

Registered number: 03066579
Charity number: 1047432

The AMAR International Charitable Foundation
(A company limited by guarantee)

Trustees' report and financial statements

For the year ended 31 December 2021



The AMAR International Charitable Foundation
(A company limited by guarantee)

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The AMAR International Charitable Foundation
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Reference and administrative details of the Charity, its Trustees and advisers
For the year ended 31 December 2021

Trustees	Baroness Nicholson of Winterbourne, Chairman Dr Theodore Zeldin Damon John Parker, Secretary Siddik Bakir Mohammed Hayder Hassan Sharlene Wells Hawkes Professor David Kerr Canon Dr Edmund John Newell (resigned 3 July 2021) Stanley Blake Parrish Bishop Alistair Redfern Francesco Giuseppe Michele Boardman Mohammed Ali Charchafchi
Company registered number	03066579
Charity registered number	1047432
Registered office	1st Floor County House 100 New London Road Chelmsford Essex SW1H 9EX
Principal operating office	80 Petty France London
Company secretary	Damon Parker
Independent auditors	Kreston Reeves LLP Chartered Accountants 2nd Floor 168 Shoreditch High Street London E1 6RA
Bankers	C Hoare & Co 37 Fleet Street London EC4P 4DQ National Westminster Bank PLC Bridge Street Hatherleigh Okehampton Devon EX30 3HZ Clydesdale Bank PLC 91 Gresham Street London

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Reference and administrative details of the Charity, its Trustees and advisers (continued)
For the year ended 31 December 2021

Solicitors	Harcus Sinclair 3 Lincoln's Inn Fields London WC2A 3AA
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The AMAR International Charitable Foundation
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Trustees' report
For the year ended 31 December 2021

The Trustees present their annual report together with the audited financial statements of the Charity for the 1 January 2021 to 31 December 2021. The Annual report serves the purposes of both a Trustees' report and a directors' report under company law. The Trustees confirm that the Annual report and financial statements of the charitable company comply with the current statutory requirements, the requirements of the charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019).

Since the Charity qualifies as small under section 382 of the Companies Act 2006, the Strategic report required of medium and large companies under the Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013 has been omitted.

The Charity also trades under the names The AMAR International Charitable Foundation.

Objectives and activities

a. Policies and objectives

AMAR's key objectives remain the provision of public health and education, including training, to significantly underserved populations under continuing stress. AMAR's purpose is to improve the quality of life and provide hope for those whom it serves and to enable a higher quality of public service by the local and national authorities. AMAR's main focus of activities during the year remained in the Federal Republic of Iraq with small scale activity and support to Lebanon, Somaliland and Romania. AMAR also promotes religious freedom for all.

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)'.

Achievements and performance

AMAR ICF continued to rebuild through 2021, after the shocks of 2020, and in spite of continuing COVID lockdowns for a second-year. AMAR remained focused on healthcare and education in Basra, and helping the Yazidis in the Kurdistan Region of Iraq. There was a push at the end of the year to re-energise AMAR's network in Romania, which had been dormant due to continuing lockdowns. Our support and partnerships in US remains strong.

AMAR continued to run primary and secondary school in Basra, with a third of children orphans. The schools were and are a going concern, covering their costs and delivering subsidised and free education to poor and needy children in Abu al Khasib district of Basra who have lost at least one of their parents. Having adapted in 2020 to remote learning during lockdowns and curfews, lessons continued in line with Directorate of Education policy. We were all pleased when lockdowns eased over the summer.

AMAR remains pleased to provide Social Welfare services around the Rumailah Oilfield, on behalf of the Basra Oil Company (owned by the Iraqi Taxpayer who ultimately supports this) and the Rumailah (oilfield) Operating Organisation. Activities include a large health clinic in one of the most deprived areas just outside Basra, a mobile clinic for the remote villages by the oilfield, vocational training and support to other health centres in the Al Hartha district, and Educating Women in Iraq. EWI provided vocational training in IT, hairdressing, sewing and handicraft to increase the employability of women in the township. A Kindergarten is attached. AMAR's pioneering work with Women Health Volunteers and Health Educators in Schools continued, embedded into these programmes. The Women Health Volunteers provide the link from clinic to households, promoting the health message of the month - for 2021 usually promoting vaccine uptake. Similarly, the teachers of Health Education in Schools provided health awareness lessons. Both groups innovated during the pandemic - the WHVs established WhatsApp groups to keep in touch with their communities - and the HES teachers gave the health awareness lessons online - indeed were able to continue the lessons into the long summer holiday, previously not possible.

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Trustees' report (continued)
For the year ended 31 December 2021

Achievements and performance (continued)

Overall, the Social Welfare programme was moderately affected by the numerous COVID lockdowns and curfews, with the medical services provided throughout.

After 5 years providing these services, AMAR recompeted against 7 other providers who were invited to tender, and was very pleased to be selected again, to cover for another 2+ years. This was a tribute to the reliability of AMAR team, particularly in Basra. AMAR was able to build on its existing excellent relations with the local communities, which AMAR has been helping since 2003.

Some highlights of AMAR's delivery include:

- In the Kurdistan Region of Iraq, AMAR delivered 2,424 mental health consultations and conducted a total of 4,120 outreach visits to IDPs residing in Khanke and Essyan camps.
- In Essyan Camp, throughout 2021, AMAR Team has conducted outreach visits to approximately 175 Yazidi families every month.
- In Khanke Camp, throughout 2021, AMAR Team has conducted outreach visits to approximately 200 Yazidi families every month.
- AMAR Primary school for Orphans in Basra was attended by 171 students in 9 classes. The school employed 14 teachers.
- AMAR Secondary school for Orphans in Basra was attended by 97 students in 5 classes. The school employed 10 teachers.
- The Rumaila Mobile Health clinic served a population of 5,150 and delivered 9,204 medical consultations, including 2,336 vaccinations.
- The Al-Khora Primary Healthcare Centre near Basra served a population of 10,350 and delivered 18,765 medical consultations, including 1,912 vaccinations.
- AMAR continued running the Empowering Women in Iraq project in Iraq. Throughout 2021, AMAR delivered vocational training (computer/IT, sewing, literacy and handicraft courses) in and around Basra to 544 women trainees. The EWI Centre also operated as a kindergarten and nursery for a total of average 87 children daily. The centre started offering in person training in 2021, as COVID restrictions that forced the centre to provide online training were lifted.
- Shortly after the end of the reporting period, AMAR announced it will assist Ukrainian children and women refugees seeking shelter in Romania, by reinvigorating the Community Action Programme it has been running with tremendous success for the last 30 years.

After the disappointment of cancelling the Windsor Dialogue conference in 2020, AMAR, in partnership with the international Centre for Law and Religion Studies at Brigham Young University, held a hybrid virtual event in June 2021. The venue was Cumberland Lodge, Windsor Great Park. Owing to the slow relaxation of international lockdown restrictions, the conference was a mixture of physical and remote, with the programme adjusted to the afternoon and evening to allow participation from US East Coast and Inter Mountain Regions, as well as the Arabian Gulf. There were some last-minute disappointments on travel, but overall it was successful in advancing the Dialogue. The advantage of Zoom was that it allowed some keynote speakers who would not otherwise have been able to attend; the disadvantage was that the follow-up in-person conversations were clearly missed. Of note, Music and Mental Health is now moving further to the centre of thinking on something which might practically and effectively improve the misery of refugee and IDP camps. We thank a generous donor for the grant, and Dr Nezar Taib, formerly health director and chief psychiatrist for Dohuk, for delivering an important study into the link between music and the recovery of trauma victims in IDP camps. Dr Nezar collected key data on the prevalence of anxiety and depression in the camps using internationally validated clinical tools allowing us to generate a hypothesis that participation in our music therapy programmes may reduce anxiety and alleviate depression. We plan to build on these ground breaking observations to conduct further prospective studies in this field. We look forward to carrying the Dialogue forward in Salt Lake City and Westminster Abbey in 2022 and engaging with mental health specialists to explore delivery of psychological support using telemedicine and remote technologies.

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Trustees' report (continued)
For the year ended 31 December 2021

Achievements and performance (continued)

AMAR notes and thanks the continued support of the Utah Friends of AMAR, which has revised itself to be the US Friends of AMAR to include the Mid Atlantic Circle. In November, AMAR staff were finally able to travel to US. AMAR is grateful to our friends and partners in LDS-Charities for the generous donation made before Christmas towards obstetric and gynaecological equipment for the Basra hospital. Chris Frost, Prof David Kerr and Leon Hammond have established a relationship with Brigham Young University to use the faculty and students at BYU. The project is to parse out data from clinical notes from the medical clinics in the camps to develop predictors and a data base of health issues in the camps. AMAR also started a relationship with the Univ. of Utah Mental Health Dept. to continue with work on Music as a Mental Health therapy.

Work for the Yazidis concentrated on provision of Mental Health & Psycho-Social Services for the Yazidis in two IDP camps – Khanke and Essayan, near Dohuk, KRI. This involves provision of psychiatrists and social workers to treat both those who suffered and still suffer from being in the captivity of ISIS, and those afflicted by their hopeless predicament in the camps. AMAR is grateful for the ongoing support of Baillie-Gifford in this vital work. Work continues, based on the 2019 music project, to explore any beneficial links between music and the improvement of mental health. AMAR work to collect, archive and safeguard (culturally protect) Yazidi religious music remains available on YouTube, along with work with by and for the AMAR Yazidi Ladies' Choir – formed of survivors of Da'esh.

AMAR's Marketing & Communications adviser, Mr Ashley Goodall, continued his webinar series on Music and Mental Health, Yazidi Music and general discussion on AMAR's work in the field.

AMAR was pleased to renew its MoU with Basra Gas Company and looks forward to cooperation in the coming year.

AMAR was very pleased to provide emergency aid towards the evacuation for Afghan refugees - especially female judges and prosecutors and their families, who were particularly vulnerable.

AMAR thanks the IBBC for sponsoring a project role, and to support the Chairman. It is much appreciated. AMAR notes the establishment of the Rasmi Al Jabri award, in memory of the late Rasmi Al Jabri, co-Chairman of the IBBC. Rasmi was a great friend and supporter of AMAR for 25 years. We are very sad at his passing, and grateful that the IBBC has set up this award in his memory.

AMAR Romania. During the year AMAR's intensive work for special needs children was halted since Romanian schools were closed for a while due to COVID-19 countrywide. AMAR kept a minimum presence with the objective of restarting when the schools' situation improved and fundraising resumed'

AMAR, together with co-tenants IBBC, was very pleased to obtain a favourable rental extension with the Landlord as we ended the Working-from-Home period. The London Office was on at least partial staffing where Govt regulations allowed. Similarly, the Basra office operated as far as Iraqi regulations permitted. In spite of some UK staff being on partial furlough, operations were still delivered.

Financial review

AMAR seeks and receives funding from private, corporate and institutional donors as well as from UN agencies and other international institutions. Details of incoming resources and resources expended are given in the Statement of Financial Activities.

The funding of all AMAR services remains a challenge particularly for the emergency relief work in the camps and for IDPs everywhere as little funding is available from the UN and other governments.

The operating and fundraising environment has remained challenging, due both to ongoing COVID restrictions and depressed oil prices for the preceding 20 months. But the charity has retained the programmes throughout the year and looks forward to expanding as the situation improves.

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Trustees' report (continued)
For the year ended 31 December 2021

a. Going concern

The financial statements have been prepared on a going concern basis, which assumes that the charity will be able to meet its debts as they fall due. During the year the charity had a deficit on unrestricted funds of £516,714 resulting in a reduction of the overdrawn general fund at the year-end of £539,884.

Restricted funds brought forward from year ended 2020 together with new restricted funding has been utilised during the year ended December 2021 for their relevant purposes - at the 31 December 2021, restricted funds carried forward totalled £680,025 (2020 - £555,465).

The trustees believe it is appropriate to prepare the financial statements on this basis since:

- steps have been taken to further address the unrestricted funds deficit;
- there is underlying donor support which ensures AMAR's financial viability and cashflow;
- AMAR is continuing with its fiscal recovery plan.

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

Reserves are required to meet the working capital requirements of the charity. The trustees aim to hold general reserves equivalent to 2-3 months' administrative costs. The trustees acknowledge the negative reserves - with the support of a major donor and the implementation of a fiscal recovery policy it is intended that the negative reserves will be cleared over a maximum of the next 5 years.

As with many UK charities, the impact on of the COVID pandemic on AMAR has been profound. Key corporate donors withdrew their financial support when their businesses suffered because of COVID restrictions. AMAR also had to cancel fund raising initiatives in the UK and in the US.

As a result, a deficit developed in 2021. The trustees have approved a plan that will address this deficit by increasing charitable income and reducing overhead costs as summarised below:

1. In 2021, the majority of AMAR's work was in Iraq, where fund raising has been getting increasingly challenging. AMAR is now getting funds for projects in Afghanistan and for Ukrainian refugees in Romania. This expansion of AMAR's work beyond Iraq is opening new fund-raising opportunities.
2. AMAR was awarded a grant of £250,000 by a new donor in March 2022 to help Ukrainian refugees. We were subsequently asked to provide them with two new proposals, both for £500k to be decided later in the year.
3. AMAR was given a donation to help Afghan refugees in 2022. New donors have pledged donations if that project can be delivered successfully.
4. AMAR has submitted \$2m proposal to a new potential funder.
5. The Basra hospital will start operations by the end of October. It will generate income from an outpatient department and a state-of-the art Siemens imaging suite. This income will be used to help cover our costs in Basra.
6. Funding has been obtained to support a Yazidi music project in the Kurdistan Region of Iraq. This project is being complemented by training project designed to educate young Yazidi victims of ISIS so that they can secure employment.
7. AMAR is the process of implementing further headcount/cost reductions in Basra, which will help reduce our overheads in Iraq.

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Trustees' report (continued)
For the year ended 31 December 2021

b. Reserves policy (continued)

A number of new fund-raising appeals are either underway or are being planned:

1. Basra hospital appeal – launched today
2. Gala dinner – being organised by UK-based Iraqis who plan to raise \$1m in February 2023
3. 'Party' for top 10-20 donors to be hosted by Baroness Nicholson late in 2022

Finally, the Trustees now recognise that our aim to cap overhead costs at 10% in our proposals to donors was too ambitious. We are now looking at capping overhead costs 15%-20%, which is in line with the average for UK charities.

Structure, governance and management

The company was incorporated under the Companies Act 1985 on 9th June 1995 in England and Wales and is governed by its memorandum and articles of association. The company is a company limited by guarantee and not having a share capital, (company registration number 3066579), and is a registered charity (charity registration number 1047432). Each member's guarantee liability is limited to £1.

The management of the charitable company is conducted at meetings held by the Trustees at regular intervals as described in its memorandum and articles of association. Trustees are recruited based upon The AMAR International Charitable Foundation's (AMAR's) fields of work and appointed by vote. All Trustees give their time voluntarily and receive no benefits from the charity.

The risks to which the charity is exposed, as identified by the trustees, have been reviewed and systems have or are in the process of being established to mitigate those risks. The major risks incurred are in respect of:

- staff operating in areas where there may be a threat to their personal security or general wellbeing;
- financial risks linked to the current social and economic situations;

During the reporting period, further progress was made in corrective action and strengthening of controls, following the dismissal of several field staff in the previous year. Appropriate reporting continued to be made to the relevant UK authorities. During the audit period, and in parallel with the 2020 audit, the Board has upgraded the charity's financial controls, both in UK and Iraq, and is satisfied they are sufficient and indeed modelled on best practice.

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Trustees' report (continued)
For the year ended 31 December 2021

Structure, governance and management (continued)

During preparation for the 2020 audit, the Board considered a governance review, a structural review, and a review of the governing document. On consideration, the consensus was that a) the trustees had a sufficient understanding of areas in need of review; b) the existing structure (as both charity, and company limited by guarantee) remained fit for purpose - although if starting afresh, a Charitable Incorporated Organisation would have been an alternative; c) the governing document was broadly fit for purpose – minor work to refresh it is ongoing. The Board notes that management refer day-to-day decisions, which require Board-level clearance, to a quorum of two trustees, with all decisions logged and briefed at the next Board meeting. Bookkeeping support has been strengthened during the period to a level deemed sufficient by the trustees.

During the year the charity has continued to strengthen its governance processes, policies and procedures to ensure they either meet or exceed the relevant standards.

Plans for future periods

As we manage through COVID, AMAR will advance a major fundraising drive both to compensate for interrupted fundraising and to restore, improve and advance AMAR's various charitable initiatives. A more detailed summary of the plans for the future has been included within the Reserve policy section of the Trustees' report, which also includes details of the Trustees' plans to reduce the deficit on unrestricted funds.

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Trustees' report (continued)
For the year ended 31 December 2021

Statement of Trustees' responsibilities

The Trustees (who are also the directors of the Charity for the purposes of company law) 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).

Company law requires the Trustees to prepare financial statements for each financial . Under company 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 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 judgments 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 Companies Act 2006. 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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Trustees' report (continued)
For the year ended 31 December 2021

Statement of Trustees' responsibilities (continued)

Disclosure of information to auditors


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 auditors are 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 auditors are aware of that information.

Auditors

The auditors, Kreston Reeves LLP, have indicated their willingness to continue in office. The designated Trustees will propose a motion reappointing the auditors at a meeting of the Trustees.

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



Baroness Nicholson of Winterbourne

Date: 27 October 2022

The AMAR International Charitable Foundation
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Independent auditors' report to the Members of The AMAR International Charitable Foundation

Opinion

We have audited the financial statements of The AMAR International Charitable Foundation (the 'charity') for the year ended 31 December 2021 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).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 December 2021 and of its incoming resources and application of resources, including 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 the requirements of the Companies Act 2006.

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 Auditors' 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 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 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.

Emphasis of matter

We draw attention to note 2.2 in the financial statements, which indicates that there is some uncertainty in respect of the appropriateness of the going concern basis, in preparing these financial statements. This note sets out the conditions which may cast doubt on the charity's ability to continue as a going concern, but also the plans and measures in place to mitigate this risk. Our opinion is not modified in respect of this matter.

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Independent auditors' report to the Members of The AMAR International Charitable Foundation
(continued)

Other information

The other information comprises the information included in the Annual report other than the financial statements and our Auditors' 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.

Opinion 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.
- the Trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

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

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

- adequate 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' 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 charitable company or to cease operations, or have no realistic alternative but to do so.

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Independent auditors' report to the Members of The AMAR International Charitable Foundation
(continued)

Auditors' 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 Auditors' 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:

- Discussions with management and assessment of known or suspected instances of non-compliance with laws and regulations (including health and safety) and fraud; and
- Assessment of identified fraud risk factors; and
- Challenging assumptions and judgements made by management in its significant accounting estimates; and
- Performing analytical procedures to identify any unusual or unexpected relationships, including related party transactions, that may indicate risks of material misstatement due to fraud; and
- Confirmation of related parties with management, and review of transactions throughout the period to identify any previously undisclosed transactions with related parties outside the normal course of business; and
- Reading minutes of meetings of those charged with governance; and
- Review of significant and unusual transactions; and
- Identifying and testing journal entries, in particular any manual entries made at the year end for financial statement preparation.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion of the effectiveness of the charitable company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Trustees.
- Conclude on the appropriateness of the Trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charitable company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our Auditors' report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our Auditors' report. However, future events or conditions may cause the charitable company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

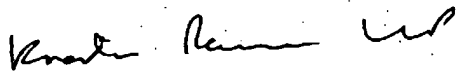
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Independent auditors' report to the Members of The AMAR International Charitable Foundation
(continued)

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

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 Auditors' 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 its members, as a body, for our audit work, for this report, or for the opinions we have formed.



Stephen Tanner BSc FCA (Senior statutory auditor)
for and on behalf of
Kreston Reeves LLP

Chartered Accountants
Statutory Auditor
London

28 October 2022

The AMAR International Charitable Foundation
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Statement of financial activities (incorporating income and expenditure account)
For the year ended 31 December 2021

	Note	Restricted funds 2021 £	Unrestricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Income from:					
Donations and legacies	3	967,686	211,318	1,179,004	5,011,868
Charitable activities	4	-	26,458	26,458	58,444
Total income		967,686	237,776	1,205,462	5,070,312
Expenditure on:					
Raising funds	5	-	27,017	27,017	1,105
Charitable activities	6	872,248	698,351	1,570,599	4,936,993
Total expenditure		872,248	725,368	1,597,616	4,938,098
Net income/(expenditure)		95,438	(487,592)	(392,154)	132,214
Transfers between funds	15	29,122	(29,122)	-	-
Net movement in funds		124,560	(516,714)	(392,154)	132,214
Reconciliation of funds:					
Total funds brought forward		555,465	(23,170)	532,295	400,081
Net movement in funds		124,560	(516,714)	(392,154)	132,214
Total funds carried forward		680,025	(539,884)	140,141	532,295

The Statement of financial activities includes all gains and losses recognised in the year.

The notes on pages 18 to 33 form part of these financial statements.

The AMAR International Charitable Foundation
(A company limited by guarantee)
Registered number: 03066579

Balance sheet
As at 31 December 2021

	Note	2021 £	2020 £
Fixed assets			
Tangible assets	11	8,386	11,181
		<u>8,386</u>	<u>11,181</u>
Current assets			
Debtors	12	268,919	3,216,559
Cash at bank and in hand		470,076	393,342
		<u>738,995</u>	<u>3,609,901</u>
Creditors: amounts falling due within one year	13	(532,923)	(3,014,470)
Net current assets		<u>206,072</u>	<u>595,431</u>
Total assets less current liabilities		<u>214,458</u>	<u>606,612</u>
Provisions for liabilities		(74,317)	(74,317)
Net assets excluding pension asset		<u>140,141</u>	<u>532,295</u>
Total net assets		<u><u>140,141</u></u>	<u><u>532,295</u></u>
Charity funds			
Restricted funds	15	680,025	555,465
Unrestricted funds	15	(539,884)	(23,170)
Total funds		<u><u>140,141</u></u>	<u><u>532,295</u></u>

The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

The financial statements have been prepared in accordance with the provisions applicable to entities subject to the small companies regime.

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



Baroness Nicholson of Winterbourne

Date: 27 October 2022

The notes on pages 18 to 33 form part of these financial statements.

The AMAR International Charitable Foundation
(A company limited by guarantee)

Statement of cash flows
For the year ended 31 December 2021

	2021 £	2020 £
Cash flows from operating activities		
Net cash provided by/(used in) operating activities	76,734	72,887
Cash flows from investing activities		
Net cash provided by investing activities	-	-
Cash flows from financing activities		
Net cash provided by financing activities	-	-
Change in cash and cash equivalents in the year	76,734	72,887
Cash and cash equivalents at the beginning of the year	393,342	320,455
Cash and cash equivalents at the end of the year	470,076	393,342

The notes on pages 18 to 33 form part of these financial statements

The AMAR International Charitable Foundation
(A company limited by guarantee)

Notes to the financial statements
For the year ended 31 December 2021

1. General information

The AMAR International Charitable Foundation is a registered charity in England. The charity's registered address is 1st Floor County House, 100 New London Road, Chelmsford, Essex, United Kingdom, CM2 0RG.

The AMAR International Charitable Foundation is also a registered company limited by guarantee. The members of the company are the Trustees named on page 1. In the event of the company being wound up, the liability in respect of the guarantee is limited to £1 per member of the company.

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 Companies Act 2006.

The AMAR International Charitable Foundation 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.

2.2 Going concern

The charity's activities, together with the factors likely to affect its future development performance and position are set out in the Trustees' Report. The principal risk facing the charity is its ability to generate sufficient unrestricted income to cover unrestricted expenditure incurred in fulfilling the objectives of the charitable company.

Plans have been put in place by Trustees and Management to ensure that the Charity's core activities are streamlined and the funding of these is improved. Full details of these plans can be found within the "Reserves policy" section of the Trustees' report.

Despite the overdrawn unrestricted funds, the Trustees have a reasonable expectation that the charity has adequate resources to continue for the foreseeable future. Thus they continue to adopt the going concern basis of accounting in preparing the financial statements.

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.

Grants are included in the Statement of financial activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

The AMAR International Charitable Foundation
(A company limited by guarantee)

Notes to the financial statements
For the year ended 31 December 2021

2. Accounting policies (continued)

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.

All expenditure is inclusive of irrecoverable VAT.

2.5 Government grants

Government grants relating to tangible fixed assets are treated as deferred income and released to the Statement of financial activities over the expected useful lives of the assets concerned. Other grants are credited to the Statement of financial activities as the related expenditure is incurred.

2.6 Tangible fixed assets and depreciation

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.

Depreciation is provided on the following basis:

Fixtures, fittings and equipment - 25% reducing balance

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.

The AMAR International Charitable Foundation
(A company limited by guarantee)

Notes to the financial statements
For the year ended 31 December 2021

2. Accounting policies (continued)

2.9 Liabilities

Liabilities and provisions 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.

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 Pensions

The Charity operates a defined contribution pension scheme and the pension charge represents the amounts payable by the Charity to the fund in respect of the year.

2.12 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.

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.

3. Income from donations and legacies

	Restricted funds 2021 £	Unrestricted funds 2021 £	Total funds 2021 £
Appeals and donations	228,807	191,113	419,920
Grants and donations for programmes	738,879	-	738,879
Government grants	-	20,205	20,205
	967,686	211,318	1,179,004

The AMAR International Charitable Foundation
(A company limited by guarantee)

Notes to the financial statements
For the year ended 31 December 2021

3. Income from donations and legacies (continued)

	Restricted funds 2020 £	Unrestricted funds 2020 £	Total funds 2020 £
Appeals and donations	190,789	76,572	267,361
Grants and donations for programmes	4,715,357	-	4,715,357
Government grants	-	29,150	29,150
	<u>4,906,146</u>	<u>105,722</u>	<u>5,011,868</u>

4. Income from charitable activities

	Unrestricted funds 2021 £	Total funds 2021 £
Rents and charges receivable	26,458	26,458
Other income	-	-
	<u>26,458</u>	<u>26,458</u>

	Unrestricted funds 2020 £	Total funds 2020 £
Rents and charges receivable	47,301	47,301
Other income	11,143	11,143
	<u>58,444</u>	<u>58,444</u>

5. Expenditure on raising funds

Costs of raising voluntary income

	Unrestricted funds 2021 £	Total funds 2021 £
Fundraising costs	<u>27,017</u>	<u>27,017</u>

The AMAR International Charitable Foundation
(A company limited by guarantee)

Notes to the financial statements
For the year ended 31 December 2021

5. Expenditure on raising funds (continued)

Costs of raising voluntary income (continued)

	Unrestricted funds 2020 £	Total funds 2020 £
Fundraising costs	1,105	1,105

6. Analysis of expenditure on charitable activities

Summary by fund type

	Restricted funds 2021 £	Unrestricted funds 2021 £	Total funds 2021 £
Direct costs	872,248	698,351	1,570,599

	Restricted funds 2020 £	Total funds 2020 £
Direct costs	4,936,993	4,936,993

7. Analysis of expenditure by activities

	Activities undertaken directly 2021 £	Total funds 2021 £
Direct costs	1,570,599	1,570,599

The AMAR International Charitable Foundation
(A company limited by guarantee)

Notes to the financial statements
For the year ended 31 December 2021

7. Analysis of expenditure by activities (continued)

	Activities undertaken directly 2020 £	Total funds 2020 £
Direct costs	4,936,993	4,936,993

Analysis of direct costs

	Activities 2021 £	Total funds 2021 £
Staff costs	179,212	179,212
Depreciation	2,795	2,795
Operating leases, rent of premises	132,639	132,639
Financial assistance and advice	18,923	18,923
Iraq office costs	321,852	321,852
Auditors' remuneration	30,589	30,589
Health care	251,496	251,496
Education and reconciliation	454,397	454,397
Emergency aid	7,478	7,478
Other aid	49,996	49,996
Fraud in Iraq	14,690	14,690
(Profit)/loss on foreign currency	(18,374)	(18,374)
Legal and professional	49,859	49,859
Administration, travel and subsistence	72,868	72,868
Staff training and development	2,179	2,179
	<u>1,570,599</u>	<u>1,570,599</u>

The AMAR International Charitable Foundation
(A company limited by guarantee)

Notes to the financial statements
For the year ended 31 December 2021

7. Analysis of expenditure by activities (continued)

Analysis of direct costs (continued)

	Activities 2020 £	Total funds 2020 £
Staff costs	306,585	306,585
Depreciation	11,925	11,925
Operating leases, rent of premises	87,902	87,902
Financial assistance and advice	39,720	39,720
Iraq office costs	315,549	315,549
Auditors' remuneration	29,869	29,869
Health care	2,791,551	2,791,551
Education and reconciliation	375,733	375,733
Emergency aid	296,891	296,891
Other aid	403,111	403,111
Fraud in Iraq	137,466	137,466
(Profit)/loss on foreign currency	32,744	32,744
Legal and professional	13,403	13,403
Administration, travel and subsistence	77,000	77,000
Staff training and development	2,500	2,500
Volunteer allowances	910	910
Redundancy payments	14,134	14,134
	<u>4,936,993</u>	<u>4,936,993</u>

8. Auditors' remuneration

	2021 £	2020 £
Audit of overseas operation	12,589	11,869
Fees payable to the Charity's auditor in respect of:		
Audit of the charity's annual accounts	<u>18,000</u>	<u>18,000</u>

The AMAR International Charitable Foundation
(A company limited by guarantee)

Notes to the financial statements
For the year ended 31 December 2021

9. Staff costs

	2021	2020
	£	£
Wages and salaries	158,152	275,983
Social security costs	16,850	23,235
Contribution to defined contribution pension schemes	4,210	7,367
	179,212	306,585

There were no redundancy payments made during the year (2020: £11,500).

The average number of persons employed by the Charity during the year was as follows:

	2021	2020
	No.	No.
Overseas charitable activities	30	30
UK administration	4	5
	34	35

The number of employees whose employee benefits (excluding employer pension costs) exceeded £60,000 was:

	2021	2020
	No.	No.
In the band £60,001 - £70,000	2	1
In the band £70,001 - £80,000	-	1

The total employment benefits including employer pension contributions of the key management personnel were £143,317 (2020: £158,128).

10. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits (2020 - £NIL).

During the year ended 31 December 2021, no Trustee expenses have been incurred (2020 - £NIL).

The AMAR International Charitable Foundation
(A company limited by guarantee)

Notes to the financial statements
For the year ended 31 December 2021

11. Tangible fixed assets

	Fixtures, fittings and equipment £
Cost or valuation	
At 1 January 2021	113,693
At 31 December 2021	113,693
Depreciation	
At 1 January 2021	102,512
Charge for the year	2,795
At 31 December 2021	105,307
Net book value	
At 31 December 2021	8,386
At 31 December 2020	11,181

12. Debtors

	2021 £	2020 £
Due within one year		
Trade debtors	93,176	115,040
Other debtors	99,657	41,197
Prepayments and accrued income	76,086	3,060,322
	268,919	3,216,559

The AMAR International Charitable Foundation
(A company limited by guarantee)

Notes to the financial statements
For the year ended 31 December 2021

13. Creditors: Amounts falling due within one year

	2021	2020
	£	£
Trade creditors	150,865	302,004
Other creditors	156,121	42,283
Accruals and deferred income	225,937	2,670,183
	<u>532,923</u>	<u>3,014,470</u>

14. Provisions

	Provisions
	£
At 1 January 2021	74,317
Additions	14,690
Amounts used	(14,690)
	<u>74,317</u>

The trustees have made provision for their best estimate of the level of the fraud arising from misappropriation of funds by former senior management in Iraq which took place in previous years. This is based on supplier, subcontractor and employee claims made to date, and an estimate in relation to those that are still possible.

The AMAR International Charitable Foundation
(A company limited by guarantee)

Notes to the financial statements
For the year ended 31 December 2021

15. Statement of funds

Statement of funds - current year

	Balance at 1 January 2021 £	Income £	Expenditure £	Transfers £	Balance at 31 December 2021 £
Unrestricted funds					
General fund	(23,170)	237,776	(725,368)	(29,122)	(539,884)
	<u>(23,170)</u>	<u>237,776</u>	<u>(725,368)</u>	<u>(29,122)</u>	<u>(539,884)</u>
Restricted funds					
Afghan fund	-	105,000	(10,533)	-	94,467
Africa fund	43,727	-	-	-	43,727
AMAR Cancer fund	50,000	-	-	-	50,000
APPG	29,630	-	-	-	29,630
EMIR Fund	294,880	-	(6,275)	-	288,605
Escaping Darkness fund	40,000	45,000	(73,750)	-	11,250
GIZ	-	-	110,624	-	110,624
IDP camps	-	15,000	(32,102)	17,102	-
Iranian refugees	6,400	-	-	-	6,400
LDS Mobile Lab unit	9,682	-	(9,682)	-	-
Lebanon crisis fund	-	4,194	(4,194)	-	-
Majnoon project	-	23,059	(23,059)	-	-
Mental Health survey	-	5,500	(5,500)	-	-
NI Group	25,876	-	(554)	-	25,322
Romania	-	-	(12,020)	12,020	-
ROO - education	-	507,776	(507,776)	-	-
ROO - Health	-	178,294	(178,294)	-	-
ROO - Other	-	29,750	(29,750)	-	-
Somaliland	35,270	-	(35,270)	-	-
Windsor Conference	-	54,113	(54,113)	-	-
Zeldin fund	20,000	-	-	-	20,000
	<u>555,465</u>	<u>967,686</u>	<u>(872,248)</u>	<u>29,122</u>	<u>680,025</u>
Total funds	<u>532,295</u>	<u>1,205,462</u>	<u>(1,597,616)</u>	<u>-</u>	<u>140,141</u>

The AMAR International Charitable Foundation
(A company limited by guarantee)

Notes to the financial statements
For the year ended 31 December 2021

15. Statement of funds (continued)

Statement of funds - prior year

	Balance at 1 January 2020 £	Income £	Expenditure £	Transfers £	Balance at 31 December 2020 £
Unrestricted funds					
General fund	(133,463)	164,166	(1,105)	(52,768)	(23,170)
	<u>(133,463)</u>	<u>164,166</u>	<u>(1,105)</u>	<u>(52,768)</u>	<u>(23,170)</u>
Restricted funds					
Africa fund	43,727	-	-	-	43,727
AMAR Cancer fund	50,000	-	-	-	50,000
APPG	29,630	-	-	-	29,630
EMIR Fund	111,111	183,769	-	-	294,880
Escaping Darkness fund	25,176	40,000	(25,176)	-	40,000
GIZ	214,244	-	(214,244)	-	-
Harbourne - Garden	2,725	-	(2,725)	-	-
IDP camps	-	242,801	(242,801)	-	-
Iranian refugees	6,400	-	-	-	6,400
LDS Mobile Lab unit	-	74,403	(64,721)	-	9,682
Lebanon	-	-	(3,541)	3,541	-
Lebanon crisis fund	-	20,798	(20,798)	-	-
Majnoon project	-	3,290,947	(3,290,947)	-	-
NI Group	30,531	-	(4,655)	-	25,876
Pepsi Co PPE Supply	-	38,580	(38,580)	-	-
Romania	-	-	(10,922)	10,922	-
ROO - education	-	499,594	(499,594)	-	-
ROO - Health	-	138,332	(138,332)	-	-
ROO - Other	-	22,580	(22,580)	-	-
Somaliland	-	35,270	-	-	35,270
WHO NT2L	-	72,819	(72,819)	-	-
Windsor Conference	-	26,174	(26,174)	-	-
Yazidi project	-	6,492	(28,499)	22,007	-
Zain Fund	-	213,587	(229,885)	16,298	-
Zeldin fund	20,000	-	-	-	20,000
	<u>533,544</u>	<u>4,906,146</u>	<u>(4,936,993)</u>	<u>52,768</u>	<u>555,465</u>
Total funds	<u>400,081</u>	<u>5,070,312</u>	<u>(4,938,098)</u>	<u>-</u>	<u>532,295</u>

The AMAR International Charitable Foundation
(A company limited by guarantee)

Notes to the financial statements
For the year ended 31 December 2021

15. Statement of funds (continued)

Transfers

The transfers represent excess spend on restricted projects being funded from the general reserve.

Description of restricted funds

Afghan fund - to facilitate the evacuation of Afghan nationals at risk of persecution

Africa fund (formerly Yemen fund) - to improve the health of the population of Africa, originally the focus was to be on Yemen.

AMAR Cancer fund - to provide cancer screening services in Basra.

APPG fund - to enable research into prevention of sexual violence in conflict.

EMIR Hospital fund (formerly State of Kuwait Fund) - was set up to build, furnish, equip and operate a small charitable surgical hospital plus supporting services.

Escaping Darkness fund - to provide psychological support to displaced people in Northern Iraq.

GIZ fund - to rehabilitate education / training centres in Iraq and provide relevant support, etc.

Harbourne Garden fund - so that children would be able to have the experience of horticulture activities.

IDP Camps fund - to provide health services and education to IDP's in various camps in KRG primarily Khanke and Essyan.

Iranian Refugees fund - to collect donations to assist Iranian refugees or re-establish charitable activities in Iran.

LDS Mobile Lab unit - The project was setup to give a mobile laboratory, equipped with all tests, laboratory materials and 10,000 samples to test for COVID-19 in the refugee camps in Dohuk.

Lebanon crisis fund - hardship fund to support staff whose homes had been destroyed or, badly damaged in the docks explosion.

Majnoon project - project set up to build up roads, schools and water units in different regions of Majnoon.

Mental Health survey - to support a mental health survey amongst Yazidi's in Iraq.

NI Group fund - was set up for medical care, social care and general assistance of the Iraqi citizen Shams Hisham.

Romania fund - this fund was set up to support the ACHLG programme in Romania.

ROO Education fund - to provide education and skills training centres in Iraq and provide relevant support etc.

ROO Health fund - to provide health services to communities local to ROO operations.

ROO Other - to support small scale projects within communities local to ROO operations.

Somaliland - provision of a mobile health clinic and consumables in Somaliland.

Windsor Conference - Conference sponsored by ICLRS BYU, that was postponed due to COVID, however facilitated research in the margins.

Zeldin fund - to facilitate fundraising to assist health and educational charitable activities in counties of operation.

The AMAR International Charitable Foundation
(A company limited by guarantee)

Notes to the financial statements
For the year ended 31 December 2021

16. Summary of funds

Summary of funds - current year

	Balance at 1 January 2021 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 December 2021 £
General funds	(23,170)	237,776	(725,368)	(29,122)	(539,884)
Restricted funds	555,465	967,686	(872,248)	29,122	680,025
	<u>532,295</u>	<u>1,205,462</u>	<u>(1,597,616)</u>	<u>-</u>	<u>140,141</u>

Summary of funds - prior year

	Balance at 1 January 2020 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 December 2020 £
General funds	(133,463)	164,166	(1,105)	(52,768)	(23,170)
Restricted funds	510,819	3,831,920	(3,631,841)	3,541	714,439
	<u>377,356</u>	<u>3,996,086</u>	<u>(3,632,946)</u>	<u>(49,227)</u>	<u>691,269</u>

17. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Restricted funds 2021 £	Unrestricted funds 2021 £	Total funds 2021 £
Tangible fixed assets	-	8,386	8,386
Current assets	680,025	58,970	738,995
Creditors due within one year	-	(532,923)	(532,923)
Provisions for liabilities and charges	-	(74,317)	(74,317)
Total	<u>680,025</u>	<u>(539,884)</u>	<u>140,141</u>

The AMAR International Charitable Foundation
(A company limited by guarantee)

Notes to the financial statements
For the year ended 31 December 2021

17. Analysis of net assets between funds (continued)

Analysis of net assets between funds - prior year

	Restricted funds 2020 £	Unrestricted funds 2020 £	Total funds 2020 £
Tangible fixed assets	-	11,181	11,181
Current assets	555,465	3,054,436	3,609,901
Creditors due within one year	-	(3,014,470)	(3,014,470)
Provisions for liabilities and charges	-	(74,317)	(74,317)
Total	555,465	(23,170)	532,295

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

	2021 £	2020 £
Net income/(expenditure) for the period (as per Statement of Financial Activities)	(392,154)	132,214
Adjustments for:		
Depreciation charges	2,795	11,924
Decrease/(increase) in debtors	2,947,640	(2,780,810)
Increase/(decrease) in creditors	(2,481,547)	2,709,559
Net cash provided by operating activities	76,734	72,887

19. Analysis of cash and cash equivalents

	2021 £	2020 £
Cash in hand	470,076	393,342
Total cash and cash equivalents	470,076	393,342

The AMAR International Charitable Foundation
(A company limited by guarantee)

Notes to the financial statements
For the year ended 31 December 2021

20. Analysis of changes in net debt

	At 1 January 2021 £	Cash flows £	At 31 December 2021 £
Cash at bank and in hand	393,342	76,734	470,076
	<u>393,342</u>	<u>76,734</u>	<u>470,076</u>

21. Pension commitments

The charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charity in an independently administered fund. The pension cost charge represents contributions payable by the charity to the fund and amounted to £4,210 (2020 - £7,367).

22. Operating lease commitments

At 31 December 2021 the Charity had commitments to make future minimum lease payments under non-cancellable operating leases as follows:

	2021 £	2020 £
Not later than 1 year	11,020	119,043
Later than 1 year and not later than 5 years	500	11,520
	<u>11,520</u>	<u>130,563</u>

23. Related party transactions

Damon Parker (a trustee of the Charity) is a director of the Iraq Britain Business Council (IBBC), a company limited by guarantee, which aims to promote business between Iraq and Britain. IBBC is a sub-tenant of The AMAR International Charitable Foundation and has been invoiced for the space occupied. AMAR also recharges IBBC for staff time spent on IBBC work. Staff services and overheads recharged totalled £26,458 (2020: £47,302), with £149,305 due at the year end (2020: £23,002). All these transactions have been made on an arm's length basis.

During the year, Baroness Nicholson of Winterbourne, Trustee, donated £5,000 to the charity. Also, Professor David Kerr, Trustee, donated £5,500 to the charity.

24. Controlling party

The charity is controlled by its trustees.