

SARWAR FOUNDATION

England & Wales · Charity number 1083036

Details

Other names	PAKISTAN FOUNDATION, PAKISTAN FOUNDATION INTERNATIONAL, UCARE FOUNDATION
Status	Registered
Legal form	Charitable company
Company number	03949712
Registered	2000-10-25
Register	View on the Charity Commission register

Contact

Address	320 Victoria Road Glasgow G42 7RP
Phone	01414234242
Email	mail@sarwarfoundation.org
Website	www.sarwarfoundation.org

Activities

Objects: TO PROMOTE ANY CHARITABLE PURPOSES FOR THE BENEFIT OF PUBLIC IN PARTICULAR FOR THE PEOPLE OF PAKISTAN AND THE PAKISTANI COMMUNITY IN THE UK AND ANYWHERE ELSE, TO; A) RELIEVE SICKNESS, HARDSHIP AND DISTRESS; B) ADVANCE EDUCATION AND TRAINING; C) PROVIDE AND ASSIST IN THE PROVISION OF FACILITIES FOR THE RECREATION AND OTHER LEISURE TIME OCCUPATIONS FOR THE SAID INHABITANTS IN THE INTEREST OF SOCIAL WELFARE AND SO THAT THEIR CONDITIONS OF LIVING MAY BE IMPROVED; AND D) PROTECT AND PRESERVE PUBLIC HEALTH.

Activities: The Ucare Foundation seeks to assist in relief and sickness, hardship and distress through medical and educational facilities particularly for the benefit of the poor in Pakistan and ethnic communities in UK.

Classification

- **How:** Makes Grants To Organisations, Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information, Sponsors Or Undertakes Research
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Economic/community Development/employment
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- **Area of benefit:** PAKISTAN, THE UK, AND ANYWHERE ELSE.
- Pakistan
- Scotland
- Lancashire
- Throughout London

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£216,932	£424,865	-	-
2023-12-31	£595,158	£477,699	£389,240	2
2022-12-31	£481,157	£714,710	-	-
2021-12-31	£182,731	£166,330	-	-
2020-12-31	£827,444	£609,703	£488,932	2

Trustees

Name	Role	Appointed
Perveen Sarwar	Chair	2019-10-30
Furheen Sarwar		2022-04-04
MOHAMMED ADBUR RAJAK		2013-08-16
MR M HASSAN		
Mohammad Hanif		2022-04-04
Mohammad Sarwar		2025-05-22
Suzan Wendy King		2020-09-21

SARWAR FOUNDATION

England & Wales - Charity number 1083036

Accounts

REGISTERED COMPANY NUMBER: 03949712 (England and Wales)
SCOTTISH REGISTERED CHARITY NUMBER: SC041327
ENGLAND AND WALES REGISTERED CHARITY NUMBER: 1083036

Report of the Trustees and Financial Statements for the Year Ended 31
December 2024 for



Sarwar Foundation
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for the Year Ended 31 December 2024

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Sarwar Foundation
Report of the Trustees
for the year ended 31 December 2024

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 December 2024. The financial statements have been prepared in accordance with the accounting policies and comply with the Charities Act 2011, the Companies Act 2006, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), and the Charities SORP (FRS 102) as amended by the Charities SORP (FRS 102).

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

03949712

Scottish Registered Charity number

SC041327

England and Wales Registered Charity number

1083036

Registered office

3 Woodside Park Avenue
London
E17 8EN

Trading Address

320 Victoria Road
Glasgow
G42 7RP

Trustees

M Hassan
M Khalid (resigned 22/05/25)
A Majid (resigned 01/09/25)
M A Rajak
P Sarwar
S King
M Hanif
F Sarwar
M Sarwar (appointed 22/05/25)

Secretary

S King

Independent examiner

DA Accountants
Spiersbridge Business Park
1 Spiersbridge Way
Glasgow
G46 8NG

Bankers

Habib Bank Zurich Plc
Showroom 5, The Point
173-175 Cheetham Hill Road
Manchester
M8 8LG

STRUCTURE, GOVERNANCE AND MANAGEMENT**Governing document**

The charity is controlled by its governing document, a memorandum and articles of association, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

Public benefit Statement

The trustees confirm they have referred a statement on public benefit to the Charity Commission. In their opinion, the Sarwar Foundation fully satisfies the Charity Commission's test of public benefit. The charity provides people in the UK with an opportunity to express their compassion or generosity towards those in need in Pakistan and elsewhere. The charity drives change for a positive future by providing free healthcare, supplying clean drinking water, educating children and empowering women.

**Sarwar Foundation
Report of Trustees
for the year ended 31 December 2024**

The Trustees present their report and accounts for the year ended 31 December 2024.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

We the trustees present the report on the activities of the financial period January 1, 2024, to December 31, 2024.

Objectives and aims

The Sarwar Foundation works to save lives, transform the lives of those in need, and create fulfilling lives.

We save lives by providing access to quality healthcare and clean drinking water; we transform lives by educating children and helping those in need; and we create fulfilling lives by empowering women with new skills in our HunarGah centres.

Our values are driven by social justice, the principles of equality and fairness, promoting greater diversity, and a sense of pride in our history and communities.

We run projects in Pakistan and the UK.

Significant Activities

In 2024, our Ramadan appeal supported the work of Medical Aid for Palestinians (MAP) in Gaza. MAP provided immediate aid to those in great need, and donations from the Sarwar Foundation were used to buy medicines, medical items and equipment for hospitals, along with hygiene equipment and food packs.

We once again ran another Toybank Appeal at Christmas. The toybank appeal supports the Women's Aid network in Scotland, helping women and children living in refuges to enjoy Christmas in a safe home. We also ran a similar 'toys for Eid' campaign.

Sarwar Foundation projects in the UK:

- Charity shop in Glasgow
- Christmas Toybank appeal
- Eid Toybank appeal

All funds raised from our charity shop go towards our ongoing projects.

We organised the 12th nationwide Toybank campaign to provide Christmas presents for Scottish families struggling during the festive season. The campaign was arranged by the Sarwar Foundation in conjunction with the Scottish Women's Aid network.

The toybank supported the following groups:

- South Community Recovery Network
- G15 Youth Project
- Carbrain Primary School
- Milnbank Monday Club
- The Family Contact Team at HMP Barlinnie.

**Sarwar Foundation
Report of Trustees
for the year ended 31 December 2024**

Glasgow Women's Aid told us how grateful the organisation is for the support it has received. "It means that women and children living in refuge can enjoy their first Christmas in a safe home." We would like to thank all those who donated.

In 2024, we also ran a similar campaign at Eid, working with Glasgow Women's Aid.

Our Ramadan 2024 campaign focused on the humanitarian emergency in Gaza. We raised money for Gaza through the charity Medical Aid for Palestinians (MAP), which has been on the ground for almost 40 years. MAP provides immediate aid to those in great need, and donations from the Sarwar Foundation were used to buy medicines, medical items and equipment for hospitals, along with hygiene equipment and food packs. We continued to raise money for MAP following Ramadan, with a total annual contribution from the Sarwar Foundation of £64,767.

Sarwar Foundation in Pakistan

Projects are overseen in Pakistan by our partner Sarwar Foundation, Charity number 0048228. The following information references work of Sarwar Foundation in Pakistan.

Sarwar Foundation projects, Pakistan:

- Sarwar Foundation hospitals
- Medicine and eye camps
- Health awareness campaigns
- Sarwar Foundation School
- Clean Water filtration plants
- HunarGah centres – skill development for women
- Sponsorship of children's education

Public benefit statement

The trustees confirm they have referred a statement on public benefit to the Charity Commission. In their opinion, the Sarwar Foundation fully satisfies the Charity Commission's test of public benefit. The charity provides people in the UK with an opportunity to express their compassion or generosity towards those in need in Pakistan and elsewhere. The charity drives change for a positive future by providing free healthcare, supplying clean drinking water, educating children and empowering women.

Suzan W King

S King
Trustee & Secretary

Independent Examiner's Report to the Trustees of Sarwar Foundation

I report on the accounts for the year ended 31 December 2024 set out on pages seven to fourteen.

Respective responsibilities of trustees and examiner

The charity's trustees (who are also the directors for the purposes of company law) are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under Section 144(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is required. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of ACCA.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under Section 145 of the 2011 Act
- to follow the procedures laid down in the General Directions given by the Charity Commission (under Section 145(5)(b) of the 2011 Act); and
- to state whether particular matters have come to my attention.

Basis of the independent examiner's report

My examination was carried out in accordance with the 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 you as 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 statements below.

Independent examiner's qualified statement

No other matter has come to my attention:

- (1) which gives me reasonable cause to believe that, in any material respect, the requirements
 - to keep accounting records in accordance with Section 386 and 387 of the Companies Act 2006
 - to prepare accounts which accord with the accounting records, comply with the accounting requirements of Sections 394 and 395 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Dinesh Hallan, FCCA
DA Accountants
Chartered Certified Accountants
Spiersbridge Business Park
1 Spiersbridge Way
Glasgow
G46 8NG
3 September 2025



A handwritten signature in blue ink, appearing to read "Dinesh Hallan".

Sarwar Foundation
Statement of Financial Activities
for the year ended 31 December 2024

	2024	2023
	£	£
INCOMING RESOURCES		
Incoming resources from generated funds		
Voluntary income	128,426	495,950
Activities for generating funds	88,506	99,208
Total incoming resources	<u>216,932</u>	<u>595,158</u>
 RESOURCES EXPENDED		
Costs of generating funds		
Costs of generating voluntary income	12,689	49,655
Charitable activities		
International projects	315,798	333,975
Governance costs	64,055	61,524
Other resources expended	32,323	31,862
Total resources expended	<u>424,865</u>	<u>477,016</u>
 NET INCOMING/(OUTGOING)	<u>(207,933)</u>	<u>118,142</u>
 RECONCILIATION OF FUNDS		
Total funds brought forward	389,239	271,781
TOTAL FUNDS CARRIED FORWARD	<u>181,306</u>	<u>389,923</u>

Sarwar Foundation
Balance Sheet
as at 31 December 2024

		2024	2023
		£	£
Fixed assets			
Tangible assets	3	2,650	3,180
Current assets			
Debtors	4	4,750	4,750
Cash at bank		177,158	383,245
Cash in hand		663	818
		<hr/> 182,571	<hr/> 388,813
Creditors: amounts falling due within one year			
	5	(3,915)	(2,753)
Net current assets		<hr/> 178,656	<hr/> 386,060
Net assets		<hr/> 181,306	<hr/> 389,240
Funds			
Unrestricted funds	10	181,306	389,240
Total funds		<hr/> 181,306	<hr/> 389,240

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2024.

The members have not required the charitable company to obtain an audit of its financial statements for the year ended 31 December 2024 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

(a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and

(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies and with the Financial Reporting Standard for Smaller Entities (effective January 2015).

The financial statements were approved by the board of trustees on 3 September 2025 and were signed on its behalf by:

S King *Suzan W King*

Sarwar Foundation
Notes to the Accounts
for the year ended 31 December 2024

1 Accounting policies

Accounting convention

The financial statements have been prepared under the historical cost convention, and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the Companies Act 2006 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.

Incoming resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Taxation

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

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

2 ACTIVITIES FOR GENERATING FUNDS

	2024	2023
	£	£
Recycling	3,150	3,818
Charity shop income	78,310	79,191
Toybank donations	7,046	1,321
Charity box income	-	14,878
	<u>88,506</u>	<u>99,208</u>

3 COSTS OF GENERATING VOLUNTARY INCOME

	2024	2023
	£	£
Fundraising costs	10,292	46,511
Motor vehicle costs	1,418	1,617
Miscellaneous costs	979	1,527
	<u>12,689</u>	<u>49,655</u>

Sarwar Foundation
Notes to the Accounts
for the year ended 31 December 2024

4 NET INCOMING/(OUTGOING) RESOURCES	2024	2023
	£	£
Rent	19,000	19,000
	<u>19,000</u>	<u>19,000</u>

5 TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2023 or for the year ended 31 December 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2023 or for the year ended 31 December 2024.

6 STAFF COSTS	2024	2023
	£	£
Wages and salaries	54,486	55,639
	<u>54,486</u>	<u>55,639</u>

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

	2024	2023
Employees	<u>2</u>	<u>2</u>

No employees received emoluments in excess of £60,000.

2 Employees	2024	2023
	Number	Number
Average number of persons employed by the company	<u>2</u>	<u>2</u>

3 Tangible fixed assets

	Motor vehicles
	£
Cost	
At 1 January 2024	<u>5,300</u>
At 31 December 2024	<u>5,300</u>
Depreciation	
At 1 January 2024	2,120
Charge for the year	<u>530</u>
At 31 December 2024	<u>2,650</u>
Net book value	
At 31 December 2024	<u>2,650</u>
At 31 December 2023	<u>3,180</u>

Sarwar Foundation
Notes to the Accounts
for the year ended 31 December 2024

4 Debtors	2024	2023
	£	£
Trade debtors	<u>4,750</u>	<u>4,750</u>
5 Creditors: amounts falling due within one year	2024	2023
	£	£
Trade creditors	894	894
Other taxes and social security costs	1,601	859
Accruals	<u>1,420</u>	<u>1,000</u>
	<u>3,915</u>	<u>2,753</u>

10 MOVEMENT IN FUNDS	2023	Movement	2024
	£	£	£
Unrestricted funds			
Cash & Paypal account	818	(154)	663
Charity Main Account	340,968	(214,226)	126,742
Zakat fund	25	1,321	1,346
Charity Shop	42,252	6,818	49,070
	<u>384,063</u>	<u>(206,241)</u>	<u>177,821</u>
TOTAL FUNDS	<u>384,063</u>	<u>(206,241)</u>	<u>177,821</u>

Net movement in funds, included in the above are as follows:

	Incoming	Resources	Movement
	resources	expended	£
	£	£	
Unrestricted funds			
Cash & Paypal account	90,249	(90,403)	(154)
Charity Main Account	1,116,711	(1,330,937)	(214,226)
Zakat fund	1,330	(9)	1,321
Charity Shop	104,146	(97,328)	6,818
	<u>1,312,436</u>	<u>(1,518,677)</u>	<u>(206,241)</u>
	<u>1,312,436</u>	<u>(1,518,677)</u>	<u>(206,241)</u>

Sarwar Foundation
Detailed Statement of Financial activities
for the year ended 31 December 2024

	2024	2023
	£	£
INCOMING RESOURCES		
Voluntary income		
Donations	117,519	482,421
Gift Aid	10,907	13,529
	<u>128,426</u>	<u>495,950</u>
Activities for generating funds		
Recycling	3,150	3,818
Charity shop income	78,310	79,191
Toybank donations	7,046	1,321
Charity box income	-	14,878
	<u>88,506</u>	<u>99,208</u>
Total incoming resources	<u>216,932</u>	<u>595,158</u>
RESOURCES EXPENDED		
Activities for generating funds		
Fundraising costs	10,292	46,511
Motor vehicle costs	1,418	1,617
Miscellaneous costs	979	1,527
	<u>12,689</u>	<u>49,655</u>
International projects	315,798	333,975
U.K Projects & Donations to other charitable causes	7,519	5,885
	<u>323,317</u>	<u>339,860</u>
Support costs		
Management		
Salaries	54,486	55,639
Pensions	2,050	683
	<u>56,536</u>	<u>56,322</u>
Premises costs:		
Rent	19,000	19,000
Rates and water	1,274	1,089
Insurance	308	309
Service charges	565	-
Light and heat	3,350	3,119
Cleaning	317	545
Telephone	525	552
Repairs and maintenance	1,820	1,260
	<u>27,159</u>	<u>25,874</u>

Sarwar Foundation
Detailed Statement of Financial activities
for the year ended 31 December 2024

	2024	2023
	£	£
General admin		
Bank charges	2,647	1,768
Depreciation	530	530
	<u>3,177</u>	<u>2,298</u>
Information technology		
Postage, printing and stationery	526	1,322
Computer & IT costs	224	101
	<u>750</u>	<u>1,423</u>
Legal and professional costs:		
Accountancy fees	894	1,788
Advertising and PR	-	250
Other legal and professional	343	229
	<u>1,237</u>	<u>2,267</u>
Total resources expended	<u>424,865</u>	<u>477,699</u>

SARWAR FOUNDATION

England & Wales - Charity number 1083036

Accounts

REGISTERED COMPANY NUMBER: 03949712 (England and Wales)
SCOTTISH REGISTERED CHARITY NUMBER: SC041327
ENGLAND AND WALES REGISTERED CHARITY NUMBER: 1083036

Report of the Trustees and Financial Statements for the Year Ended 31
December 2023 for



Sarwar Foundation
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for the Year Ended 31 December 2023

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**Sarwar Foundation
Report of the Trustees
for the year ended 31 December 2023**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 December 2023. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in March 2005.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

03949712

Scottish Registered Charity number

SC041327

England and Wales Registered Charity number

1083036

Registered office

3 Woodside Park Avenue
London
E17 8EN

Trading Address

320 Victoria Road
Glasgow
G42 7RP

Trustees

M Hassan
M Khalid
A Majid
M A Rajak
P Sarwar
S King
M Hanif
F Sarwar

Secretary

S King

Independent examiner

DA Accountants
Spiersbridge Business Park
1 Spiersbridge Way
Glasgow
G46 8NG

Bankers

Habib Bank Zurich Plc
Showroom 5, The Point
173-175 Cheetham Hill Road
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Bank of Scotland
464 Victoria Rd
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G42 8PB

STRUCTURE, GOVERNANCE AND MANAGEMENT**Governing document**

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Public benefit Statement

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**Sarwar Foundation
Report of Trustees
for the year ended 31 December 2023**

The Trustees present their report and accounts for the year ended 31 December 2023.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

We the trustees present the report on the activities of the financial period January 1, 2023, to December 31, 2023.

Objectives and aims

The Sarwar Foundation works to save lives, transform the lives of those in need, and create fulfilling lives.

We save lives by providing access to quality healthcare and clean drinking water; we transform lives by educating children and helping those in need; and we create fulfilling lives by empowering women with new skills in our HunarGah centres.

Our values are driven by social justice, the principles of equality and fairness, promoting greater diversity, and a sense of pride in our history and communities.

We run projects in Pakistan and the UK.

Significant Activities

In 2023, we launched an emergency appeal to support earthquake relief in Türkiye (Turkey) and Syria. The Sarwar Foundation's partners were on the ground to conduct an assessment of the immediate needs and provide emergency assistance.

We once again ran another highly successful Toybank Appeal at Christmas. Working with Scottish Women's Aid and Glasgow's No.1 Baby and Family Support Service, our annual appeal supported hundreds of children and young people across Scotland. Donations were used to buy new toys or gift vouchers for those who may otherwise receive nothing at Christmas.

Our 2023 Ramadan campaign focused on: raising funds to provide food parcels for a family in Pakistan; sponsoring a child's education in Pakistan; and supporting the Crookston Community Group in Glasgow to provide meals for refugees and families.

Sarwar Foundation projects in the UK

- Charity shop in Glasgow
- Christmas Toybank appeal
- Ramadan campaign

The Sarwar Foundation organises charity events and fundraising activities in the UK. All funds raised from our charity shop go towards our ongoing projects. We organised one largescale fundraising event in 2023, and we were the charity partner for a number of awards ceremonies.

**Sarwar Foundation
Report of Trustees
for the year ended 31 December 2023**

Christmas Toybank Appeal

We organised a nationwide Toybank campaign to provide Christmas presents for Scottish families struggling during the festive season. The campaign was arranged by the Sarwar Foundation in conjunction with Scottish Women's Aid and the Glasgow No.1 Baby and Family Support Service.

Funds were raised for the following groups:

- Glasgow Number 1 Baby and Family Support Unit
- Glasgow Women's Aid
- Stirling & District Women's Aid
- West Lothian Women's Aid
- South Community Recovery Network
- G15 Youth Project
- Carbain Primary School
- Jeely Piece Club

We would like to thank all those who donated.

Ramadan 2023 campaign

Our Ramadan 2023 campaign focused on alleviating hunger in the UK and Pakistan, and providing education for children in Pakistan.

- Our three fundraising initiatives encouraged donations for the following:
- £30 to help the Sarwar Foundation to provide a food parcel for the whole month of Ramadan for a family in Pakistan.
- £120 to sponsor a child's education for an entire year at the Pir-Mahal Foundation School.
- £25 to support The Crookston Community Centre in its efforts to provide food parcels for refugees and families in need.

Events and awards

We held a fundraising dinner on 6 March 2023 where Ch Mohammad Sarwar was the guest of honour. Funds were raised to support earthquake relief in Türkiye (Turkey) and Syria, as well as an extension to the Sarwar Foundation School in Pakistan and supporting children's education.

We were the charity partner at the following events:

- The British Asian Wedding Awards, raising funds for women's empowerment
- The British Muslim Awards, raising funds for women's empowerment
- The Scottish Curry Awards, raising funds for earthquake relief in Türkiye
- The English Curry Awards, raising funds for women's empowerment
- Scottish Women's Awards, raising funds for women's empowerment
- The Scottish Asian Food Awards, raising funds for women's empowerment
- Scottish Hair & Beauty Awards, raising funds for our annual Christmas Toy Appeal
- Scottish Asian Business Awards, raising funds for women's empowerment

We are grateful to our events partner, Oceanic Events, for its continued support.

**Sarwar Foundation
Report of Trustees
for the year ended 31 December 2023**

Sarwar Foundation in Pakistan

Projects are overseen in Pakistan by our partner Sarwar Foundation, Charity number 0048228. The following information references work of Sarwar Foundation in Pakistan.

Sarwar Foundation projects, Pakistan:

- Sarwar Foundation hospitals
- Medicine and eye camps
- Health awareness campaigns
- Sarwar Foundation School, Pir Mahal
- Clean Water filtration plants
- HunarGah centres - skill development for women
- Sponsorship of children's education

In 2023, the Sarwar Foundation provided our partner charity with £100,000 for a hospital extension, £3,300 to sponsor children's education, and £120,000 for an extension to the Sarwar Foundation School.

Emergency appeals

On Monday 6 February 2023, two earthquakes of 7.8 and 7.5 magnitudes struck south east Türkiye and north west Syria. A second quake, which had a magnitude of 7.5, hit Turkey's Elbistan district of Kahramanmaraş province. The Sarwar Foundation's partners were on the ground to conduct an assessment of the immediate needs and provide emergency assistance.

We raised £120,000 for our earthquake appeal.

Public benefit statement

The trustees confirm they have referred a statement on public benefit to the Charity Commission. In their opinion, the Sarwar Foundation fully satisfies the Charity Commission's test of public benefit. The charity provides people in the UK with an opportunity to express their compassion or generosity towards those in need in Pakistan and elsewhere. The charity drives change for a positive future by providing free healthcare, supplying clean drinking water, educating children and empowering women.

S King
Trustee & Secretary

Suzan King

Independent Examiner's Report to the Trustees of Sarwar Foundation

I report on the accounts for the year ended 31 December 2023 set out on pages seven to fourteen.

Respective responsibilities of trustees and examiner

The charity's trustees (who are also the directors for the purposes of company law) are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under Section 144(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is required. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of ACCA.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under Section 145 of the 2011 Act
- to follow the procedures laid down in the General Directions given by the Charity Commission (under Section 145(5)(b) of the 2011 Act); and
- to state whether particular matters have come to my attention.

Basis of the independent examiner's report

My examination was carried out in accordance with the 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 you as 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 statements below.

Independent examiner's qualified statement

No other matter has come to my attention:

- (1) which gives me reasonable cause to believe that, in any material respect, the requirements
 - to keep accounting records in accordance with Section 386 and 387 of the Companies Act 2006
 - to prepare accounts which accord with the accounting records, comply with the accounting requirements of Sections 394 and 395 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Dinesh Hallan, FCCA
DA Accountants
Chartered Certified Accountants
Spiersbridge Business Park
1 Spiersbridge Way
Glasgow
G46 8NG
13 September 2024



A handwritten signature in blue ink, appearing to read "Dinesh Hallan".

Sarwar Foundation
Statement of Financial Activities
for the year ended 31 December 2023

	2023	2022
	£	£
INCOMING RESOURCES		
Incoming resources from generated funds		
Voluntary income	495,950	354,667
Activities for generating funds	99,208	126,490
Total incoming resources	<u>595,158</u>	<u>481,157</u>
 RESOURCES EXPENDED		
Costs of generating funds		
Costs of generating voluntary income	49,655	43,662
Fundraising trading	-	-
Charitable activities		
International projects	333,975	553,083
Governance costs	62,207	84,598
Other resources expended	31,862	33,367
Total resources expended	<u>477,699</u>	<u>714,710</u>
NET INCOMING/(OUTGOING)	<u>117,459</u>	<u>(233,553)</u>
 RECONCILIATION OF FUNDS		
Total funds brought forward	271,781	505,333
TOTAL FUNDS CARRIED FORWARD	<u>389,240</u>	<u>271,780</u>

Sarwar Foundation
Balance Sheet
as at 31 December 2023

		2023	2022
		£	£
Fixed assets			
Tangible assets	3	3,180	3,710
Current assets			
Debtors	4	4,750	4,750
Cash at bank		383,245	265,130
Cash in hand		818	764
		<hr/> 388,813	<hr/> 270,644
Creditors: amounts falling due within one year			
	5	(2,753)	(2,574)
Net current assets		<hr/> 386,060	<hr/> 268,070
Net assets		<hr/> 389,240	<hr/> 271,780
Funds			
Unrestricted funds	10	389,240	271,780
Total funds		<hr/> 389,240	<hr/> 271,780

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2023.

The members have not required the charitable company to obtain an audit of its financial statements for the year ended 31 December 2023 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies and with the Financial Reporting Standard for Smaller Entities (effective January 2015).

The financial statements were approved by the board of trustees on 13 September 2024 and were signed on its behalf by:

S King
Suzan King

Sarwar Foundation
Notes to the Accounts
for the year ended 31 December 2023

1 Accounting policies

Accounting convention

The financial statements have been prepared under the historical cost convention, and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the Companies Act 2006 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.

Incoming resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Taxation

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

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

2 ACTIVITIES FOR GENERATING FUNDS

	2023	2022
	£	£
Recycling	3,818	3,587
Charity shop income	79,191	80,655
Toybank donations	1,321	16,468
Charity box income	14,878	25,780
	<u>99,208</u>	<u>126,490</u>

3 COSTS OF GENERATING VOLUNTARY INCOME

	2023	2022
	£	£
Fundraising costs	46,511	40,529
Motor vehicle costs	1,617	2,600
Miscellaneous costs	1,527	533
	<u>49,655</u>	<u>43,662</u>

Sarwar Foundation
Notes to the Accounts
for the year ended 31 December 2023

4 NET INCOMING/(OUTGOING) RESOURCES	2023	2022
	£	£
Rent	19,000	19,000
	<u>19,000</u>	<u>19,000</u>

5 TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2022 or for the year ended 31 December 2023.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2022 or for the year ended 31 December 2023.

6 STAFF COSTS	2023	2022
	£	£
Wages and salaries	55,639	45,898
	<u>55,639</u>	<u>45,898</u>

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

	2023	2022
Employees	<u>2</u>	<u>2</u>

No employees received emoluments in excess of £60,000.

2 Employees	2023	2022
	Number	Number
Average number of persons employed by the company	<u>2</u>	<u>2</u>

3 Tangible fixed assets

	Motor vehicles
	£
Cost	
At 1 January 2023	<u>5,300</u>
At 31 December 2023	<u>5,300</u>
Depreciation	
At 1 January 2023	1,590
Charge for the year	<u>530</u>
At 31 December 2023	<u>2,120</u>
Net book value	
At 31 December 2023	<u>3,180</u>
At 31 December 2022	<u>3,710</u>

Sarwar Foundation
Notes to the Accounts
for the year ended 31 December 2023

4 Debtors	2023	2022
	£	£
Trade debtors	<u>4,750</u>	<u>4,750</u>
5 Creditors: amounts falling due within one year	2023	2022
	£	£
Trade creditors	894	894
Other taxes and social security costs	859	680
Accruals	<u>1,000</u>	<u>1,000</u>
	<u>2,753</u>	<u>2,574</u>

10 MOVEMENT IN FUNDS	2022	Movement	2023
	£	£	£
Unrestricted funds			
Cash & Paypal account	764	53	818
Charity Main Account	210,840	130,129	340,969
Zakat fund	46	(21)	25
Charity Shop	54,244	(11,992)	42,252
	<u>265,894</u>	<u>118,169</u>	<u>384,064</u>
TOTAL FUNDS	<u>265,894</u>	<u>118,169</u>	<u>384,064</u>

Net movement in funds, included in the above are as follows:

	Incoming	Resources	Movement
	resources	expended	£
	£	£	
Unrestricted funds			
Cash & Paypal account	53	-	53
Charity Main Account	497,204	(367,075)	130,129
Zakat fund	2,270	(2,291)	(21)
Charity Shop	126,280	(138,272)	(11,992)
	<u>625,807</u>	<u>(507,638)</u>	<u>118,169</u>
	<u>625,807</u>	<u>(507,638)</u>	<u>118,169</u>

Sarwar Foundation
Detailed Statement of Financial activities
for the year ended 31 December 2023

	2023	2022
	£	£
INCOMING RESOURCES		
Voluntary income		
Donations	495,950	354,667
	<u>495,950</u>	<u>354,667</u>
Activities for generating funds		
Recycling	3,818	3,587
Charity shop income	79,191	80,655
Toybank donations	1,321	16,468
Charity box income	14,878	25,780
	<u>99,208</u>	<u>126,490</u>
Total incoming resources	<u>595,158</u>	<u>481,157</u>
RESOURCES EXPENDED		
Activities for generating funds		
Fundraising costs	46,511	40,529
Motor vehicle costs	1,617	2,600
Miscellaneous costs	1,527	533
	<u>49,655</u>	<u>43,662</u>
International projects	333,975	553,083
U.K Projects & Donations to other charitable causes	5,885	38,700
	<u>339,860</u>	<u>591,783</u>
Support costs		
Management		
Salaries	55,639	45,898
Pensions	683	-
	<u>56,322</u>	<u>45,898</u>
Premises costs:		
Rent	19,000	19,000
Rates and water	1,089	1,599
Insurance	309	1,328
Light and heat	3,119	4,253
Cleaning	545	317
Telephone	552	594
Repairs and maintenance	1,260	195
	<u>25,874</u>	<u>27,286</u>

Sarwar Foundation
Detailed Statement of Financial activities
for the year ended 31 December 2023

	2023	2022
	£	£
General admin		
Bank charges	1,768	3,327
Depreciation	530	530
	<u>2,298</u>	<u>3,857</u>
Information technology		
Postage, printing and stationery	1,322	1,155
Computer & IT costs	101	140
	<u>1,423</u>	<u>1,295</u>
Legal and professional costs:		
Accountancy fees	1,788	894
Advertising and PR	250	-
Other legal and professional	229	35
	<u>2,267</u>	<u>929</u>
Total resources expended	<u>477,699</u>	<u>714,710</u>

SARWAR FOUNDATION

England & Wales - Charity number 1083036

Accounts

REGISTERED COMPANY NUMBER: 03949712 (England and Wales)
SCOTTISH REGISTERED CHARITY NUMBER: SC041327
ENGLAND AND WALES REGISTERED CHARITY NUMBER: 1083036

Report of the Trustees and Financial Statements for the Year Ended 31
December 2022 for



**Sarwar Foundation
Contents of the Financial Statements
for the Year Ended 31 December 2022**

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**Sarwar Foundation
Report of the Trustees
for the year ended 31 December 2022**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 December 2022. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in March 2005.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

03949712

Scottish Registered Charity number

SC041327

England and Wales Registered Charity number

1083036

Registered office

3 Woodside Park Avenue
London
E17 8EN

Trading Address

320 Victoria Road
Glasgow
G42 7RP

Trustees

M Hassan
M Khalid
A Majid
M A Rajak
P Sarwar
S King
M Hanif (appointed 5 Apr 2022)
F Sarwar (appointed 5 Apr 2022)

Secretary

S King

Independent examiner

DA Accountants
Spiersbridge Business Park
1 Spiersbridge Way
Glasgow
G46 8NG

Bankers

Habib Bank Zurich Plc
Showroom 5, The Point
173-175 Cheetham Hill Road
Manchester
M8 8LG

Bank of Scotland
464 Victoria Rd
Glasgow
G42 8PB

STRUCTURE, GOVERNANCE AND MANAGEMENT**Governing document**

The charity is controlled by its governing document, a memorandum and articles of association, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

Public benefit Statement

The trustees confirm they have referred a statement on public benefit to the Charity Commission. In their opinion, the Sarwar Foundation fully satisfies the Charity Commission's test of public benefit. The charity provides people in the UK with an opportunity to express their compassion or generosity towards those in need in Pakistan and elsewhere. The charity drives change for a positive future by providing free healthcare, supplying clean drinking water, educating children and empowering women.

**Sarwar Foundation
Report of Trustees
for the year ended 31 December 2022**

The Trustees present their report and accounts for the year ended 31 December 2022.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

We the trustees present the report on the activities of the financial period January 1, 2022, to December 31, 2022.

Objectives and aims

The Sarwar Foundation works to save lives, transform the lives of those in need, and create fulfilling lives.

We save lives by providing access to quality healthcare and clean drinking water; we transform lives by educating children and helping those in need; and we create fulfilling lives by empowering women with new skills in our HunarGah centres.

Our values are driven by social justice, the principles of equality and fairness, promoting greater diversity, and a sense of pride in our history and communities.

We run projects in Pakistan and the UK.

Significant activities

In 2022, as the impact of the global Covid pandemic eased, we faced a new tragedy with devastating flooding in Pakistan. Nearly 2,000 people were killed, more than 2 million people were left homeless, almost 900,000 homes were destroyed, and 33 million people were affected. Our sister charity in Pakistan was on the ground, running emergency health clinics and distributing ration packs. In the UK we encouraged donations of £30 to provide a food ration pack for a family for one month in Pakistan. More than 900 bags of vital supplies were shipped to Pakistan to help the victims of the floods, including clothes, bedding, shoes, hygiene packs and children's toys, which were donated to the Sarwar Foundation by people in Scotland. The Sarwar Foundation spent £270,000.00 on supporting those affected by the floods.

In the UK, we ran another highly successful Toybank Appeal at Christmas. Working with Scottish Women's Aid and Glasgow's No.1 Baby and Family Support Service, our tenth annual appeal supported hundreds of children and young people across Scotland. Donations were used to buy new toys or gift vouchers for those who may otherwise receive nothing at Christmas.

Our 2022 Ramadan campaign focused on raising funds for solar-powered water pumps in Pakistan. The cost of a pump is around £300 and will supply water for up to 12 families. We also encouraged donations to fund the purchase of sewing machines for our HunarGahs and urged people to provide £20 for a food parcel to last throughout Ramadan for a family in Pakistan. In the UK, we also worked to support those going hungry in the city of Glasgow. During Ramadan, we encouraged people to donate just £10 for a food parcel.

Sarwar Foundation projects, UK:

- Charity shop in Glasgow
- Christmas Toybank appeal
- Ramadan campaign

The Sarwar Foundation organises charity events and fundraising activities in the UK. Our charity shop in Glasgow fully re-opened following the pandemic, and all funds raised from the shop go towards our ongoing projects. We did not organise any largescale events in 2022, however our charity was generously supported with fundraising at three events held by Oceanic Events.

**Sarwar Foundation
Report of Trustees
for the year ended 31 December 2022**

Christmas Toybank Appeal

We organised the tenth nationwide Toybank campaign to provide Christmas presents for Scottish families struggling during the festive season. The campaign was arranged by the Sarwar Foundation in conjunction with Scottish Women's Aid and the Glasgow No.1 Baby and Family Support Service, and £25,500 was donated to help families at Christmas.

We would like to thank PFA Scotland, for a generous donation of £5000, AR26, the charity set up by Scotland men's football captain Andy Robertson, the Scottish Asian Food Awards and the Scottish Hair and Beauty Awards. Thanks also go to the Entertainer chain for offering us a generous discount on toys, as well as Rangers Football Club, Trespass, Blameless Charity, HAFC Community Trust, and Hamilton Academical Football Club. All funds raised went towards new toys or gift vouchers for children. In 2022, one mother who received gifts for her children through the Toybank in 2021 told us she was unable to sleep for worrying about letting her children down at Christmas. She said: "I cried when the parcels arrived. I cried on Christmas eve looking at them under the tree and I cried again on Christmas morning watching the kids open them. Tears of sheer joy and relief for a change and – for that one day – of not feeling I'd let my kids down. I thank you from the bottom of my heart."

Ramadan 2022 campaign

Our Ramadan 2022 campaign focused on alleviating hunger in the UK and Pakistan, providing solar-powered water pumps in Pakistan, and providing sewing machines for HunarGahs in Pakistan. Ramadan is an opportunity for us to appreciate what we have, to think of those who are less fortunate, and gain reward from Allah. The Prophet Muhammed (PBUH) said "charity never decreases wealth, rather it increases it."

Our sister charity in Pakistan is one of the largest NGOs providing clean water in the country, and has been working to support vulnerable communities across the country for the past 22 years. Installing solar powered water pumps provides families and communities with a regular, sustainable supply of clean water, not just for drinking, but for cooking, cleaning, watering crops and keeping animals healthy. Solar powered water pumps can provide people with water for life, in a way that is sustainable, protects the environment and is cost-effective.

HunarGah centres enable women to access free education and training, allowing them to earn their own income and go on to establish their own businesses. The free training provided ranges from dress design and sewing, computer training, shoe making, jewellery making, hair and beauty. Just £120 buys a sewing machine for a woman, which will enable her to provide an income for her and her family for many years to come.

The kindness and generosity of people in Scotland during Ramadan helped feed families and people across Glasgow, supporting the poorest in our communities, including asylum seekers and refugees with essential food supplies. Muslims and non-Muslims were encouraged to donate during Ramadan.

Our Ramadan campaign reached more than 130,000 people on Facebook, with more than 10,000 impressions on Instagram, and there were 1,100 users of our website during the Ramadan period.

The Sarwar Foundation in Pakistan

Projects are overseen in Pakistan by our partner Sarwar Foundation, Charity number 0048228. The following information references work of Sarwar Foundation in Pakistan.

**Sarwar Foundation
Report of Trustees
for the year ended 31 December 2022**

Sarwar Foundation projects, Pakistan:

- Sarwar Foundation hospitals
- Medicine and eye camps
- Health awareness campaigns
- Sarwar Foundation School, Pir Mahal
- Clean Water filtration plants
- HunarGah centres – skill development for women
- Sponsorship of children's education

Healthcare in Pakistan

During 2022, Sarwar Foundation hospitals treated more than 228,000 outpatients, and nearly 20,000 patients were admitted. More than 8,000 people were operated on in our hospital, and 9,078 babies were born. Sarwar Foundation runs primary hospitals which offer a 24-hour emergency service and are equipped with operating theatres, labour rooms, general and private wards, a nursery and a 24-hour ambulance service. In 2022, hospital extension was built and new equipment was purchase for the hospital.

To provide a wider range of medical service to vulnerable Pakistani people, Sarwar Foundation continued to run medical camps in hard-to-reach rural areas. Sarwar Foundation continued to take action against sight loss by running eye health camps with the help of local ophthalmologists to check the quality of sight and overall optical health of Pakistan's most disadvantaged people. The eye camps provide eye examinations, prescribe and distribute glasses, detect and treat a multitude of eye conditions and perform eye surgeries, all free of cost.

Education in Pakistan

Sarwar Foundation School offers high quality education to the people of Pir Mahal, a small town in Punjab. In 2022, there were 1,155 pupils with 64 teachers and staff. In 2022, the school delivered a 100% success rate in intermediate results. In Pakistan, Sarwar Foundation encourages people to sponsor a child's education via its website. In 2022, a new bus was purchased for the school.

Clean water in Pakistan

In 2022, Sarwar Foundation continued to provide and run water filtration plants to provide clean drinking water for communities in Pakistan. Its clean water initiative has so far installed 225 water filtration plants in communities across Pakistan, giving thousands of people instant access to free, clean and safe drinking water. Sarwar Foundation has installed around 100 solar-powered water pumps and 50 hand pumps in communities most in need. To date, more than 2.2 million people have benefitted from Sarwar Foundation's clean water initiative.

Women empowerment

Sarwar Foundation ran 80 HunarGah skills training centres for women across the Punjab in 2022. These centres have now trained more than 35,000 women who are now able to earn their own livelihood. The centres offer dress design and sewing classes, beautician courses, computer training, jewellery and handicraft courses. Many also have facilities for educating young children. Sarwar Foundation runs 16 centres in women's prisons.

**Sarwar Foundation
Report of Trustees
for the year ended 31 December 2022**

Pakistan floods

In August 2022, devastating floods hit Pakistan, killing thousands and leaving millions more without shelter, food or basic healthcare.

The Sarwar Foundation and our sister charity in Pakistan immediately launched an emergency appeal to help those in most need. Thanks to donations from across the globe, the charity in Pakistan delivered emergency food parcels, set up healthcare camps and gave people water purification drops to ensure they have safe drinking water. A total of £270,000 was spent to support the victims of the floods. We were overwhelmed by the kindness people have shown, including sending 900 bags of vital supplies from Glasgow to Pakistan, and the kind donation of books from the Scottish Police Muslim Association.

We would like to thank our supporters, including Al Khair, for their generous donation and for organising shipping to Pakistan, Oceanic Events, and the Scottish Asian Business Awards for choosing to support the emergency appeal. We would also like to thank Football for Peace and British Airways for providing ten tonnes of blankets and essentials for the flood victims.

Public benefit statement

The trustees confirm they have referred a statement on public benefit to the Charity Commission. In their opinion, the Sarwar Foundation fully satisfies the Charity Commission's test of public benefit.

The charity provides people in the UK with an opportunity to express their compassion or generosity towards those in need in Pakistan and elsewhere.

The charity drives change for a positive future by providing free healthcare, supplying clean drinking water, educating children and empowering women.

S King
Trustee & Secretary

Suzan W King

Independent Examiner's Report to the Trustees of Sarwar Foundation

I report on the accounts for the year ended 31 December 2022 set out on pages seven to fourteen.

Respective responsibilities of trustees and examiner

The charity's trustees (who are also the directors for the purposes of company law) are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under Section 144(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is required. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of ACCA.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under Section 145 of the 2011 Act
- to follow the procedures laid down in the General Directions given by the Charity Commission (under Section 145(5)(b) of the 2011 Act); and
- to state whether particular matters have come to my attention.

Basis of the independent examiner's report

My examination was carried out in accordance with the 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 you as 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 statements below.

Independent examiner's qualified statement

No other matter has come to my attention:

- (1) which gives me reasonable cause to believe that, in any material respect, the requirements
 - to keep accounting records in accordance with Section 386 and 387 of the Companies Act 2006
 - to prepare accounts which accord with the accounting records, comply with the accounting requirements of Sections 394 and 395 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Dinesh Hallan, FCCA
DA Accountants
Chartered Certified Accountants
Spiersbridge Business Park
1 Spiersbridge Way
Glasgow
G46 8NG
26 September 2023



A handwritten signature in blue ink, appearing to read "Dinesh Hallan".

Sarwar Foundation
Statement of Financial Activities
for the year ended 31 December 2022

	2022	2021
	£	£
INCOMING RESOURCES		
Incoming resources from generated funds		
Voluntary income	354,667	72,751
Activities for generating funds	126,490	61,422
Total incoming resources	<u>481,157</u>	<u>134,173</u>
 RESOURCES EXPENDED		
Costs of generating funds		
Costs of generating voluntary income	43,662	5,621
Fundraising trading	-	
Charitable activities		
International projects	553,083	9,685
Governance costs	84,598	111,110
Other resources expended	33,367	39,914
Total resources expended	<u>714,710</u>	<u>166,330</u>
NET INCOMING/(OUTGOING)	<u>(233,553)</u>	<u>(32,157)</u>
 RECONCILIATION OF FUNDS		
Total funds brought forward	505,333	488,932
TOTAL FUNDS CARRIED FORWARD	<u>271,780</u>	<u>456,775</u>

**Sarwar Foundation
Balance Sheet
as at 31 December 2022**

		2022	2021
		£	£
Fixed assets			
Tangible assets	2	3,710	4,240
Current assets			
Debtors	3	4,750	4,750
Cash at bank		265,130	497,724
Cash in hand		764	299
		<u>270,644</u>	<u>502,773</u>
Creditors: amounts falling due within one year			
	4	(2,574)	(1,680)
Net current assets		<u>268,070</u>	<u>501,093</u>
Net assets		<u>271,780</u>	<u>505,333</u>
Funds			
Unrestricted funds	10	271,780	505,333
Total funds		<u>271,780</u>	<u>505,333</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2022 .

The members have not required the charitable company to obtain an audit of its financial statements for the year ended 31 December 2022 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

(a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and

(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies and with the Financial Reporting Standard for Smaller Entities (effective January 2015).

The financial statements were approved by the board of trustees on 26 September 2023 and were signed on its behalf by:

S King

Suzan W King

**Sarwar Foundation
Notes to the Accounts
for the year ended 31 December 2022**

1 Accounting policies

Accounting convention

The financial statements have been prepared under the historical cost convention, and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the Companies Act 2006 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.

Incoming resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Taxation

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

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

2 ACTIVITIES FOR GENERATING FUNDS

	2022	2021
	£	£
Recycling	3,587	2,497
Charity shop income	80,655	58,925
Toybank donations	16,468	31,391
Charity box income	25,780	17,167
	<u>126,490</u>	<u>109,980</u>

3 COSTS OF GENERATING VOLUNTARY INCOME

	2022	2021
	£	£
Fundraising costs	40,529	905
Motor vehicle costs	2,600	4,324
Miscellaneous costs	533	392
	<u>43,662</u>	<u>5,621</u>

4 NET INCOMING/(OUTGOING) RESOURCES

2022	2021
£	£

Sarwar Foundation
Notes to the Accounts
for the year ended 31 December 2022

Rent	19,000	19,000
	<u>19,000</u>	<u>19,000</u>

5 TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2021 or for the year ended 31 December 2022.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2021 or for the year ended 31 December 2022.

6 STAFF COSTS

	2022	2021
	£	£
Wages and salaries	45,898	47,610
	<u>45,898</u>	<u>47,610</u>

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

	2022	2021
Staff	<u>2</u>	<u>2</u>

No employees received emoluments in excess of £60,000.

2 Tangible fixed assets

	Motor vehicles
	£
Cost	
At 1 January 2022	<u>5,300</u>
At 31 December 2022	<u>5,300</u>
Depreciation	
At 1 January 2022	1,060
Charge for the year	530
At 31 December 2022	<u>1,590</u>
Net book value	
At 31 December 2022	<u>3,710</u>
At 31 December 2021	<u>4,240</u>

3 Debtors

	2022	2021
	£	£
Trade debtors	<u>4,750</u>	<u>4,750</u>

4 Creditors: amounts falling due within one year

2022	2021
£	£

Sarwar Foundation
Notes to the Accounts
for the year ended 31 December 2022

Trade creditors	894	-
Other taxes and social security costs	680	680
Accruals	1,000	1,000
	<u>2,574</u>	<u>1,680</u>

10 MOVEMENT IN FUNDS

	2021	Movement	2022
	£	£	£
Unrestricted funds			
Cash & Paypal account	299	465	764
Charity Main Account	406,868	(196,028)	210,840
Zakat fund	25,953	(25,907)	46
Charity Shop	55,775	(1,531)	54,244
Current Account	9,128	(9,128)	-
	<u>498,023</u>	<u>(232,129)</u>	<u>265,894</u>
TOTAL FUNDS	<u>498,023</u>	<u>(232,129)</u>	<u>265,894</u>

Net movement in funds, included in the above are as follows:

	Incoming	Resources	Movement
	resources	expended	
	£	£	£
Unrestricted funds			
Cash & Paypal account	106,435	(105,970)	465
Charity Main Account	414,284	(610,313)	(196,028)
Zakat fund	6,095	(32,002)	(25,907)
Charity Shop	62,042	(63,573)	(1,531)
Current Account	99,687	(108,815)	(9,128)
	<u>688,543</u>	<u>(920,673)</u>	<u>(232,129)</u>
	<u>688,543</u>	<u>(920,673)</u>	<u>(232,129)</u>

Sarwar Foundation
Detailed Statement of Financial activities
for the year ended 31 December 2022

	2022	2021
	£	£
INCOMING RESOURCES		
Voluntary income		
Donations	354,667	36,118
Gift Aid	-	3,532
Covid Business Grant	-	19,000
Covid Job Retention Scheme Grant	-	14,101
	<u>354,667</u>	<u>72,751</u>
Activities for generating funds		
Recycling	3,587	2,497
Charity shop income	80,655	58,925
Toybank donations	16,468	31,391
Charity box income	25,780	17,167
	<u>126,490</u>	<u>61,422</u>
Total incoming resources	<u>481,157</u>	<u>134,173</u>
RESOURCES EXPENDED		
Activities for generating funds		
Fundraising costs	40,529	905
Motor vehicle costs	2,600	4,324
Miscellaneous costs	533	392
	<u>43,662</u>	<u>5,621</u>
International projects	553,083	9,685
U.K Projects & Donations to other charitable causes	38,700	63,500
	<u>591,783</u>	<u>73,185</u>
Support costs		
Management		
Salaries	45,898	47,610
	<u>45,898</u>	<u>47,610</u>
Premises costs:		
Rent	19,000	19,000
Rates and water	1,599	-
Insurance	1,328	486
Light and heat	4,253	2,281
Cleaning	317	567
Telephone	594	504
Repairs and maintenance	195	765
	<u>27,286</u>	<u>23,603</u>
General admin		
Bank charges	3,327	2,983
Depreciation	530	530
	<u>3,857</u>	<u>3,513</u>

Sarwar Foundation
Detailed Statement of Financial activities
for the year ended 31 December 2022

	2022	2021
	£	£
Information technology		
Postage, printing and stationery	1,155	995
Computer & IT costs	140	158
	<u>1,295</u>	<u>1,153</u>
Legal and professional costs:		
Accountancy fees	894	1,904
Advertising and PR	-	9,706
Other legal and professional	35	35
	<u>929</u>	<u>11,645</u>
Total resources expended	<u>714,710</u>	<u>166,330</u>

SARWAR FOUNDATION

England & Wales - Charity number 1083036

Accounts

REGISTERED COMPANY NUMBER: 03949712 (England and Wales)
SCOTTISH REGISTERED CHARITY NUMBER: SC041327
ENGLAND AND WALES REGISTERED CHARITY NUMBER: 1083036

Report of the Trustees and Financial Statements for the Year Ended 31
December 2021 for



Sarwar Foundation
Contents of the Financial Statements
for the Year Ended 31 December 2021

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**Sarwar Foundation
Report of the Trustees
for the year ended 31 December 2021**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 December 2021. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in March 2005.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

03949712

Scottish Registered Charity number

SC041327

England and Wales Registered Charity number

1083036

Registered office

3 Woodside Park Avenue
London
E17 8EN

Trading Address

320 Victoria Road
Glasgow
G42 7RP

Trustees

M Hassan
M Khalid
A Majid
M A Rajak
A Sarwar (appointment terminated 5/4/2021)
P Sarwar
S King
F Sarwar (appointed 5/4/2021)
M Hanif (appointed 5/4/2021)

Secretary

S King

Independent examiner

DA Accountants
Spiersbridge Business Park
1 Spiersbridge Way
Glasgow
G46 8NG

Bankers

Habib Bank Zurich Plc
Showroom 5, The Point
173-175 Cheetham Hill Road
Manchester
M8 8LG

Bank of Scotland
464 Victoria Rd
Glasgow
G42 8PB

STRUCTURE, GOVERNANCE AND MANAGEMENT**Governing document**

The charity is controlled by its governing document, a memorandum and articles of association, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

Public benefit Statement

The trustees confirm they have referred a statement on public benefit to the Charity Commission. In their opinion, the Sarwar Foundation fully satisfies the Charity Commission's test of public benefit. The charity provides people in the UK with an opportunity to express their compassion or generosity towards those in need in Pakistan and elsewhere. The charity drives change for a positive future by providing free healthcare, supplying clean drinking water, educating children and empowering women.

**Sarwar Foundation
Report of Trustees
for the year ended 31 December 2021**

The Trustees present their report and accounts for the year ended 31 December 2021.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

We the trustees present the report on the activities of the financial period January 1, 2021 to December 31, 2021.

Objectives and aims

The Sarwar Foundation works to save lives, transform the lives of those in need, and create fulfilling lives.

We save lives by providing access to quality healthcare and clean drinking water; we transform lives by educating children and helping those in need; and we create fulfilling lives by empowering women with new skills.

Our values are driven by social justice, the principles of equality and fairness, promoting greater diversity, and a sense of pride in our history and communities.

We run projects in Pakistan and the UK.

Significant activities

Throughout 2021, the devastating impact of the global Covid pandemic continued to be felt, making our work more important than ever. Hundreds of thousands lost their lives, and families were torn apart and left to wonder if things could ever be normal again.

Throughout this global emergency, the Sarwar Foundation continued to provide support to those most in need. We provided access to quality healthcare and clean drinking water, we helped educate children and empower women so they could lead fulfilling lives, and we continued help those in need in need across Pakistan and the UK.

Our 2021 Ramadan campaign focused on supporting those in most urgent need in the UK and Pakistan, as well as delivering our long term, sustainable development plans, including access to clean drinking water.

In the UK, we ran another highly successful Toybank Appeal at Christmas, and our fundraising activities provided free breakfasts to hundreds of children across Scotland.

Sarwar Foundation projects, UK:

- Charity shop in Glasgow
- Christmas Toybank appeal
- Magic Breakfast campaign
- Ramadan campaign

The Sarwar Foundation organises charity events and fundraising activities in the UK.

Our charity shop in Glasgow re-opened following the pandemic, and all funds raised from the shop go towards our ongoing projects.

However, Covid-19 meant that we could not organise any largescale events in 2021, resulting in a reduction in fundraising opportunities.

**Sarwar Foundation
Report of Trustees
for the year ended 31 December 2021**

Christmas toybank campaign

We once again organised a nationwide Toybank campaign to provide Christmas presents for Scottish families struggling during the festive season.

The campaign was arranged by the Sarwar Foundation in conjunction with Scottish Women's Aid and the Glasgow No.1 Baby and Family Support Service, and raised more than £20,000.

Along with dozens of individual donations from charitable Scots, a generous £5,000 gift was received from PFA Scotland, which is the collective voice for football players in Scotland.

Other organisations to contribute include Usdaw Scotland, GMB Scotland, Rangers FC, contact centre go-centric and the charity Blameless.

Supermarket Asda also arranged donation collection points in its Govan and Bearsden stores. All funds raised went towards new toys or gift vouchers for children.

Magic Breakfast

Teenagers from Glasgow raised more than £35,000 for the Sarwar Foundation to help provide free breakfasts to hundreds of children across Scotland.

The fundraising drive inspired by footballer Marcus Rashford was matched by the Magic Breakfast charity, resulting in a total of £70,000 which was spent throughout 2021.

The funding was the equivalent cost of providing breakfast provision to support 12 schools in Glasgow and helped deliver free breakfasts at other schools in deprived areas across Scotland.

The campaign was launched by 17-year-old pupils Azaan Sarwar and Abbie Shenken and their friends.

Magic Breakfast supports pupils across the UK, working with more than 960 schools in England and Scotland to provide around 167,000 children with a healthy breakfast every school day.

Ramadan 2021 campaign

Our Ramadan 2021 campaign focused on alleviating hunger in the UK and Pakistan.

Along with other options, we encouraged donors to contribute £20 to feed a family of five in Pakistan for a whole month.

Our 2021 Ramadan social media campaign resulted in a total reach of more than 123,000 on Facebook.

The Sarwar Foundation in Pakistan

Projects are overseen in Pakistan by our partner Sarwar Foundation, Charity number 0048228.

**Sarwar Foundation
Report of Trustees
for the year ended 31 December 2021**

Sarwar Foundation projects, Pakistan:

- Sarwar Foundation Hospital Rajana
- Sarwar Foundation Rai Ali Nawaz Hospital Chichawatni
- Medicine and eye camps
- Hepatitis treatment
- Breast cancer awareness
- Sarwar Foundation School, Pir Mahal
- Clean Water filtration plants
- HunarGah centres – skill development for women
- Covid relief campaign
- Women’s wellness clinic

Covid-19

As the global emergency continued, the Sarwar Foundation provided ongoing support to those most in need throughout the Covid pandemic.

With our organisation partners within the Punjab Development Network (PND), we worked together to provide support to communities across Pakistan with essential food packs, sanitisation, PPE and medical supplies.

Throughout the pandemic, the Sarwar Foundation donated 70,000 food packs, and helped support around 2 million people in Pakistan.

Our Hospitals

During the year, 7,989 babies were born in the Sarwar Foundation’s hospitals.

Many were born prematurely and wouldn’t have survived if it wasn’t for the life-saving work of specialist doctors and nurses and state-of-the-art medical equipment.

The Sarwar Foundation runs two primary hospitals which offer a 24-hour emergency service and are equipped with operating theatres, labour rooms, general and private wards, a nursery and a 24-hour ambulance service.

Our hospitals in Rajana and Chichawatni, treated 198,000 patients in their outpatient department, while over 15,058 patients were admitted for treatment in hospital rooms and wards.

In 2021 we also opened a third hospital.

Women’s Wellness clinic

We opened a dedicated Women’s Wellness Clinic within our state-of-the-art Rajana Hospital. The clinic has specialist rooms dedicated to family planning, infant care, and nutrition and will provide high quality, compassionate care to thousands of women and their children. The clinic also provides ultrasounds, smear tests, mammograms and a range of other women’s health services.

**Sarwar Foundation
Report of Trustees
for the year ended 31 December 2021**

Health camps

To provide a wider range of medical service to vulnerable Pakistani people, the Sarwar Foundation ran 45 regular medical camps in hard-to-reach rural areas.

The Sarwar Foundation continued to take action against sight loss by running regular eye health camps with the help of respected local ophthalmologists, to check the quality of sight and overall optical health of Pakistan's most disadvantaged people.

The eye camps provide eye examinations, prescribe and distribute glasses, detect and treat a multitude of eye conditions and perform eye surgeries, all free of cost.

Hepatitis Treatment

This theme of World Hepatitis Day in 2021 was 'Hepatitis Can't Wait', highlighting the critical need to eliminate hepatitis as a public health threat by 2030.

With one person dying every 30 seconds globally from a hepatitis related illness, we can't wait to act on viral hepatitis.

The Sarwar Foundation provided free Hepatitis screenings to hundreds of people in Punjab, with teams touring the country.

The free camps were established in under-developed communities to teach people about the condition and to provide them with an opportunity to get themselves treated.

Everyone diagnosed as living with Hepatitis at a free screening is supplied with free medication to allow them to treat the condition.

Education

The Sarwar Foundation School offers the highest quality of education to the people of Pir Mahal, a small town in Punjab. It operates under a subsidised fee scheme where approximately 10% of students are on scholarship with zero fees. In 2021, there were 958 pupils with 64 teachers and staff.

In 2021, the school delivered a 100% success rate in intermediate results. Everyone at the charity is proud of all the pupils and the teachers who helped to educate the next generation.

Clean water

In 2021 the Foundation continued to provide and run water filtration plants to provide clean drinking water for communities in Pakistan.

Our clean water initiative has so far installed more than 218 water filtration plants in communities across Pakistan, giving thousands of people instant access to free, clean and safe drinking water.

We have installed 100 solar-powered water pumps and 50 hand pumps in communities most in need, with a particular focus on raising funds for the solar-powered pumps in 2021.

We believe that everyone should have the basic human right of access to safe, clean drinking water and, to date, over 2.2 million people have benefitted from the Foundation's clean water initiative.

**Sarwar Foundation
Report of Trustees
for the year ended 31 December 2021**

Women empowerment

The Sarwar Foundation continued to run around 100 HunarGah skills training centres for women across the Punjab.

These centres have now trained more than 30,000 women who are now able to earn their own livelihood.

The centres offer dress design and sewing classes, beautician courses, computer training, jewellery and handicraft courses.

Many also have facilities for educating young children.
The foundation runs 15 centres in women's prisons.

Public benefit statement

The trustees confirm they have referred a statement on public benefit to the Charity Commission. In their opinion, the Sarwar Foundation fully satisfies the Charity Commission's test of public benefit.

The charity provides people in the UK with an opportunity to express their compassion or generosity towards those in need in Pakistan and elsewhere.

The charity drives change for a positive future by providing free healthcare, supplying clean drinking water, educating children and empowering women.

S King 
Trustee & Secretary

Independent Examiner's Report to the Trustees of Sarwar Foundation

I report on the accounts for the year ended 31 December 2021 set out on pages seven to fourteen.

Respective responsibilities of trustees and examiner

The charity's trustees (who are also the directors for the purposes of company law) are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under Section 144(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is required. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of ACCA.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under Section 145 of the 2011 Act
- to follow the procedures laid down in the General Directions given by the Charity Commission (under Section 145(5)(b) of the 2011 Act); and
- to state whether particular matters have come to my attention.

Basis of the independent examiner's report

My examination was carried out in accordance with the 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 you as 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 statements below.

Independent examiner's qualified statement

No other matter has come to my attention:

- (1) which gives me reasonable cause to believe that, in any material respect, the requirements
- to keep accounting records in accordance with Section 386 and 387 of the Companies Act 2006
 - to prepare accounts which accord with the accounting records, comply with the accounting requirements of Sections 394 and 395 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Dinesh Hallan, FCCA
DA Accountants
Chartered Certified Accountants
Spiersbridge Business Park
1 Spiersbridge Way
Glasgow
G46 8NG
29 September 2022



A handwritten signature in blue ink, appearing to read "Dinesh Hallan".

Sarwar Foundation
Statement of Financial Activities
for the year ended 31 December 2021

	2021	2020
	£	£
INCOMING RESOURCES		
Incoming resources from generated funds		
Voluntary income	72,751	772,369
Activities for generating funds	109,980	15,692
Total incoming resources	<u>182,731</u>	<u>788,061</u>
 RESOURCES EXPENDED		
Costs of generating funds		
Costs of generating voluntary income	5,621	56,085
Charitable activities		
International projects	9,685	478,977
Governance costs	111,110	35,870
Other resources expended	39,914	38,771
Total resources expended	<u>166,330</u>	<u>609,703</u>
NET INCOMING/(OUTGOING)	<u>16,401</u>	<u>178,358</u>
 RECONCILIATION OF FUNDS		
Total funds brought forward	488,932	271,191
TOTAL FUNDS CARRIED FORWARD	<u>505,333</u>	<u>449,549</u>

Sarwar Foundation
Balance Sheet
as at 31 December 2021

		2021	2020
		£	£
Fixed assets			
Tangible assets	7	4,240	4,770
		<u>4,240</u>	<u>4,770</u>
Current assets			
Debtors	8	4,750	4,750
Cash at bank		497,724	480,968
Cash in hand		299	74
		<u>502,773</u>	<u>485,792</u>
Creditors: amounts falling due within one year	9	(1,680)	(1,630)
Net current assets		<u>501,093</u>	<u>484,162</u>
Total assets less current liabilities		<u>505,333</u>	<u>488,932</u>
Net assets		<u>505,333</u>	<u>488,932</u>
Funds			
Unrestricted funds	10	505,333	488,932
Total funds		<u>505,333</u>	<u>488,932</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2021 .

The members have not required the charitable company to obtain an audit of its financial statements for the year ended 31 December 2021 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

Sarwar Foundation
Balance Sheet
as at 31 December 2021

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies and with the Financial Reporting Standard for Smaller Entities (effective January 2015).

The financial statements were approved by the board of trustees on 29 September 2022 and were signed on its behalf by:

S King

A handwritten signature in black ink that reads "Suzan W. King". The signature is written in a cursive style with a large initial 'S'.

Sarwar Foundation
Notes to the Accounts
for the year ended 31 December 2021

1 Accounting policies

Accounting convention

The financial statements have been prepared under the historical cost convention, and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the Companies Act 2006 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.

Incoming resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Taxation

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

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

2 ACTIVITIES FOR GENERATING FUNDS

	2021	2020
	£	£
Recycling	2,497	2,907
Charity shop income	58,925	12,785
Toybank donations	31,391	39,383
Charity box income	17,167	-
	<u>109,980</u>	<u>55,075</u>

3 COSTS OF GENERATING VOLUNTARY INCOME

	2021	2020
	£	£
Fundraising costs	905	50,696
Motor vehicle costs	4,324	5,389
Miscellaneous costs	392	-
	<u>5,621</u>	<u>56,085</u>

Sarwar Foundation
Notes to the Accounts
for the year ended 31 December 2021

4 NET INCOMING/(OUTGOING) RESOURCES	2021	2020
	£	£
Rent	19,000	19,000
	<u>19,000</u>	<u>19,000</u>

5 TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2020 or for the year ended 31 December 2021.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2020 or for the year ended 31 December 2021.

6 STAFF COSTS	2021	2020
	£	£
Wages and salaries	47,610	49,870
	<u>47,610</u>	<u>49,870</u>

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

	2021	2020
Staff	<u>2</u>	<u>2</u>

No employees received emoluments in excess of £60,000.

7 Tangible fixed assets

	Motor vehicles
	£
Cost	
At 1 January 2021	<u>5,300</u>
At 31 December 2021	<u>5,300</u>
Depreciation	
At 1 January 2021	530
Charge for the year	<u>530</u>
At 31 December 2021	<u>1,060</u>
Net book value	
At 31 December 2021	<u>4,240</u>
At 31 December 2020	<u>4,770</u>

8 Debtors	2021	2020
	£	£
Other debtors	<u>4,750</u>	<u>4,750</u>

Sarwar Foundation
Notes to the Accounts
for the year ended 31 December 2021

9 Creditors: amounts falling due within one year	2021	2020
	£	£
Other taxes and social security costs	680	680
Accruals	1,000	950
	<u>1,680</u>	<u>1,630</u>

10 MOVEMENT IN FUNDS	2020	Movement	2021
	£	£	£
Unrestricted funds			
Charity Main Account	295,724	8,081	303,805
Zakat fund	119,274	(2,179)	117,095
Charity Shop	59,850	(26,246)	33,604
Current Account	11,215	3,588	14,803
Cash account	2,869	33,157	36,026
	<u>488,932</u>	<u>16,401</u>	<u>505,333</u>
TOTAL FUNDS	<u>488,932</u>	<u>16,401</u>	<u>505,333</u>

Net movement in funds, included in the above are as follows:

	Incoming	Resources	Movement
	resources	expended	
	£	£	£
Unrestricted funds			
Charity Main Account	64,892	(56,812)	8,081
Zakat fund	52	(2,231)	(2,179)
Charity Shop	58,440	(84,686)	(26,246)
Current Account	55,378	(51,790)	3,588
Cash account	109,248	(76,091)	33,157
	<u>288,010</u>	<u>(271,610)</u>	<u>16,401</u>
	<u>288,010</u>	<u>(271,610)</u>	<u>16,401</u>

Sarwar Foundation
Detailed Statement of Financial activities
for the year ended 31 December 2021

	2021	2020
	£	£
INCOMING RESOURCES		
Voluntary income		
Donations	36,118	724,238
Gift Aid	3,532	23,966
Covid Business Grant	19,000	11,500
Covid Job Retention Scheme Grant	14,101	12,665
	<u>72,751</u>	<u>772,369</u>
Activities for generating funds		
Recycling	2,497	2,907
Charity shop income	58,925	12,785
Toybank donations	31,391	39,383
Charity box income	17,167	-
	<u>109,980</u>	<u>15,692</u>
Total incoming resources	<u>182,731</u>	<u>788,061</u>
RESOURCES EXPENDED		
Activities for generating funds		
Fundraising costs	905	50,696
Motor vehicle costs	4,324	5,389
Miscellaneous costs	392	-
	<u>5,621</u>	<u>56,085</u>
International projects	9,685	478,977
U.K Projects & Donations to other charitable causes	63,500	(14,000)
	<u>73,185</u>	<u>464,977</u>
Support costs		
Management		
Salaries	47,610	49,870
	<u>47,610</u>	<u>49,870</u>
Premises costs:		
Rent	19,000	19,000
Insurance	486	292
Light and heat	2,281	1,132
Cleaning	567	201
Telephone	504	1,644
Repairs and maintenance	765	971
	<u>23,603</u>	<u>23,240</u>
General admin		
Bank charges	2,983	2,881
Depreciation	530	530
	<u>3,513</u>	<u>3,411</u>

Sarwar Foundation
Detailed Statement of Financial activities
for the year ended 31 December 2021

	2021	2020
	£	£
Information technology		
Postage, printing and stationery	995	677
Computer & IT costs	158	158
	<u>1,153</u>	<u>835</u>
Legal and professional costs:		
Accountancy fees	1,904	950
Advertising and PR	9,706	10,282
Other legal and professional	35	53
	<u>11,645</u>	<u>11,285</u>
Total resources expended	<u>166,330</u>	<u>609,703</u>

SARWAR FOUNDATION

England & Wales - Charity number 1083036

Accounts

REGISTERED COMPANY NUMBER: 03949712 (England and Wales)
SCOTTISH REGISTERED CHARITY NUMBER: SC041327
ENGLAND AND WALES REGISTERED CHARITY NUMBER: 1083036

Report of the Trustees and Financial Statements for the Year Ended 31
December 2020 for



Sarwar Foundation
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for the Year Ended 31 December 2020

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**Sarwar Foundation
Report of the Trustees
for the year ended 31 December 2020**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 December 2020. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in March 2005.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

03949712

Scottish Registered Charity number

SC041327

England and Wales Registered Charity number

1083036

Registered office

47 Theydon Street
London
E17 8EN

Trading Address

320 Victoria Road
Glasgow
G42 7RP

Trustees

M Hassan
M Khalid
A Majid
M A Rajak
A Sarwar
P Sarwar
S King

Secretary

M Hassan

Independent examiner

DA Accountants
Spiersbridge Business Park
1 Spiersbridge Way
Glasgow
G46 8NG

Bankers

Habib Bank Zurich Plc
Showroom 5, The Point
173-175 Cheetham Hill Road
Manchester
M8 8LG

Bank of Scotland
464 Victoria Rd
Glasgow
G42 8PB

STRUCTURE, GOVERNANCE AND MANAGEMENT**Governing document**

The charity is controlled by its governing document, a memorandum and articles of association, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

Public benefit Statement

The trustees confirm they have referred a statement on public benefit to the Charity Commission. In their opinion, the Sarwar Foundation fully satisfies the Charity Commission's test of public benefit. The charity provides people in the UK with an opportunity to express their compassion or generosity towards those in need in Pakistan and elsewhere. The charity drives change for a positive future by providing free healthcare, supplying clean drinking water, educating children and empowering women.

**Sarwar Foundation
Report of Trustees
for the year ended 31 December 2020**

The Trustees present their report and accounts for the year ended 31 December 2020.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

We the trustees present the report on the activities of the financial period January 1, 2020 to December 31, 2020.

Objectives and aims

The Sarwar Foundation works to save lives, transform the lives of those in need, and create fulfilling lives.

We save lives by providing access to quality healthcare and clean drinking water; we transform lives by educating children and helping those in need; and we create fulfilling lives by empowering women with new skills.

We run projects in Pakistan and the UK.

Significant activities

The global Covid-19 pandemic transformed our work in 2020.

We responded swiftly to the health emergency, launching a crisis relief fund and food programme to support families in Pakistan.

We also launched Viral Kindness Scotland to care for people in Scotland, and our Christmas toybank appeal was the largest we have ever run.

The year started with the award of certificates to women who completed their courses at our HunarGah skill training centres, and ended with the news that Perveen Sarwar had been awarded a Pride of Pakistan Award and our trustee Abdul Majid had been awarded an MBE in the New Year Honours.

Sarwar Foundation projects, UK:

- Charity shop in Glasgow
- Christmas toybank appeal
- Viral Kindness Scotland

The Sarwar Foundation organises charity events and fundraising activities in the UK, although our events programme in 2020 was cancelled by the Covid-19 crisis.

Our charity shop in Glasgow was also affected by lockdown restrictions in Scotland, but continued to accept items when possible.

Goods donated are sold in the shop and any unsellable clothes are sent to a recycling company in exchange for donations

All funds raised from the charity shop go towards our ongoing projects.

**Sarwar Foundation
Report of Trustees
for the year ended 31 December 2020**

Christmas toybank campaign

We once again organised a nationwide toybank campaign to provide Christmas presents for Scottish families struggling during the festive season.

In 2020, this was the largest toybank we have ever run.

The campaign was arranged by the Sarwar Foundation in conjunction with charities Children 1st and Scottish Women's Aid.

It delivered presents to around 2,000 children identified by the two charities who may not otherwise have received a present, including children living in refuges.

The campaign was also supported this year by the PFA Scotland.

Viral Kindness Scotland

As the Covid emergency spread, we helped to launch the Viral Kindness Scotland campaign.

This was a community project involving around 500 convenience stores to help with shopping deliveries and to tackle loneliness.

The service acted as a free hub for local groups across Scotland, and was used to make connections between people and organisations.

The Viral Kindness Scotland project included:

- Glasgow-based contact centre go-centric, which set up a 24-hour freephone national helpline, website and digital channels, providing its own call-handlers for the project.
- 500 convenience stores across Scotland – 300 from the Day-Today retail chain and 200 from the USave group – which secured essential goods for those in need and connecting people locally.
- Thousands of Viral Kindness Scotland postcards which were distributed to stores by the Sarwar Foundation for consumers and shopkeepers to identify vulnerable people in their local communities.

The campaign was launched in March as lockdown restrictions were introduced in March, with more than 5,000 contacts made in the first few weeks and an additional 120 local businesses registering to help.

The Sarwar Foundation in Pakistan

Projects are overseen in Pakistan by our partner Sarwar Foundation, Charity number 0048228.

Sarwar Foundation projects, Pakistan:

- Sarwar Foundation Hospital Rajana
- Sarwar Foundation Rai Ali Nawaz Hospital Chichawatni
- Medicine and eye camps
- Hepatitis treatment
- Breast cancer awareness
- Sarwar Foundation School, Pir Mahal
- Clean Water filtration plants
- HunarGah centres – skill development for women
- Grand Mosque
- Covid relief campaign

**Sarwar Foundation
Report of Trustees
for the year ended 31 December 2020**

Covid-19

Throughout this global emergency, the Sarwar Foundation continued to provide support to those most in need throughout the pandemic.

As Covid-19 spread across the world, we launched an emergency food programme in Pakistan as millions of families are unable to feed their children.

The Sarwar Foundation and our organisation partners within the Punjab Development Network (PND) worked together to provide support to communities across Pakistan with essential food packs, sanitisation, PPE and medical supplies.

We divided up the different regional areas, and were each given specific areas to work in to ensure that we could together support as many people as possible, and to make sure nobody went hungry or was without essential medical supplies during the lockdown and pandemic.

We received hundreds of donations and we had truckloads of food donated, which allowed us to provide essential food packs of items.

We also received donations of essential PPE that we were then able to quickly pass on to our doctors in our hospitals in Rajana, Toba Tek Singh, and in Chichawatni, Sahiwal.

We reached out to our four district prisons around Punjab and provided them with essential sanitary items including bathing and laundry soaps, sanitizers, and face masks for 46,000 inmates.

We continued to work with our schools to ensure our teachers were able to continue teaching our students online.

Throughout the pandemic, the Sarwar Foundation donated 70,000 food packs, and helped support around 2 million people in Pakistan.

In October, Perveen Sarwar was awarded a Pride of Pakistan Award for her leadership and her work with the foundation.

**Sarwar Foundation
Report of Trustees
for the year ended 31 December 2020**

Hospitals

On the 4th January 2020, the Sarwar Foundation's Rai Ali Nawaz Hospital in Chichawatni celebrated its 11th anniversary.

Hospital patients and staff came together to mark over a decade of health service delivery to the local community which has now supported over 1million patients.

During the year, 2,936 babies were born in the Sarwar Foundation's hospitals.

Many were born prematurely and wouldn't have survived if it wasn't for the life-saving work of specialist doctors and nurses and state-of-the-art medical equipment.

The Sarwar Foundation runs two hospitals, which offer a 24-hour emergency service and are equipped with operating theatres, labour rooms, general and private wards, a nursery and a 24-hour ambulance service.

In Rajana, the hospital treated 53,381 patients in its outpatient department, while over 8,000 patients were admitted for treatment in hospital rooms and wards, and 1,801 patients were operated on in relation to gynaecology and general diseases.

At the Sarwar Foundation Hospital Rai Ali Nawaz Chichawatni, 94,927 patients were treated in outpatient departments for medical check-ups, 5,844 patients were admitted for treatment in the hospital room and wards, and 1,641 patients were operated on in relation to gynaecology and general diseases.

Health camps

The Sarwar Foundation continued to take action against sight loss by running weekly eye health camps with the help of respected local ophthalmologists, to check the quality of sight and overall optical health of Pakistan's most disadvantaged people.

The eye camps provide eye examinations, prescribe and distribute glasses, detect and treat a multitude of eye conditions and preform eye surgeries, all free of cost.

In order to provide a wider range of medical service to vulnerable Pakistani people, the Sarwar Foundation ran regular medical camps in hard-to-reach rural areas.

Hepatitis Treatment

The Foundation provided free Hepatitis screenings to hundreds of people in Punjab, with teams touring the country.

The free camps were established in under-developed communities to teach people about the condition and to provide them with an opportunity to get themselves treated.

Everyone diagnosed as living with Hepatitis at a free screening is supplied with free medication to allow them to treat the condition.

**Sarwar Foundation
Report of Trustees
for the year ended 31 December 2020**

Education

The Sarwar Foundation School offers the highest quality of education to the people of Pir Mahal, a small town in Punjab. It operates under a subsidised fee scheme where approximately 10% of students are on scholarship with zero fees. In 2020, there were 775 pupils with 39 teachers and staff.

In 2020, the school delivered a 100% success rate in intermediate results. Everyone at the charity is proud of all the pupils and the teachers who helped to educate the next generation.

Clean water

In 2020 the Foundation continued to provide and run water filtration plants to provide clean drinking water for communities in Pakistan.

Our clean water initiative has so far installed nearly 200 water filtration plants in communities across Pakistan, giving thousands of people instant access to free, clean and safe drinking water.

We believe that everyone should have the basic human right of access to safe, clean drinking water and, to date, over 2.2 million people have benefitted from the Foundation's clean water initiative.

Women empowerment

The Sarwar Foundation continued to run more than 150 HunarGah skills training centres for women across the Punjab.

These centres have now trained more than 20,000 women who are now able to earn their own livelihood.

The centres offer dress design and sewing classes, beautician courses, computer training, jewellery and handicraft courses.

Many also have facilities for educating young children.

In January 2020, Perveen Sarwar distributed certificates to women who had completed their courses at HunarGah skill training centres in Chicawatni.

In February, the Sarwar Foundation hosted an exhibition stand at the 7th Pakistan-China Business Forum Industrial Expo showcasing the flagship HunarGah project.

Public benefit statement

The trustees confirm they have referred a statement on public benefit to the Charity Commission. In their opinion, the Sarwar Foundation fully satisfies the Charity Commission's test of public benefit.

The charity provides people in the UK with an opportunity to express their compassion or generosity towards those in need in Pakistan and elsewhere.

The charity drives change for a positive future by providing free healthcare, supplying clean drinking water, educating children and empowering women.

Approved by order of the board of trustees on 22 September 2021 and signed on by its order.

M A Rajak



Independent Examiner's Report to the Trustees of Sarwar Foundation

I report on the accounts for the year ended 31 December 2020 set out on pages seven to fourteen.

Respective responsibilities of trustees and examiner

The charity's trustees (who are also the directors for the purposes of company law) are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under Section 144(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is required. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of ACCA.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under Section 145 of the 2011 Act
- to follow the procedures laid down in the General Directions given by the Charity Commission (under Section 145(5)(b) of the 2011 Act); and
- to state whether particular matters have come to my attention.

Basis of the independent examiner's report

My examination was carried out in accordance with the 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 you as 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 statements below.

Independent examiner's qualified statement

No other matter has come to my attention:

- (1) which gives me reasonable cause to believe that, in any material respect, the requirements
 - to keep accounting records in accordance with Section 386 and 387 of the Companies Act 2006
 - to prepare accounts which accord with the accounting records, comply with the accounting requirements of Sections 394 and 395 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Dinesh Hallan, FCCA
DA Accountants
Chartered Certified Accountants
Spiersbridge Business Park
1 Spiersbridge Way
Glasgow
G46 8NG
22 September 2021



Sarwar Foundation
Statement of Financial Activities
for the year ended 31 December 2020

	2020	2019
	£	£
INCOMING RESOURCES		
Incoming resources from generated funds		
Voluntary income	772,369	495,307
Activities for generating funds	55,075	83,713
Total incoming resources	<u>827,444</u>	<u>579,020</u>
 RESOURCES EXPENDED		
Costs of generating funds		
Costs of generating voluntary income	56,085	34,925
Charitable activities		
International projects	478,977	279,440
Governance costs	35,870	61,984
Other resources expended	38,771	36,801
Total resources expended	<u>609,703</u>	<u>413,150</u>
 NET INCOMING/(OUTGOING)	<u>217,741</u>	<u>165,870</u>
 RECONCILIATION OF FUNDS		
Total funds brought forward	271,191	105,321
TOTAL FUNDS CARRIED FORWARD	<u>488,932</u>	<u>271,191</u>

Sarwar Foundation
Balance Sheet
as at 31 December 2020

		2020	2019
		£	£
Fixed assets			
Tangible assets	2	4,770	-
Current assets			
Debtors	3	4,750	4,750
Cash at bank		480,968	265,058
Cash in hand		74	2,119
		<hr/> 485,792	<hr/> 271,927
Creditors: amounts falling due within one year			
	4	(1,630)	(736)
Net current assets		<hr/> 484,162	<hr/> 271,191
Net assets		<hr/> <u>488,932</u>	<hr/> <u>271,191</u>
Funds			
Unrestricted funds		488,932	271,191
Total funds		<hr/> <u>488,932</u>	<hr/> <u>271,191</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2020 .

The members have not required the charitable company to obtain an audit of its financial statements for the year ended 31 December 2020 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for
(a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies and with the Financial Reporting Standard for Smaller Entities (effective January 2015).

Sarwar Foundation
Balance Sheet
as at 31 December 2020

The financial statements were approved by the board of trustees on 22 September 2021 and were signed on its behalf by:

M A Rajak

A handwritten signature in black ink that reads "M. Rajak". The signature is written in a cursive style with a small circle above the 'i' in "Rajak".

Sarwar Foundation
Notes to the Accounts
for the year ended 31 December 2020

1 Accounting policies

Accounting convention

The financial statements have been prepared under the historical cost convention, and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the Companies Act 2006 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.

Incoming resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Taxation

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

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

2 ACTIVITIES FOR GENERATING FUNDS

	2020	2019
	£	£
Charity shop income	<u>52,168</u>	<u>79,088</u>

3 COSTS OF GENERATING VOLUNTARY INCOME

	2020	2019
	£	£
Fundraising costs	50,696	28,337
Motor vehicle costs	5,389	6,588
	<u>56,085</u>	<u>34,925</u>

4 NET INCOMING/(OUTGOING) RESOURCES

	2020	2019
	£	£
Rent	19,000	19,000
	<u>19,000</u>	<u>19,000</u>

Sarwar Foundation
Notes to the Accounts
for the year ended 31 December 2020

5 TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2019 or for the year ended 31 December 2018.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2019 or for the year ended 31 December 2018.

6 STAFF COSTS	2020	2019
	£	£
Wages and salaries	49,870	45,689
	<u>49,870</u>	<u>45,689</u>

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

	2020	2019
Staff	<u>2</u>	<u>2</u>

No employees received emoluments in excess of £60,000.

2 Tangible fixed assets

	Motor vehicles
	£
Cost	
Additions	5,300
Disposals	-
At 31 December 2020	<u>5,300</u>
Depreciation	
At 31 December 2020	<u>530</u>
Net book value	
At 31 December 2020	<u>4,770</u>

3 Debtors	2020	2019
	£	£
Other debtors	<u>4,750</u>	<u>4,750</u>

4 Creditors: amounts falling due within one year	2020	2019
	£	£
Other taxes and social security costs	680	736
Accruals	950	-
	<u>1,630</u>	<u>736</u>

Sarwar Foundation
Notes to the Accounts
for the year ended 31 December 2020

9 MOVEMENT IN FUNDS	2019	Movement	2020
	£	£	£
Unrestricted funds			
Charity Main Account	206,075	208,874	414,949
Zakat fund	23,112	662	23,774
Charity Shop	35,177	(5,648)	29,529
Current Account	694	12,022	12,716
Cash account	2,119	(445)	1,674
	<u>267,177</u>	<u>215,465</u>	<u>482,642</u>
TOTAL FUNDS	<u>267,177</u>	<u>215,465</u>	<u>482,642</u>

Net movement in funds, included in the above are as follows:

Unrestricted funds	Incoming resources	Resources expended	Movement
	£	£	£
Charity Main Account	978,041	(769,168)	208,874
Zakat fund	670	(8)	662
Charity Shop	77,752	(83,400)	(5,648)
Current Account	113,215	(101,193)	12,022
Cash account	59,714	(60,159)	(445)
	<u>1,229,392</u>	<u>(1,013,928)</u>	<u>215,465</u>
	<u>1,229,392</u>	<u>(1,013,928)</u>	<u>215,465</u>

Sarwar Foundation
Detailed Statement of Financial activities
for the year ended 31 December 2020

	2020	2019
	£	£
INCOMING RESOURCES		
Voluntary income		
Donations	724,238	470,044
Gift Aid	23,966	25,263
Covid Business Grant	11,500	-
Covid Job Retention Scheme Grant	12,665	-
	<u>772,369</u>	<u>495,307</u>
Activities for generating funds		
Recycling	2,907	4,625
Charity shop income	52,168	79,088
	<u>55,075</u>	<u>83,713</u>
	<u>827,444</u>	<u>579,020</u>
TOTAL INCOMING RESOURCES		
RESOURCES EXPENDED		
Activities for generating funds		
Fundraising costs	50,696	28,337
Motor vehicle costs	5,389	6,588
	<u>56,085</u>	<u>34,925</u>
International projects	478,977	279,440
U.K Projects & Donations to other charitable causes	(14,000)	16,295
	<u>464,977</u>	<u>295,735</u>
Support costs		
Management		
Wages	49,870	45,689
	<u>49,870</u>	<u>45,689</u>
Premises costs:		
Rent	19,000	19,000
Rates and water	-	1,007
Insurance	292	292
Light and heat	1,132	1,705
Cleaning	201	1,430
Telephone	1,644	1,273
Repairs and maintenance	971	1,621
	<u>23,240</u>	<u>26,328</u>
General admin		
Bank charges	2,881	3,026
Depreciation	530	-
	<u>3,411</u>	<u>3,026</u>
Information technology		
Postage, printing and stationery	677	3,425

Sarwar Foundation
Detailed Statement of Financial activities
for the year ended 31 December 2020

	2020	2019
	£	£
Subscriptions	-	400
Computer & IT costs	158	2,537
	<u>835</u>	<u>6,362</u>
Legal and professional costs:		
Accountancy fees	950	972
Advertising and PR	10,282	60
Other legal and professional	53	53
	<u>11,285</u>	<u>1,085</u>
Total resources expended	<u>609,703</u>	<u>413,150</u>