AKRAM AID

Charity Registration Number: 1195519
www.akramaid.org

ANNUAL REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

Gladstone & Co. Accountants
Gladstone House
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East Ham
London E6 3DZ
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The Trustees of Akram Aid have pleasure in presenting this Annual Report and independently examined financial statements of the charity for the year ending 31st December 2025.

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STRUCTURE, GOVERNANCE & MANAGEMENT

TRUSTEES

The following people served as charity trustees during the year:

Name	Role	Date of appointment
Aaliyah Sohail	Trustee	06-Jul-24
Mohammed S Qulzam	Trustee	21-Oct-20
Saima Sadiq	Trustee	21-Oct-20

CHARITY MANAGER: Mr Mohammed Sohail Qulzam

CHARITY NUMBER: 1195519

REGISTERED OFFICE: Sherman Gardens
Romford
Essex
RM6 4AP

BANKERS: National Westminster Bank

INDEPENDENT EXAMINER: Mr Mohammed S Quadri ACA (NZ), IFA
Gladstone & Co. Accountants
Gladstone House
1A Central Park Road
East Ham
London E6 3DZ

STRUCTURE, GOVERNANCE & MANAGEMENT (CONTINUED)

Policies and Objectives

The charitable objectives of the CIO are to relieve financial hardship, distress, and suffering among disadvantaged individuals worldwide — including the poor, widows, orphans, and those affected by natural disasters or other crises. This is achieved primarily through grants that provide or cover the cost of essential items, equipment, services, and facilities. These include, but are not limited to, food, clean water, clothing, medical treatment, shelter, and school-related expenses. The Trustees are committed to ensuring that the Charity's work meets the public benefit requirement and confirms that all objectives have been developed in line with guidance from the Charity Commission. Our strategic geographical focus continues to be in Eastern Asia, Africa, and the UK.

Our Vision

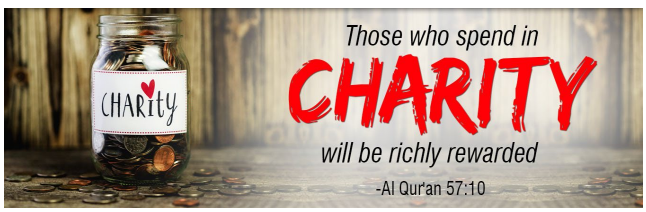
"Where your generosity builds a hopeful future". We work independently as well as in partnership with other charities and local organizations that specialise in humanitarian aid work at local and international levels - that share the same ethos as us. We envision a world where generosity inspires positive change, hope is restored, and every human has the opportunity to live with dignity and grace. We are keen to serve humanity without distinguishing between race, religion, gender or background.



Our Mission

We believe kindness has no boundaries, compassion has no borders, and every act of generosity has the power to transform lives. We aim to make an immediate and lasting improvement to the lives of people affected by poverty, war, and natural disasters. In this mission, our work for the alleviation of poverty is carried out through selectively chosen activities:
Education: by improving access to learning;
Healthcare: by improving access to quality of healthcare;
Livelihoods: promoting income generation at household level to improve economic wellbeing;
Emergency relief: provision of food, water, medicines and shelter in times of crisis;
Qurbani and Aqeeqah: helping people celebrate these festivals;
Widows & Orphans: improving their welfare;
Water & Sanitation: improving access to clean water and sanitation.

Our Values



Compassion: Putting humanity and the needs of others at the heart of everything we do. Equality: Serving everyone without discrimination. Hope: Creating opportunities for a brighter and sustainable future. Integrity: We act consistently with our mission, being honest and transparent in what we say and do. Partnerships: We work together effectively to serve the larger community. Quality: We constantly challenge ourselves to the highest levels of learning and performance to achieve greater impact.

STRUCTURE, GOVERNANCE & MANAGEMENT (CONTINUED)

Our Team of Volunteers



Akram Aid's work is made possible by the dedication of our trustees and volunteers, whose commitment is at the heart of everything we do. They play a vital role in delivering Akram Aid's mission. From planning and coordination to on-the-ground distribution, to delivering emergency aid, supporting development projects and engaging with local communities. Their efforts ensure our work is carried out with compassion, integrity and impact. We are sincerely grateful for their time, generosity and unwavering commitment to helping those in need, both locally and around the world.

Achievements and Performance



Upon review of the CIO's activities, it is noted that Akram Aid's income is primarily generated through public donations. The Trustees oversee the charity's financial and operational activities, ensuring compliance with its objectives and legal responsibilities. During the reporting period, we successfully implemented a range of humanitarian projects in collaboration with volunteers and partner organisations, providing vital support to communities in need across various regions of the world.

Outlined below are the key projects carried out during this period:

Emergency Appeals



Our emergency appeals during the reporting period focused on supporting refugees and providing urgent aid to those affected in Gaza, Pakistan and Yemen. Through these appeals, we delivered essential emergency relief including food packs, hot meals, clean water, winter parcels with essentials -targeting the most vulnerable communities. These efforts were guided by immediate needs on the ground, where our team of volunteers identified and vetted the demand for basic necessities to help families survive during times of crisis.

STRUCTURE, GOVERNANCE & MANAGEMENT (CONTINUED)

Ramadan



We continued our commitment to supporting vulnerable families across Eastern Asia. Thanks to the generosity of our donors, we delivered essential food supplies to families in need. Days before Ramadan began, our team hand-delivered Zakat and food parcels to households, allowing families to prepare for the holy month. Throughout Ramadan, we also distributed freshly prepared hot meals for Iftar, alongside Fidyah and Fitrana, helping to ensure that those facing hardship could break their fast with nourishing food. These distributions provided much-needed relief to families experiencing food insecurity, easing the burden of daily living during a particularly significant time of year. More importantly, they enabled vulnerable individuals and families to observe Ramadan with dignity, focusing on faith, prayer, reflection and togetherness rather than worrying about where their next meal would come from. Alhamdulillah, through your continued generosity, we were able to bring nourishment, comfort and hope to communities most in need. We sincerely thank everyone who contributed to making these Ramadan initiatives possible.

Water Projects



Alhamdulillah, through your generous donations and the will of Allah, Akram Aid has successfully delivered vital water projects across Pakistan, Bangladesh and The Gambia. These projects include a total installation of 44 hand pumps, 5 solar tube wells, 1 motor powered tube wells, and 2 water wells this year. Your donations enable us to provide communities with improved access to clean and safe drinking water. While many of us take access to clean water for granted, millions of people around the world struggle to access this basic necessity. For many vulnerable communities, safe drinking water is a matter of survival, and its absence can cost lives. Access to clean water is not a luxury; it is a fundamental human need.

Pakistan



Our programmes continued to provide much-needed support to vulnerable communities across Pakistan. Our first place of worship, Masjid Adam was built in Azad Kashmir by a group of friends in memory of their good friend Adam Solak. Over 100 Food parcels containing staple essentials like rice, oil, flour, lentils, dates and spices were distributed to the vulnerable and households facing hardship. Improved water access was achieved through the construction of 21 water pumps and 5 tube wells in rural areas of Azad Kashmir and the Cholistan Desert. Hot meals were provided to over 1000 individuals over the year. Qurbani meat to many families and Eid gifts to over 100 children were distributed to support and uplift local communities. We secured ongoing sponsorship commitments for multiple families, enabling us to support 13 families including widows and other vulnerable households.

STRUCTURE, GOVERNANCE & MANAGEMENT (CONTINUED)

Palestine



Throughout 2025, humanitarian aid efforts in Gaza continued to face severe challenges due to the ongoing conflict, access restrictions, damaged infrastructure, shortages of essential supplies, communication blackouts, and power outages. Despite these difficulties and overwhelming humanitarian needs, which far exceeded available resources, Akram Aid continued to provide vital assistance in partnership with a local charity. Support included communal hot meal distributions, Zakat payments, and financial assistance to help vulnerable families meet their urgent needs.

Rohingya



The Rohingya community, many of whom have been displaced and forced to live in overcrowded refugee camps, continues to endure immense hardship. Among their most pressing challenges is the lack of reliable access to clean and safe drinking water, a basic necessity that many of us often take for granted. Through the generosity and continued support of our donors, Akram Aid has been able to make a meaningful difference through its Rohingya Water Pump Project. To date, we have successfully installed 23 water pumps and one deep tube well, helping to provide vital access to clean water for families living in refugee camps and surrounding communities. In addition to our water projects, Akram Aid continues to support three vulnerable Rohingya families through dedicated sponsors who provide ongoing monthly financial assistance. This regular support helps families meet essential living costs and provides some stability in the face of continued uncertainty and hardship.

United Kingdom



Akram Aid is proud to support Chapters Foodbank, run by dedicated volunteers from the Serving Humanity Foundation. Chapters Foodbank relies on the kindness of public donations, support from local sponsors and the purchase of essential food provisions using monetary contributions. Through these combined efforts, it continues to provide a vital lifeline to vulnerable households, helping to ease food insecurity. In collaboration with the Serving Humanity Foundation, Akram Aid also supports a free weekly Advisory Service, extending assistance beyond the provision of food. The service offers one-to-one support tailored to individual needs, including practical guidance, help with completing forms, advice on accessing relevant services and signposting to other organisations and support networks to help individuals and families navigate challenging circumstances, access the assistance available to them and take positive steps towards improving their situations.

STRUCTURE, GOVERNANCE & MANAGEMENT (CONTINUED)

Youth Activities

We planned to relaunch our youth initiative, offering free recreational activities for the local community, including outdoor football sessions and weekly indoor activities such as table tennis, pool, foosball, and gaming at a nearby community centre. Unfortunately, due to ongoing operational setbacks and challenges, limited volunteer availability, adverse weather conditions and high running costs, the programme was placed on hold. Despite the pause, the initiative had a positive impact and demonstrated the need for continued youth engagement in the area. We are currently exploring options for resuming the programme and remain fully committed to restarting these valuable sessions in the very near future.

Administration



The charity is controlled by its governing document, a constitution, and is registered with the Charity Commission as a Charitable Incorporated Organisation. Everything our charity does is underpinned by due diligence and risk management from checking countries in which it works in, organisations, individuals that are worked with and work in the field and always considering the reputation of the charity. All our work is carried out by experienced and dedicated volunteers. We work alongside other charities that share the same Vision and Ethos. We cover administration, running and related costs through: Gift aid reclaimed from the HMRC, received specifically for running costs. Money earned from donations of items / bake sales / charity and Ebay auctions.

Message from Trustees

Dear Akram Aid Family — our donors, volunteers, supporters, and friends,

First and foremost, we give thanks to the Almighty for blessing us with the opportunity to serve others and make a positive difference. Despite another challenging year, Akram Aid has remained steadfast in its commitment to helping those in need. The founding trustee was blessed with the opportunity in making a trip to Pakistan to review and assess completed projects across several regions. The visit included project sites in the Cholistan Desert in South Punjab, Kotli in Azad Kashmir, Mansera, Peshawar, and the communities of Chumbi and Dulmial in Chakwal, providing an opportunity to witness the long-term impact of these initiatives firsthand.

I am pleased to share an overview of our work and achievements throughout 2025. With your continued generosity and support, we have been able to reach and assist vulnerable communities globally. I would like to extend my sincere gratitude to all our donors, supporters, delivery partners, local and national businesses, including those who prefer to remain anonymous, our dedicated volunteers and the entire Akram Aid team. Your kindness, trust and commitment make our work possible, and we are truly grateful for every contribution.

Message from Trustees (continued)

As we look ahead, we hope to count on your continued support through donations, volunteering and raising awareness of our work. Together, we can extend our reach, support more lives and bring hope to those facing hardship, always serving humanity with dignity, compassion and care.

With sincere gratitude,
Sohail
Founder, Akram Aid

TRUSTEES' REPORT

Financial review

Results for the year

The charity reported a deficit for the year of **£6,158** compared with a surplus of **£19,088** in the previous year. The deficit primarily reflects increased expenditure on ongoing charitable projects, supporting the charity's expanding reach and impact in rural areas of Pakistan. The trustees consider this expenditure to be in line with the charity's objectives and strategic priorities.

The trustees closely monitored the charity's financial position throughout the year and are satisfied that it remains financially stable, with sufficient resources to support its ongoing activities and future commitments.

Reserves policy

The charity maintains reserves to ensure financial stability, enable it to meet its obligations as they fall due, and provide protection against unforeseen circumstances. Reserves also allow the charity to continue its activities during periods when expenditure exceeds incoming resources.

The Charity Commission recommends that charities maintain sufficient reserves to support their ongoing viability and financial resilience. Based on this guidance, the trustees consider it prudent to hold reserves equivalent to between 9 and 15 months of operating expenditure. Akram Aid's current monthly operating costs are approximately £500 and, on this basis, the target level of reserves is between £4,500 and £7,500. The charity's reserves remain above this level, providing the trustees with confidence that the charity can meet its commitments, manage unforeseen costs, and continue delivering its charitable objectives

Reserves position

On the 31st of December 2025, the charity's total reserves amounted to **£25,406** (2024: **£31,564**). The reduction in reserves during the year reflects the trustees' decision to invest in charitable activities and ongoing projects that further the charity's objectives, particularly in rural areas of Pakistan. The trustees have designated funds for specific projects that support the charity's aims and contribute to its long-term sustainability and impact. Details of these designated funds and the projects to which they relate are set out in Note 3 to the financial statements.

Going concern

The trustees have reviewed the charity's financial position, projected income, and anticipated expenditure and are satisfied that the charity has adequate resources to continue operating for the foreseeable future. Accordingly, the financial statements have been prepared on a going concern basis.

Trustees' responsibilities statement

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

The law applicable to charities in England and Wales requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period.

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	**2025**	2024
INCOME AND ENDOWMENTS FROM:		£	£
Donations - restricted activities	2	54,388	43,769
Donations - unrestricted receipts		3,765	1,100
Total		**58,153**	44,869
EXPENDITURE ON:			
Administration expenses:			
Website		1,300	1,300
Accountancy		1,000	1,000
Subscription, travel and other fees		610	81
Charitable activities:			
Water project		10,340	7,770
Zakat		11,800	3,600
Youth project		-	320
Qurbani project		6,112	3,597
Monthly beneficiaries project		6,694	5,363
Masjid construction project		6,500	-
Ramadan iftar & food project		2,550	850
Educate & Empower		10,750	-
Gaza Emergency 2023		4,155	1,900
Other miscellaneous		2,500	-
Total		**64,311**	25,781
NET INCOME / (EXPENDITURE)		(6,158)	19,088
RECONCILIATION OF FUNDS:			
Funds brought forward		31,736	12,648
TOTAL FUNDS CARRIED FORWARD		**25,578**	31,736

STATEMENT OF FINANCIAL POSITION
AS AT 31 DECEMBER 2025

	Notes	**2025**	2024
		£	£
Current Assets: Cash at bank			
Natwest Current Account		22,896	27,970
Natwest Deposit Account	3	3,511	4,595
Total Cash at bank		**26,407**	32,565
Current Liabilities			
Creditors: amounts falling due within one year			
Accruals		1,000	1,000
Total net assets		**25,407**	31,565
Charity funds			
Unrestricted Funds	3	3,511	4,595
Designated Funds		6,000	6,000
Restricted		15,896	20,970
Total Charity funds		**25,407**	31,565

The financial statements were approved by the Board of Trustees and authorised for issue on 31/10/2026 and were signed on its behalf by:

M Qulzam – Trustee

S Sohail – Trustee

The notes on pages 13 to 14 form part of the financial statements

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

1. ACCOUNTINGPOLICIES

(a) Basis of preparing the financial statements

The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at fair value.

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011 and UK Generally Accepted Practice as it applies from 1 January 2019.

Fund's structure

Where there is a legal restriction on the purpose to which a fund may be put, the fund is classified either as:

- a restricted fund or
- an endowment fund.

Restricted funds are those where the donor has provided for the donation to be spent in furtherance of a specified charitable purpose. Akram Aid's restricted funds tend to result from appeals for specified purposes.

Endowment funds arise when the donor has expressly provided that the gift is to be invested in and only the income of the fund may be spent. These funds are sub analysed between those where the trustee has the discretion to spend the capital (expendable endowment) and those where there is no discretion to expend the capital (permanent endowment).

The trustee decides each year how much of that return is released to income for spending and how much is retained for investment. The allocation is made on an equitable basis to balance the need to fund current projects as well as to invest returns for the future.

Those funds which are neither endowment nor restricted income funds, are unrestricted income funds which are sub analysed between designated (earmarked) funds where the trustee has set aside amounts to be used for specific purposes or which reflect the non-binding wishes of donors and unrestricted funds which are at the trustee's discretion, including the general fund which represents the charity's reserves.

(b) Income resources

All incoming resources are recognised once the charity has entitlement to the resources, it is probable (more likely than not) that the resources will be received, and the monetary value of incoming resources can be measured with sufficient reliability. Where there are terms or conditions attached to incoming resources, particularly grants, then these terms or conditions must be met before the income is recognised as the entitlement condition will not be satisfied until that point. Where terms or conditions have not been met or uncertainty exists as to whether they can be met then the relevant income is not recognised in the year but deferred and shown on the balance sheet as deferred income.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

2. DONATIONS AND LEGACIES

Donations received for:	**2025**	2024
Masjid construction project	2,335	6,780
Monthly beneficiaries project	6,135	5,110
Qurbani project	6,112	3,785
Ramadan iftar & food project	2,230	4,003
Water project	10,286	8,870
Zakat	16,851	8,658
Gaza Emergency	2,200	3,930
Educate & Empower	6,900	-
Other miscellaneous	1,339	2,633
	54,388	43,769

Akram Aid works with various affiliate partners with network of volunteers in various countries. Affiliate partners are registered charities carrying out charitable activities.

3. UNRESTRICTED FUNDS

	2025	2024
Opening balance	4,595	1,434
Received in the year	1,775	9,342
Paid in the year	(2,859)	(1,381)
Transferred to designated funds	-	(4,800)
	3,511	**4,595**

4. RELATED PARTYTRANSACTIONS

None of the members of the Akram Aid board or parties related to them has undertaken any transactions with “Akram Aid” or received any benefit from the charity in payment or in kind. Board members received no honoraria or emoluments in the year (2024: NIL).

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF AKRAM AID

I report on the accounts of Akram AID for the year ended 31 December 2025, which are set out on pages 11 to 14 and comprise statement of financial activities, statement of financial position and the notes to the financial statements.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the financial statements in accordance with the Charities Act 2011 ("the Act"). The charity's trustees consider that an audit is not required for this year under section144 of the Charities Act and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act, and
- to state whether particular matters have come to my attention

Basis of independent examiner's statement

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

Independent examiner's statement

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

Matters for disclosure

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn into this report.

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF AKRAM AID (CONTINUED)

I confirm that there are no other matters to which your attention should be drawn to enable a proper understanding of the accounts to be reached.

Mohammed S Quadri ACA (NZ), IFA
Associate Chartered Accountant
Independent Examiner

Gladstone House
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East Ham
London
E6 3DZ

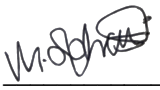
Date:

TRUSTEES' DECLARATION

DECLARATION

The trustees declare that they have approved the trustees' report.

Signed on behalf of the charity's trustees

Signature 

Full name M S Qulzam

Position Trustee

Date 31/10/2026

We would sincerely like to thank all our staff, volunteers, members, donors and supporters for their continued support of our work. Their support makes a real difference to people's lives and ensures that we can continue to build a community that cares for one another.