

THE PAKHAR FOUNDATION
UNAUDITED TRUSTEES' ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 5 APRIL 2025

REGISTERED CHARITY NO: 1091409

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THE PAKHAR FOUNDATION
REGISTERED CHARITY NO. 1091409
REFERENCE AND ADMINISTRATION INFORMATION

Trustees

T T Singh
K K Singh
S L Singh (resigned April 2024)
A M Singh
R L Wood
R P Singh
S J Cook
A J Alderton (appointed October 2024)

Charity Correspondents

Miss S J Cook
Morley House
36 Acreman Street
Sherborne
Dorset
DT9 3NX

PROFESSIONAL ADVISORS

Bankers

Barclays Bank Plc
Barclays Private Bank
2 Victoria Street
Westminster
London
SW1H 0ND

Independent Examiner

A C Mole LLP
Chartered Accountants
Stafford House
Blackbrook Park Avenue
Taunton
Somerset
TA1 2PX

THE PAKHAR FOUNDATION
TRUSTEES' ANNUAL REPORT
FOR THE YEAR ENDED 5 APRIL 2025

The Trustees present their report and financial statements for the year ended 5 April 2025.

The reference and administration information set out on page 1 forms part of this report.

Structure, governance and management

Constitution

The Pakhar Foundation was constituted by Trust Deed on 25 February 2002 as amended 28 April 2015. It was registered with the Charity Commission on 26 March 2002, registered charity number 1091409.

Recruitment, appointment and training of Trustees

In selecting persons to be appointed as trustees, the Trustees take into account the benefits of appointing that person and the contribution that they can make to the Charity.

There shall be at least two trustees. The statutory power to appoint new trustees shall be exercisable.

Training and educational courses are identified by the Trustees and attended as appropriate. Publications with news and updates are also received and distributed.

Risks

During the year the Trustees undertook a thorough assessment of the major risks to which the Charity is exposed.

Procedures and strategies were implemented to minimise these risks where not already in place. The key risks identified are external and relate to how the financial climate affects charitable giving and the security of the Charity's assets.

The Trustees continue to mitigate against these risks through regular meetings with their external consultants of more than 10 years, iPartner India to review the Charity's activities and strategies. The Trustees have also utilised the consultancy services of Giving Evidence to evaluate, review and monitor the direct donations made to ARK India (Peepul) and Project ECHO (Pallium India Trust). The Trustees also utilise the expertise of its external investment and banking advisors in order to safeguard the Charity's assets and consider alternative options. The Trustees have a policy of seeking external legal advice for matters of a legal nature.

Controls and procedures are regularly reviewed by the Trustees and updated as necessary. This includes protecting against fraud through approval procedures for all payments and receipts and ensuring rigorous controls on bank accounts through appropriate signatory mandates.

Objectives and activities

Objectives

The Trustees shall hold the trust fund and its income upon trust to apply them in India and elsewhere for such charitable purposes as the Trustees in their absolute discretion deem fit.

The mission statement of the Charity is "To support charitable projects, largely in India, mainly focused on health and education".

Achievements and performance

The Charity received £456,250 in donations and associated Gift Aid during the year (2024: £462,810).

The Charity receives donations from private sources and grants are awarded to individuals and institutions in furtherance of the Charity's charitable objects and taking due consideration of the Charity Commission published guidance on the operation of Public Benefit requirements. This includes small and medium-sized grants to India based institutions, in the field of education and health. Potential recipients of grants are assessed on a number of criteria in key areas and a scorecard approach is used to measure them. These areas are impact, scalability, sustainability, governance and innovation. These are identified by a consultant who then presents them to the Trustees who consider the level of grants to be made. During the year donations were made by The Pakhar Foundation for the benefit of these chosen recipients as detailed in this report. Regular reports were received, and discussions conducted between the Trustees, consultant and recipients to monitor and assess the effectiveness of the grants.

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The grants awarded have helped achieve the following:

Udayan Care – Since 2017, The Pakhar Foundation has supported 1,233 Shalinis. 80% of these girls are now employed and contributing significantly to their families income. 20% of them have entered professions such as engineering, chartered accountancy, teaching and medicine. Employability workshops continue to run, with the aim of raising awareness amongst the female participants about managing workplace bias. Issues such as sexual harassment and workplace protection laws are covered. Each Shalini must complete 50 hours of social work per year, reinforcing the importance of giving back to society.

JamGhat Shelter Homes – Since 2009, Aanchal and Aman shelter homes have provided education, nutrition, health care and vocational support for homeless girls and boys. Due to various challenges faced in recent years, Aman Home closed in August 2024 and Aanchal Home is closing in April 2025. Regulation changes restrict children's movement, which Jamghat believes hampers their holistic development. This also led to frustration and more conflicts among the children. The lack of clarity on compliance requirements, by many Child Welfare Committee officials, led to frequent changes of instructions and placing constant pressure on Jamghat to meet evolving standards. This led to a significant increase in running costs. 9 of the 14 children staying at Aman Home were transferred to government run institutions and 5 were reunited with their families. The Jamghat team regularly follow up with all of the children and provide support as needed. Jamghat continues its work through The Sadak outreach project to build a sturdy support system to keep children in school and reconnect with those who have become absent. It is believed that the Sadak Project offers a more sustainable, long-term impact by working directly with street children, ensuring school attendance, connecting them with government schemes and empowering parents to protect the rights of the children while ensuring the family unit is kept intact.

Pardada Pardadi Education Society (PPES) – PPES continues to support girls from very poor families who are under continued, increased pressure to leave education and either marry or work to supplement the family income. The partnership with schools as part of the consortium Girls Day School Trust (GDST) in the UK has continued. During the year, online exchange sessions were held with schools in Oxford, Sheffield and Putney. One of the challenges facing the girls is that, after graduation, they are earning basic incomes. To enable them to reach their potential to earn higher salaries, they need to improve their communication and presentation skills. PPES plan to pilot English-medium classrooms and engage corporate partners to build these skills. The girls attending PPES continue to compete in sports at district and national level. PPES was named one of the Top 20 NGOs of the Year 2024, by the Indian Social Impact Awards. It has also been ranked 3rd in India and 1st in both Uttar Pradesh and Bulandshahr in the Philanthropic Schools category of the Indian School ranking 2024-25.

CECOEDECON (Rakshan) – There continues to be increasing pressure on girls, by their parents, to enter into sex work. More girls are speaking up about their families forcing them into sex work and seeking help and protection from both the Rakshan team and police. This is seen as a major threat by local well entrenched patriarchy and the Rakshan team and the girls themselves face constant and renewed threats and challenges. Despite these challenges Rakshan continues its work. A total 9,843 youth, women, men and children have benefited from funding provided by The Pakhar Foundation since inception in 2019. More than 67,000 community members have benefited from various activities run by Rakshan including; 5,242 kitchen gardens have been developed, 46 vegetable farms have been supported, 24 Children's Parliaments have been established to raise awareness about child's rights, Youth groups have been formed to address local issues, 340 Village Level Child Protection Committee members have been trained in their roles and responsibilities for child protection, 124 women have been empowered through stitching and embroidery and increased their annual earnings, over 100 women & youth have been trained in marketing and entrepreneurship and 1,158 youth have received Rajasthan State certified computer training to enhance their career opportunities.

Azad Foundation – Following the success of the visit in 2024, a further 7 female HGV drivers have been selected to visited Baton Transport in Hungary. This opens avenues for female drivers to earn an income outside India.

Prerana (anti-human trafficking and providing a safe night shelter for the children of sex workers) – A total of 856 children have been enrolled in the Night Care Centre (NCC), to date and have received education, nutritious meals and counselling support. Health camps have continued and provide eye checkups, anaemia screenings, anaemia re-checks and dental care. Prerana have also supported 50 HIV-positive women whose children attend, or have attended, the NCC by providing monthly ration to enhance nutritional support for their antiretroviral therapy treatment. Support is provided to mothers who have left the sex trade, by way of three-monthly follow up meetings and monthly phone calls to support the child's health and well-being. Through Prerana's initiatives, 43 women sex workers have started small businesses, and 13 women have launched home-based beauty parlours. Prerana's work on human trafficking and commercial sexual exploitation was published in IDR, Indian Development Review, a renowned online portal covering work of NGO's.

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Society for Participatory Integrated Development (SPID) – The SPID Centre, established in 1991, was a pioneering initiative to support children group up in the world's second largest red-light district. The area is home to over 95 brothels and approximately 4,000 sex workers. The SPID Centre provides a haven for over 100 children of sex workers who previously faced grave risks in high-threat environments. Leadership, responsibility, decision-making and critical and creative skills are taught through games and competitions, which are integrated into their daily activities. Individual and group counselling is provided to all children and adolescents. Weekly visits are conducted to motivate mothers to keep their children in SPID homes, providing a safe environment that protects children from generational cycles of commercial sexual exploitation.

ARK India (Peepul) – The grant awarded by the Pakhar Foundation has helped Peepul to continue to improve educational standards in Madhya Pradesh. This is achieved through the CM Rise flagship program that involves creating manuals for schools on training and school management and working with schools on recruitment, training, mentoring, and coaching of teachers and school leaders. Phase two of the CM Rise program is now underway.

Project ECHO (Pallium India Trust) – Project ECHO provides specialist healthcare centres which provide online teaching on their topic of expertise. Of the estimated 10 million people in serious health related suffering in India, less than 4% have access to palliative care. Funds awarded by the Pakhar Foundation have been routed to Trivandrum Institute of Palliative Sciences which focuses on providing courses on palliative care. The Trivandrum clinical centre has benefited 27,064 patients, with 7 care teams operating 6 days a week. The impact of the program has exceeded expectations. More Doctors have been trained than anticipated, and therefore more patients have been affected.

Material Grants to Institutions:

	2025 £	2024 £
Donations under iPartner:		
Udayan Care	55,272	51,814
SPID	19,080	-
JamGhat	46,737	52,789
PPES	56,151	67,146
CECOEDECON (Rakshan)	48,858	48,453
Azad Foundation	33,280	37,005
Prerana	23,290	20,170
 Pakhar Foundation – Direct Donations:		
ARK India (Peepul)	20,000	35,000
Project ECHO (Pallium India Trust)	25,000	25,000
	327,668	337,377
 Other institutions	11,980	18,939
 Total	339,648	356,316

The grants awarded were to help the beneficiaries achieve the following:

<i>Udayan Care</i>	To provide scholarships and mentoring to talented girls from very poor families in 3 states in India.
<i>SPID</i>	To provide education, nutrition, night shelter, medical and psychological support to children of sex workers in GB Road, New Delhi.
<i>JamGhat</i>	To provide shelter, care and protection for street children of Delhi and livelihood to women from resource poor backgrounds.

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FOR THE YEAR ENDED 5 APRIL 2025**

<i>PPES</i>	To provide educational and vocational training to girls in the rural district of Bulandshahr, a patriarchal community.
<i>CECOEDECON (Rakshan)</i>	To provide safe space for children in Malpura Block in Rajasthan's Tonk District, where it is commonplace for tribes to sell young girls into prostitution as soon as they reach puberty. A holistic approach is used to increase educational levels and improve health conditions for girls and boys while also providing rural youth, women and men with alternative livelihood opportunities.
<i>Azad Foundation</i>	The 'Women on wheels' program is the first initiative of its kind in India which trains women between the ages of 18 – 35 to become professional chauffeurs, taxi and HGV drivers. These women are from the slums and other poor backgrounds in various cities.
<i>Prerana</i>	To offer the children of sex workers the opportunity of an alternative life. A life where their rights are protected, choices are created, and dignity is restored. Prerana offers shelter and a safe place to sleep for children of victims of commercial sexual exploitation. As well as night shelter, Prerana offers education, nutrition, medical, psychological and educational support to children born in the red-light district.
<i>ARK India (Peepul)</i>	To transform lives through education.
<i>Project ECHO (Pallium India Trust)</i>	To improve healthcare for rural areas in India. This grant was awarded specifically to extend work in palliative care.

Public benefit

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Trust's aims and objectives and in planning future activities.

Plans for the future

The Trustees, with the aid of consultants, have reviewed the future grant-making strategy and beneficiaries have been identified.

An appropriate system for monitoring grants has been put in place.

Financial review

Financial results

Total net movement of funds for the year amounting to a surplus of £87,019 (2024: £82,367) have been transferred to the accumulated funds of the Charity.

Reserves

The reserves of the Charity at the period end that are freely available for charitable use amounted to £551,263 (2024: £464,244).

It is the Trustees' policy to apply the reserves in grants. The incidence of grants is uneven, and reserves are therefore held to meet need as it arises.

Grants totalling £107,379 have been distributed from reserves after the year end.

THE PAKHAR FOUNDATION
TRUSTEES' ANNUL REPORT
FOR THE YEAR ENDED 5 APRIL 2025

Statement of Trustees' responsibilities

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the income and expenditure of the charity for that period. In preparing these financial statements, the trustees are required to:

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

The trustees are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the constitution. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.



.....
S J Cook

Trustee

Date: 18/12/2025

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE PAKHAR FOUNDATION

I report to the trustees on my examination of the accounts of The Pakhar Foundation (the charity) for the year ended 5th April 2025, which are set out on pages 8 to 13 .

Responsibilities and basis of report

As the charity trustees of the The Pakhar Foundation you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011('the Act').

I report in respect of my examination of the Trustee's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's report

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

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

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Sarah Twist

Sarah Twist FCA DChA
A C Mole LLP
Chartered Accountants
Stafford House
Blackbrook Park Avenue
Taunton
Somerset
TA1 2PX

Date: *12th December 2025*

THE PAKHAR FOUNDATION
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 5 APRIL 2025

	Notes	Unrestricted and Total Funds 2025 £	Unrestricted and Total Funds 2024 £
Income and endowments from:			
Donations and legacies	2	456,250	462,810
Bank interest		772	1,285
Interest on gift aid claim		795	562
Foreign exchange gain		17,269	14,186
Total income		475,086	478,843
Expenditure on:			
Charitable activities	3	388,067	396,476
Total expenditure		388,067	396,476
Net movement in funds		87,019	82,367
Reconciliation of funds:			
Total funds brought forward		464,244	381,877
Total funds carried forward		551,263	464,244

The notes on pages 10 – 13 form part of these financial statements.

THE PAKHAR FOUNDATION
BALANCE SHEET
AS AT 5 APRIL 2025

	Notes	Unrestricted and Total Funds 2025	Unrestricted and Total Funds 2024
		£	£
Current assets			
Debtors	5	195,437	168,793
Cash at bank and in hand		377,023	305,319
		<hr/>	<hr/>
		572,460	474,112
Liabilities			
Creditors: Amounts falling due within one year	6	21,197	9,868
		<hr/>	<hr/>
Net current assets or liabilities		551,263	464,244
		<hr/>	<hr/>
Total net assets or liabilities		551,263	464,244
		<hr/>	<hr/>
The funds of the charity			
Unrestricted funds		551,263	464,244
		<hr/>	<hr/>
		551,263	464,244
		<hr/>	<hr/>

The financial statements were approved by the board on 12/12/25 and signed on its behalf by:



 S J Cook
 Trustee

The notes on pages 10 – 13 form part of these financial statements.

THE PAKHAR FOUNDATION
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 5 APRIL 2025

1 Accounting policies

Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (issued October 2019) charities SORP (FRS102), the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011.

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in these notes.

The financial statements are presented in sterling which is the functional currency of the charity and rounded to the nearest £.

The charity constitutes a public benefit entity as defined by FRS 102.

The Trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

Fund accounting policy

Unrestricted Funds – The funds are held so that they can be used in accordance with the Charity's objects at the discretion of the Trustees.

Income

Income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Donations and any associated income tax reclaimable from H M Revenue & Customs are recognised on a receivable basis.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement is required and the amount can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources. Irrecoverable VAT is charged against the expenditure heading for which it was incurred.

Governance costs comprise all costs involving the public accountability of the charity and its compliance with regulation and good practice.

Grants payable are payments made to individuals and institutions in furtherance of the Charity's charitable objectives. Grant awards are subject to the recipient fulfilling performance conditions or to support them over a set period. Grants are accrued when the recipient has fulfilled the conditions or over the period of support.

Cash and bank in hand

Cash at bank and in hand comprise of cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

THE PAKHAR FOUNDATION
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 5 APRIL 2025

1 Accounting policies (Continued)

Creditors

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are recognised at their settlement amount.

Financial instruments

The charity only enters into basic financial instruments that result in the recognition of financial assets and liabilities such as trade and other debtors and creditors together with loans to related parties. Debt instruments, such as trade debtors and creditors, are initially measured at transaction price and subsequently measured at amortised cost.

Financial assets are assessed at the end of each reporting period for objective evidence of impairment. If objective evidence of impairment is found, an impairment loss is recognised in the income statement.

Critical Accounting Estimates and Judgements

The preparation of the financial statements in conformity with FRS 102 requires management to make judgements, estimates and assumptions that affect the application of policies and reported amounts of assets and liabilities, income, and expenses. Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

The charity makes estimates and assumptions concerning the future. The resulting accounting estimates will, by definition, seldom equal the related actual results. The Trustees consider that there are no critical accounting estimates and judgements that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year.

THE PAKHAR FOUNDATION
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 5 APRIL 2025

2 Donations and legacies

	2025 £	2024 £
Donations and legacies	365,000	370,310
Gift Aid receivable	91,250	92,500
	<hr/> 456,250	<hr/> 462,810
	<hr/>	<hr/>

3 Charitable activities

	2025 £	2024 £
Charitable grants		
Direct costs		
Charitable donations (Detailed in Trustees' Annual Report)	339,648	356,316
Support costs		
Consultancy fees	42,501	35,280
Professional fees	3,713	2,772
Governance costs	2,205	2,108
	<hr/> 388,067	<hr/> 396,476
	<hr/>	<hr/>
<u>Governance costs</u>		
Independent examiners remuneration - independent examination	2,160	2,034
Bank charges	10	40
Sundry expenses	35	34
	<hr/> 2,205	<hr/> 2,108
	<hr/>	<hr/>

4 Staff costs and Trustees' emoluments

There were no employees throughout the year (2024: None).

None of the Trustees received remuneration for their work as trustees or were reimbursed any expenses by the Charity (2024: £Nil).

THE PAKHAR FOUNDATION
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 5 APRIL 2025

5 Debtors

	2025 £	2024 £
Gift Aid recoverable	183,750	160,500
Prepayments	11,687	8,293
	<hr/> 195,437	<hr/> 168,793
	<hr/>	<hr/>

6 Creditors – amounts due in less than one year

	2025 £	2024 £
Accrued grants payable	19,037	7,804
Accruals	2,160	2,064
	<hr/> 21,197	<hr/> 9,868
	<hr/>	<hr/>

7 Related Party Transactions

There were no related party transactions during the year (2024: None).