on their behalf by:



Hichem Bella (Oct 17, 2026, 9:03am)

Hichem Bella (Chairman)
17/10/2026

Emaan Relief
Impact at a Glance 2025

Our Mission: Eradicating poverty through relief, education, and empowerment.

Key Highlights

- 1,723,820 lives improved across Africa, Asia & the Middle East
- £1.8m+ spent on humanitarian and development projects
- 24+ countries reached since inception

Emergency Relief 2025

- Palestine Emergency Appeal: 1,532,766 people supported (£1,000,353.75)
- Yemen – Restoring Hope: 57,808 people helped (£169,907.70)
- Syria – Restoring Dignity: 33,412 people supported (£254,245.22)
- Lebanon Winter Support: 12,700 people assisted (£50,247.40)
- Afghanistan Emergency Relief: 3,960 people assisted (£22,000.00)

Food Security

- Ramadan 2025 Initiatives: 30,036 people supported (£85,688.32)
- Qurbani & Aqiqah Project: 18,036 people received fresh meat (£26,895.00)

Water & Faith

- Water Wells (Pakistan & Togo): 28,570 people (£58,670.00)
- Masjid Construction, Imam Sponsorship & Qur'an Distribution: 3,422 people (£49,775.96)

Education & Empowerment

- Emaan Relief Foundation – Bangladesh & Pakistan: 300 children educated (£10,338.27)
- Pakistan Livelihoods & Support: 716 people supported (£27,201.00)
- Zakat Cash Assistance – Lebanon, Pakistan, Afghanistan & Azad Kashmir: 2,094 people supported (£22,996.48)

Volunteers

Volunteers across the UK and internationally supported aid distribution, fundraising, awareness campaigns and outreach — multiplying the impact of every donation.

Financial Stewardship

Reserves policy: six months' operating costs targeted. [Independent examination/audit position for 2025 to be confirmed.]

Looking Ahead

Expand sustainable development in education, clean water, and healthcare. Strengthen community empowerment & resilience. Broaden global reach across Africa, Asia & the Middle East.

Independent Auditor's Report to the Members of Emaan Relief
For the year ended 17 September 2025

Opinion

We have audited the Financial Statements of Emaan Relief ('the charitable entity') for the year ended 17th September 2025 which comprise the Statement of Financial Activities, the Balance Sheet, the cash flow statement and the notes to the financial statements, including 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 the Financial Reporting standard 102 'The Financial reporting standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

• give a true and fair view of the state of the charitable company's affairs as at 17th September and of its income and expenditure 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 with the requirements of the Companies Act 2006

Basis of 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 charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC'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 charitable company'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.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report.

In connection with our audit of the financial statements, 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 audit or otherwise appears to be materially misstated. If we identify such

material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. 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.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

• the information given in the trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and

• The trustees' report have been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

• adequate and proper accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or

• the financial statements are not in agreement with the accounting records and returns; or

• certain disclosures of trustees' directors' remuneration specified by law are not made; or

• we have not received all the information and explanations we require for our audit; or

• the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

Responsibilities of Trustees

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they 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 charitable company'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 company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

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:

• We obtained an understanding of the legal and regulatory frameworks that are applicable to the charitable company and determined that the most significant are the Statement of Recommended Practice 'Accounting and Reporting by Charities' (SORP), in accordance with the Financial Reporting Standard applicable in the UK (FRS 102) and the Companies Act 2006.

• We gained an understanding of how the charitable company complied with its legal and regulatory framework, including the requirement to properly account for restricted funds, through discussions with management and a review of the documented policies, procedures and controls, and legal correspondence.

• The audit team, which is experienced in the audit of charities, considered the charitable company's susceptibility to material misstatement and how fraud may occur. Our considerations include the risk of management override.

• Our approach was to check that the income from donations and charitable activities were properly identified and accurately disclosed, that expenditure complied with the control procedures and was appropriately charged. We also reviewed journal adjustments and unusual transactions for management override and considered the identification and disclosure of related party transactions.

There are inherent limitations in the audit procedures described above and, the further removed non-compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely we would become aware of it. The risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery or intentional misrepresentations, or through collusion.

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

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken, so that we might state to the charitable company's members 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 charitable company and the charitable company's members as a body, for our audit work, for this report or for the opinion we have formed.



Susan (Oct 17, 2026, 9:05am)

Susan Rahman BSc FCA (Senior Statutory Auditor)
KWSR & Co. Chartered Accountants & Registered Auditors
136 Merton High Street,
London SW19 1BA

17 October 2026

Statement of Financial Activities

for the year ended 17 December 2025

	Notes	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Income and endowments from:					
Donations and legacies	4	281,762	2,027,024	2,308,786	1,883,689
Total		281,762	2,027,024	2,308,786	1,883,689
Expenditure on:					
Raising funds	5	81,319	45,904	127,223	100,031
Charitable activities	6	179,004	1,778,319	1,957,323	1,967,756
Total		260,323	1,824,223	2,084,546	2,067,787
Net income/(expenditure)		21,439	202,801	224,240	(184,098)
Net income/(expenditure) before other gains/(losses)		21,439	202,801	224,240	(184,098)
Net movement in funds		21,439	202,801	224,240	(184,098)
Reconciliation of funds:					
Total funds brought forward		(12,587)	60,585	47,998	232,096
Total funds carried forward		8,852	263,386	272,238	47,998

Emaan Relief
Balance Sheet

at 17 December 2025

		Notes	2025 £	2024 £
Company No.	**12676853**			
Current assets				
Debtors		8	3,854	19,723
Cash at bank and in hand			288,924	37,275
			292,778	56,998
Creditors: Amount falling due within one year		9	(20,540)	(9,000)
Net current assets			272,238	47,998
Total assets less current liabilities			272,238	47,998
Total net assets			272,238	47,998
The funds of the charity				
Restricted funds		10		
Restricted income funds			263,386	60,585
			263,386	60,585
Unrestricted funds		10		
General funds			8,852	(12,587)
			8,852	(12,587)
Total funds			272,238	47,998

These accounts have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by the board on 16 October 2026

And signed on its behalf by:

Hichem Bella (Oct 17, 2026, 9:03am)

Hichem Bella
Trustee
17 October 2026

Statement of Cash flows

for the year ended 17 December 2025

	2025 £	2024 £
Cash flows from operating activities		
Net income/(expenditure) per Statement of Financial Activities	224,240	(184,098)
Adjustments for:		
Other gains/losses	-	-
Decrease in trade and other receivables	15,869	60,577
Increase in trade and other payables	11,540	4,639
Net cash provided by/(used in) operating activities	251,649	(118,882)
Net cash from investing activities	-	-
Net cash from financing activities	-	-
Net increase/(decrease) in cash and cash equivalents	251,649	(118,882)
Cash and cash equivalents at the beginning of the year	37,275	156,157
Cash and cash equivalents at the end of the year	288,924	37,275
Components of cash and cash equivalents		
Cash and bank balances	288,924	37,275
	288,924	37,275

1 Accounting policies

Basis of preparation

The charity constitutes a public benefit entity as defined by FRS 102. 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 issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

The financial statements are prepared on a going concern basis under the historical cost convention. The financial statements are presented in sterling which is the functional currency of the charity. The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

All figures in this report are presented in pound sterling (£), and all values have been rounded to the nearest pound for simplicity and clarity.

Change in basis of accounting or to previous accounts

There has been no change to the accounting policies (valuation rules and method of accounting) since last year and no changes have been made to accounts for previous years.

Fund accounting

Unrestricted funds	These are available for use at the discretion of the trustees in furtherance of the general objects of the charity.
Restricted funds	These are available for use subject to restrictions imposed by the donor or through terms of an appeal.

Income

Recognition of income	Income is included in the Statement of Financial Activities (SoFA) when the charity becomes entitled to, and virtually certain to receive, the income and the amount of the income can be measured with sufficient reliability.
Income with related expenditure	Where income has related expenditure the income and related expenditure is reported gross in the SoFA.
Donations and legacies	Voluntary income received by way of grants, donations and gifts is included in the SoFA when receivable and only when the Charity has unconditional entitlement to the income.
Tax reclaims on donations and gifts	Income from tax reclaims is included in the SoFA at the same time as the gift/donation to which it relates.
Donated services and facilities	These are only included in income (with an equivalent amount in expenditure) where the benefit to the Charity is reasonably quantifiable, measurable and material.
Volunteer help	The value of any volunteer help received is not included in the accounts.

Expenditure

Recognition of expenditure	Expenditure is recognised on an accruals basis. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.
Expenditure on raising funds	These comprise the costs associated with attracting voluntary income.
Expenditure on charitable activities	These comprise the costs incurred by the Charity in the delivery of its activities and services in the furtherance of its objects, including the making of grants and governance costs.
Grants payable	All grant expenditure is accounted for on an actual paid basis plus an accrual for grants that have been approved by the trustees at the end of the year but not yet paid.
Allocation of Support and Governance Costs	Expenditure is recognised on an accruals basis. Costs of generating funds and charitable activities are shown separately in the Statement of Financial Activities. Support costs represent the costs of the general running of the charity, including finance, administration, IT, and facilities. These have been allocated to charitable activities and fundraising based on the proportion of staff time and usage estimates. Governance costs comprise external audit fees, legal compliance, and trustee meeting expenses.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Trade and other 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.

Cash and cash equivalents

Cash and cash equivalents comprise cash at bank and on hand. In the Statement of Cash Flows, cash and cash equivalents are shown net of bank overdrafts that are repayable on demand and form an integral part of the company's cash management.

Trade and other creditors

Short term creditors are measured at the transaction price. Other creditors and provisions 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. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Foreign currencies

Monetary assets and liabilities denominated in currencies other than the functional currency of the charity are translated at the rates of exchange prevailing at the end of the reporting period.
Transactions in currencies other than the functional currency of the charity are recorded at the rate of exchange on the date that the transaction occurred.
All exchange differences are taken into account in arriving at net income/expenditure.

Going Concern

commitments. statements, taking into account the charity's financial position, cash flow forecasts, and future fundingassessment covering a period of at least 12 months from the date of approval of these financialThe financial statements have been prepared on a going concern basis. The Trustees have made an

At 17 December 2025, the charity held total funds of £272,238, comprising unrestricted funds of £8,852 and restricted funds of £263,386. The Trustees consider the going concern basis to be appropriate because:

The charity continues to benefit from strong donor support, with confirmed restricted funding for major 2026 appeals (Palestine, Yemen, and Ramadan).
Core administrative costs are modest relative to total income, and cash flow forecasts indicate sufficient liquidity to meet obligations as they fall due.

The Trustees have implemented a plan to expand unrestricted reserves through cost containment, implementation of 10% administrative fees and targeted general fundraising during 2026. The unrestricted fund is being managed diligently by the management with forecasts and monthly review of these forecasts. This is not applicable on 'Zakat' donations and any other campaigns the trustees deem so. This policy is clearly communicated with the donors on the charity's website under 'Donation Policy' and it applies prospectively only.
Accordingly, the financial statements continue to be prepared on a going concern basis. foreseeable future, being at least twelve months from the date these financial statements are approved.The Trustees are satisfied that the charity has adequate resources to continue its operations for the

Judgements and Key Sources of Estimation Uncertainty

The preparation of the financial statements requires the trustees to make judgements, estimates and assumptions that affect the amounts reported for income, expenditure, assets and liabilities. These judgements and estimates are based on historical experience and other factors considered reasonable in the circumstances. Actual results may differ from these estimates.

Judgements and Key Sources of Estimation Uncertainty

The trustees exercise judgement in determining the appropriate recognition of donations, including assessing whether the charity has entitlement to the income and whether any conditions attached to funding have been satisfied. Judgement is also applied in determining the allocation of expenditure between restricted and unrestricted funds and between fundraising and charitable activities, in accordance with the charity's accounting policies.

The trustees assess the appropriateness of preparing the financial statements on a going concern basis by considering the charity's financial position, cash flow forecasts, anticipated funding and expected future expenditure.

Key Sources of Estimation Uncertainty

Estimates are required in determining accruals and other liabilities for expenditure incurred but not invoiced at the reporting date. The trustees consider available invoices, agreements and other supporting information when estimating amounts payable.

The recoverability of debtors and accrued income is assessed at each reporting date, taking into account the nature of the balances and the information available regarding their expected settlement.

The trustees review judgements and estimates on an ongoing basis and revise them where necessary to reflect new information. Revisions to estimates are recognised in the period in which they arise, where applicable.

2 Company Status

Emaan Relief is a registered charitable company limited by guarantee in England & Wales.
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. The numbers of members are three.

The address of the registered office is: Unit 3, Office A, 1st Floor, 6-7 St Mary at Hill, London, England, EC3R 8EE

3 Statement of Financial Activities - prior year

	Unrestricted funds 2024	Restricted funds 2024	Total funds 2024
	£	£	£
Income and endowments from:			
Donations and legacies	174,765	1,708,924	1,883,689
Total	174,765	1,708,924	1,883,689
Expenditure on:			
Raising funds	100,031	-	100,031
Charitable activities	169,529	1,798,227	1,967,756
Total	269,560	1,798,227	2,067,787
Net income	(94,795)	(89,303)	(184,098)
Net income before other gains/(losses)	(94,795)	(89,303)	(184,098)
Other gains and losses:			
Net movement in funds	(94,795)	(89,303)	(184,098)
Reconciliation of funds:			
Total funds brought forward	82,208	149,888	232,096
Total funds carried forward	(12,587)	60,585	47,998

4 Income from donations and legacies

	Unrestricted	Restricted	Total 2025	Total 2024
	£	£	£	£
Gift Aid	151,628	-	151,628	130,351
Donations	130,134	2,027,024	2,157,158	1,753,338
	281,762	2,027,024	2,308,786	1,883,689

5 **Expenditure on raising funds**

	Unrestricted	Restricted	Total 2025	Total 2024
	£	£	£	£
Costs of generating voluntary income				
Fundraising Costs	81,319	45,904	127,223	100,031
	81,319	45,904	127,223	100,031

6 **Expenditure on charitable activities**

	Unrestricted	Restricted	Total 2025	Total 2024
	£	£	£	£
Expenditure on charitable activities				
Charitable activities	5,780	1,763,253	1,769,033	1,795,289
Deployment Costs	21,460	-	21,460	57,770
Administrative costs	142,981	15,066	158,047	107,497
Premises costs	1,583	-	1,583	-
Governance costs				
Audit Fees	7,200	-	7,200	7,200
	179,004	1,778,319	1,957,323	1,967,756

7 **Staff costs**

No employee received emoluments in excess of £60,000.
Key Management Personnel details are in note 15 below.

The average monthly number of full time equivalent employees during the year was as follows:

	2025 Number	2024 Number
Employees	-	-

8 **Debtors**

	2025	2024
	£	£
Prepayments and accrued income	3,854	19,723
	3,854	19,723

9 **Creditors:**
amounts falling due within one year

	2025	2024
	£	£
Other creditors	11,000	-
Accruals	9,540	9,000
	20,540	9,000

10 **Summary of Movement in funds:**

	At 18 December 2024	Incoming resources (including other gains/losses)	Resources expended	At 17 December 2025
		£	£	£
Restricted funds:				
Restricted income funds:				
see note 14 for breakdown of each fund	60,585	2,027,024	(1,824,223)	263,386
Total	60,585	2,027,024	(1,824,223)	263,386
Unrestricted funds:				
General funds	(12,587)	281,762	(260,323)	8,852
Total funds	47,998	2,308,786	(2,084,546)	272,238

11 **Analysis of net assets between funds**

	Unrestricted funds	Restricted funds	Total
	£	£	£
Net current assets	8,852	263,386	272,238
	8,852	263,386	272,238

12 **Reconciliation of net funds**

	At 18 December 2024	Cash flows	At 17 December 2025
	£	£	£
Cash and cash equivalents	37,275	251,649	288,924
	37,275	251,649	288,924
Net funds	37,275	251,649	288,924

13 **Trustees' Remuneration, Expenses and Key Management Personnel Costs**

No trustee received any remuneration, benefits or payment for services from the charity during the year
(2024: £Nil).
No expenses were reimbursed to any trustee (2024: £Nil).

The charity did not employ any trustee or person connected with a trustee during the year. Trustees made no donations that were material to the charity's income or significant by nature (2024: none).

The charity's key management personnel comprise the Chief Executive Officer and senior management team. The aggregate remuneration of key management personnel was £84,705 for the year (2024: £59,200). The breakdown of this is provided below

	2025	2024
	£	£
Key Management Personnel	84,705	59,200
	84,705	**59,200**

14 **Purpose of Restricted Funds & Detailed Movement in Funds**

Palestine Emergency Appeal: Provision of food, hygiene packs and medical aid to those affected by the crisis in Gaza.

Yemen Relief & Malnutrition: Supports food, nutrition and clean water projects in Yemen.

Winter Aid Programme: Provides clothing, fuel and food to families in Lebanon, Gaza, Syria and Afghanistan

Ramadan Appeal: Funds the distribution of food packs and iftar meals during Ramadan.

Qurbani Project: Supports animal sacrifice and meat distribution during Eid al-Adha.

Water & Health Projects: Installation of wells and delivery of healthcare and surgical programmes.

Education & Empowerment: Covers schooling, Hifz training, and vocational initiatives for women.

Zakat: Supporting needy families and individuals as specified in charity's Zakat distribution policy

Other Restricted Funds: Comprises smaller country-specific and one-off donor appeals.

All restricted funds are ring-fenced and may only be used for their stated purposes; any balances will be
spent in the subsequent period in accordance with donor conditions.

Fund Name	Opening balance (£)	Income (£)	Expenditure (£)	Transfers (£)	Closing Balance (£)
Unrestricted funds					
General fund	(12,587)	281,762	(260,323)	-	8,852
Restricted funds					
Emergency Appeals & Deployments	9,650	1,555,772	(1,365,928)	-	199,494
Yemen Relief & Malnutrition	8,000	96,060	(90,474)	-	13,586
Winter Aid Programme	6,000	65,637	(70,550)	-	1,087
Ramadan Appeal	5,100	24,047	(29,102)	-	45
Qurbani Project	6,000	29,268	(28,312)	-	6,956
Water and Health Project	5,090	71,306	(60,686)	-	15,711
Education & Empowerement	5,100	29,061	(28,850)	-	5,311

Zakat	3,404	50,910	(41,075)	-	13,240
Other Restricted Funds	12,241	104,963	(109,247)	-	7,956
Total Restricted Funds	**60,585**	**2,027,024**	**(1,824,223)**	**-**	**263,386**
Total Funds	**47,998**	**2,308,786**	**(2,084,546)**	**-**	**272,238**

15 **Related party transactions and disclosures**

There were no related-party transactions requiring disclosure under section 33 of FRS 102 (2024: none).

Ultimate Controlling party

The company is limited by guarantee and has no share capital; thus no single party controls the company.