

UK FRIENDS OF KHWENDO KOR

England & Wales · Charity number 1095857

Details

Other names FROK

Status Registered

Legal form Other

Registered 2003-02-06

Register [View on the Charity Commission register](#)

Contact

Address 1 Darbie Close
New Earswick
York
YO32 4DJ

Phone 01904705752

Email mac7@york.ac.uk

Website www.frok.org.uk

Activities

Objects: THE ADVANCEMENT OF EDUCATION AND THE RELIEF OF POVERTY AND SICKNESS AMONG WOMEN AND CHILDREN AND THEIR EXTENDED FAMILIES IN THE NORTH WEST FRONTIER PROVINCE AND FEDERALLY ADMINISTERED TRIBAL AREAS OF PAKISTAN, IN PARTICULAR BUT NOT EXCLUSIVELY BY THE SUPPORT OF KHWENDO KOR.

Activities: We support girls' and women's education, health and economic development in Pakistan's Khyber Pakhtunkhwa and Newly Merged Districts through a local NGO called Khwendo Kor, which is based in Peshawar. We raise money through membership and seeking donations from individuals and charitable trusts. We work in association with other organisations particularly the J&A Clark Charitable Trust.

Classification

- **How:** Makes Grants To Organisations, Provides Advocacy/advice/information
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives, Disability, 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 Defined Groups

Geography

- **Area of benefit:** OVERSEAS, PAKISTAN.
- Pakistan

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£33,500	£37,481	-	-
2024-03-31	£27,622	£23,375	-	-
2023-03-31	£43,613	£43,556	-	-
2022-03-31	£29,828	£57,127	-	-
2021-03-31	£25,601	£590	-	-

Trustees

Name	Role	Appointed
Dr Marilyn Ailsia Crawshaw	Chair	
Del Hussain		2014-01-12
Dr Ayesha Shahid		2014-06-21
Dr Claire Chambers		2021-06-29
Dr Naeema Begum Hann		2014-01-09
Dr Saima Sherazi		2016-06-25
JONATHAN Edward FRENCH		
Mary Hayward Griffith		
PENELOPE Jean BAINBRIDGE		
PROFESSOR IAN Alexander Charles SINCLAIR		
Penelope Harriet Bartlett		2014-01-09

UK FRIENDS OF KHWENDO KOR

England & Wales - Charity number 1095857

Accounts

UK Friends of Khwendo Kor

(Charity Number: 1095857)

Trustees Annual Report & Financial Statements for the year ended

31st March 2025

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UK Friends of Khwendo Kor

(Charity Number: 1095857)

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UK Friends of Khwendo Kor
(Charity Number: 1095857)

Statement of Assets and Liabilities at:			31st March 2025	
	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
Assets				
Cash at bank and in hand				
Current bank account	10,930	94	11,024	15,005
	<u>10,930</u>	<u>94</u>	<u>11,024</u>	<u>15,005</u>
	Unrestricted Funds £	Restricted Funds £	2025 Total Funds £	2024 Total Funds £
Liabilities				
Independent Examination fee	330	-	330	320
	<u>330</u>	<u>-</u>	<u>330</u>	<u>320</u>

Trustees' Annual Report

From: 01 April 2024 To: 31 March 2025

Charity's full name UK Friends of Khwendo Kor

Registered Company number NA

Registered Charity number 1095857

Objectives and activities

Summary of the purposes of the charity set out in its governing document

The advancement of education and the relief of poverty and sickness among women and children and their extended families in the Newly Merged Districts (NMDs) Khyber Pakhtunkhwa (formerly the North West Frontier Province and the Federally Administered Tribal Areas) of Pakistan-in particular but not exclusively by the support of Khwendo Kor, a locally established NGO.

Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts

The charity raises funds to support the work of Khwendo Kor by providing funds to help meet their core costs and to promote education, health and community capacity projects.

The trustees consider that they have complied with their duties to have due regard to the public benefit guidance published by the Charity Commission.

Additional details of objectives and activities

The charity has decided to prioritise its grants to Khwendo Kor to contribute to their core costs which are not normally supported by other donors.

Members of the charity also assist Khwendo Kor on a voluntary basis with strategic planning, preparation of documents in English and applications to donors for support.

Achievements and performance

Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a

The main achievements of the charity have been to provide financial support for the core activities of Khwendo Kor which are not normally supported by donors . This enables Khwendo Kor to raise funds from other donors to support education projects, its viable villages programme and to work with refugees. The charity has also raised money to support Khwendo Kor's work in emergency situations including earthquakes, floods and covid relief. It has additionally received donations specifically to support education and health programmes. It has regularly raised funds to support schools for Urban Working and Indigent Children (UWIC). It also seeks to support the development of Khwendo Kor's staff. The charity has completed project work with Khwendo Kor, in partnership with donors, to establish a programme to address climate change resilience. The wider benefits of all these activities are to support the education of girls, to provide support to women and their communities and to build community capacity.

Additional information (optional)

Financial review

Review of the charity's financial position at the end of the period

The charity had an opening balance of £15005 . Donations and other income during the year totalled £33500, resources expended were £37481 and the balance of funds at the end of the year was £11024. Normally , the charity seeks to disperse all its funds within a year of receiving them if possible. Grants are sent to Khwendo Kor annually in the July/August/September period. The balance of funds retained at the end of the year were dispersed in August 2025.

Statement explaining the policy for holding reserves stating why they are held

The Charity has decided that a maximum of £1000 should be retained to cover any incidental costs . From time to time , but not currently, funds accrued for restricted purposes may be held for longer than a year but only because they may be for a programme or other activity that has yet to be operationalised .

Amount of reserves held

Maximum of £1000

Reasons for holding zero reserves

N/A

Funds materially in deficit

There are no funds in deficit

Explanation of any uncertainties about the charity continuing as a going concern

The charity does not have any liabilities or debts and therefore the scale of its finances are solely determined by its donations, fundraising and membership fees. The charity has no contractual spending commitments. There are no uncertainties about whether it is a going concern.

Additional information

The charity itself does not face any particular risks. The ability however to address its objectives is dependent on the capacity of Khwendo Kor to operate in a difficult security environment. Additionally Kwando Kor also needs to retain the agreement of the Pakistan Government to receive foreign donations, under a new regulatory regime introduced in 2020. In November 2021 it reached an agreement with the Government that enabled donations to be received from this charity up to October 2023 and this has now been extended to October 2025.

Structure, governance and management

Description of the charity's trusts

Type of governing document
(e.g. trust deed, royal charter)

Constitution

How the charity is constituted
(e.g. unincorporated association, CIO)

Association

Trustee selection methods including details of any constitutional provisions

All trustees and postholders are elected at the AGM

Additional governance issues

The trustees have invited Ms. Caroline Pym to be an ex officio member of the executive committee in respect of her role in acting for the J and A Clark Charitable Trust, which has made grants to support similar objectives to this charity

Reference and administration details

Charity's full name UK Friends of Khwendo Kor

Other names the charity is known by FROK

Charity's principal address 1 Darbie Close
New Earswick
York

Postcode YO32 4DJ

Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to
Marilyn Crawshaw	Chair		
Jonathan French	Treasurer		
Mary Griffith	Secretary		
Penny Bartlett	Membership		
Naeema Hann	Vice chair		
Ian Sinclair			
Ayesha Shahid			
Claire Chambers			
Penny Bainbridge			
Saima Sherazi			
Dilawar Hussain			
Sundus Yahya			

Declaration

The trustees declare that they have approved the Trustees Annual Report and Accounts

Signed on behalf of the charity's trustees

Signature *J E. French*
Full Name Jonathan Edward French
Position Treasurer
Date 31-Dec-25

Independent examiner's report to the trustees of UK Friends of Khwendo Kor

I report on the accounts of: **UK Friends of Khwendo Kor**
for the year ended: **31st March 2025** which are set out on pages 6 to 9.

Responsibilities and basis of report

As the charity trustees of the Trust 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 Charity'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 Act.

Independent examiner's statement

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

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.



Jeff Todd (FCA)

Outsource independent examination services
24 First Avenue
York YO31 7YQ



Date:

UK Friends of Khwendo Kor
(Charity Number: 1095857)

Receipts & Payments Accounts for the year ended:	31st March 2025
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	Unrestricted funds	Restricted funds	2025 Total funds	2024 Total funds
	£	£	£	£
Receipts				
Membership fees	655	-	655	600
Donations	29,578	205	29,783	25,446
Gift aid reclaimed	1,967	79	2,046	134
Fundraising	896	-	896	642
Jewellery stall	45	-	45	800
Other income	75	-	75	-
Total receipts	33,216	284	33,500	27,622
Payments				
Grants made	35,738	774	36,512	22,515
Just giving fees	216	-	216	216
Professional fees	320	-	320	320
Bank charges	140	-	140	70
Admin costs	293	-	293	254
Total payments	36,707	774	37,481	23,375
Net of receipts/(payments)	(3,491)	(490)	(3,981)	4,247
Transfers between funds	-	-	-	-
Balance brought forward	14,421	584	15,005	10,758
Balance carried forward	10,930	94	11,024	15,005

UK Friends of Khwendo Kor
(Charity Number: 1095857)

Notes to the Accounts for the year ended:

31st March 2025

1. Basis of Accounts

The Trustees have taken advantage of section 144 (2) of the Charities Act 2011 and prepared the accounts on a receipts and payments basis.

2. Analysis of Funds

2.1 Details of restricted funds
UWIC Schools Fund

Purpose
To support schools for streetchildren.

2.2 Movement of major funds

	Balance b/fwd £	Incoming resources £	Resources expended £	Transfers £	Balance c/fwd £
Unrestricted Funds					
General unrestricted funds	14,421	33,216	36,707	-	10,930
	<u>14,421</u>	<u>33,216</u>	<u>36,707</u>	<u>-</u>	<u>10,930</u>
Restricted Funds					
UWIC Schools Fund	584	284	774	-	94
	<u>584</u>	<u>284</u>	<u>774</u>	<u>-</u>	<u>94</u>
Total funds	<u>15,005</u>	<u>33,500</u>	<u>37,481</u>	<u>-</u>	<u>11,024</u>

Approval of Accounts for the year ended:

31st March 2025

The report and accounts were approved at a
meeting of the Trustees held on:

31/12/2025

Date

Signed for and on behalf of the Trustees:

JE French

Signature

JONATHAN EDWARD
FRENCH

Name

TREASURER

Position (e.g. Chair etc)

8/1/2026

Date

M Griffiths

Signature

MARY HAYWARD GRIFFITHS

Name

Secretary

Position (e.g. Chair etc)

8/1/2026

Date

Accounts

UK Friends of Khwendo Kor

(Charity Number: 1095857)

Trustees Annual Report & Financial Statements for the year ended

31st March 2024

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UK Friends of Khwendo Kor

(Charity Number: 1095857)

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Trustees' Annual Report

From: 01-Apr-23 **To:** 31-Mar-24

Charity's full name UK Friends of Khwendo Kor

Registered Company number NA

Registered Charity number 1095857

Objectives and activities

Summary of the purposes of the charity set out in its governing document

The advancement of education and the relief of poverty and sickness among women and children and their extended families in the Newly Merged Districts (NMDs) Khyber Pakhtunkhwa (formerly the North West Frontier Province and the Federally Administered Tribal Areas) of Pakistan-in particular but not exclusively by the support of Khwendo Kor , a locally established NGO.

Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts

The charity raises funds to support the work of Khwendo Kor by providing funds to help meet their core costs and to promote education, health and community capacity projects.

The trustees consider that they have complied with their duties to have due regard to the public benefit guidance published by the Charity Commission.

Additional details of objectives and activities

The charity has decided to prioritise its grants to Khwendo Kor to contribute to their core costs which are not normally supported by other donors.

Members of the charity also assist Khwendo Kor on a voluntary basis with strategic planning , preparation of documents in English and applications to donors for support.

Achievements and performance

Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a

The main achievements of the charity have been to provide financial support for the core activities of Khwendo Kor which are not normally supported by donors . This enables Khwendo Kor to raise funds from other donors to support education projects, its viable villages programme and to work with refugees. The charity has also raised money to support Khwendo Kor's work in emergency situations including earthquakes, floods and covid relief. It has additionally received donations specically to support education and health programmes. It has regularly raised funds to support schools for Urban Working and Indigent Children(UWIC).It also seeks to support the development of Khwendo Kor's staff. The charity began this year to work with Khwendo Kor and potential donors to develop a programme to address climate change resilience. The wider benefits of all this activity is to support the education of girls, to provide support to women and their communities and to build community capacity .

Financial review

Review of the charity's financial position at the end of the period

The charity had an opening balance of £10758 . Donations and other income during the year totalled £27622, resources expended were £23375 and the balance of funds at the end of the year was £15005. Normally , the charity seeks to disperse all its funds within a year of receiving them if possible. Grants are sent to Khwendo Kor annually in the July/August/September period. The balance of funds retained at the end of the year were dispersed in August 2024.

Statement explaining the policy for holding reserves stating why they are held

The Charity has decided that a maximum of £1000 should be retained to cover any incidental costs . From time to time , but not currently, funds accrued for restricted purposes may be held for longer than a year but only because they may be for a programme or other activity that has yet to be operationalised .

Amount of reserves held

Maximum of £1000

Reasons for holding zero reserves

None

Funds materially in deficit

There are no funds in deficit

Explanation of any uncertainties about the charity continuing as a going concern

The charity does not have any liabilities or debts and therefore the scale of its finances are solely determined by its donations, fundraising and membership fees. The charity has no contractual spending commitments . There are no uncertainties about whether it is a going concern.

Additional information

The charity itself does not face any particular risks. The ability however to address its objectives is dependent on the capacity of Khwendo Kor to operate in a difficult security environment. Additionally Khwendor Kor also needs to retain the agreement of the Pakistan Government to receive foreign donations, under a new regulatory regime introduced in 2020. In November 2021 it reached an agreement with the Government that enabled donations to be received for up to October 2023 and this has now been extended to 2025.

Structure, governance and management

Description of the charity's trusts

Type of governing document Constitution

How the charity is constituted Association

Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees All trustees and postholders are elected at the AGM

Additional governance issues

The trustees have invited Ms. Caroline Pym to be an ex officio member of the executive committee in respect of her role in acting for the J and A Clark Charitable Trust, which has made grants to support similar objectives to this charity

Reference and administration details

Charity's full name UK Friends of Khwendo Kor

Other names the charity is known by FROK

Charity's principal address 1 Darbie Close
New Earswick
York

Postcode YO32 4DJ

Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
Marilyn Crawshaw	Chair		
Jonathan French	Treasurer		
Mary Griffith	Secretary		
Penny Bartlett	Membership		
Naeema Hann	Vice chair		
Ian Sinclair			
Ayesha Shahid			
Claire Chambers			
Penny Bainbridge			
Saima Sherazi			
Dilawar Hussain			
Sundus Yahya			

Declaration

The trustees declare that they have approved the Trustees Annual Report and Accounts

Signed on behalf of the charity's trustees

Signature *J. E. French*
Full Name *Jonathan Edward French*
Position *Treasurer*
Date *22-Dec-24*

Independent examiner's report to the trustees of UK Friends of Khwendo Kor

I report on the accounts of: **UK Friends of Khwendo Kor**
for the year ended: **31st March 2024** which are set out on pages 6 to 9.

Responsibilities and basis of report

As the charity trustees of the Trust 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 Charity'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 Act.

Independent examiner's statement

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:

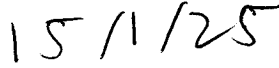
- 1 accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
- 2 the accounts do not accord with those records

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.



Jeff Todd (FCA)

Outsource independent examination
services
24 First Avenue
York YO31 7YQ



Date:

UK Friends of Khwendo Kor
(Charity Number: 1095857)

Receipts & Payments Accounts for the year ended:	31st March 2024
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	Unrestricted funds	Restricted funds	2024 Total funds	2023 Total funds
	£	£	£	£
Receipts				
Membership fees	600	-	600	666
Donations	25,161	285	25,446	38,333
Gift aid reclaimed	134	-	134	3,137
Fundraising	642	-	642	1,338
Jewellery stall	800	-	800	48
Micro Credit goods sold	-	-	-	91
Total receipts	27,337	285	27,622	43,613
Payments				
Grants made	22,515	-	22,515	42,750
Just giving fees	216	-	216	216
Professional fees	320	-	320	280
Bank charges	70	-	70	240
Admin costs	254	-	254	70
Total payments	23,375	-	23,375	43,556
Net of receipts/(payments)	3,962	285	4,247	57
Transfers between funds	-	-	-	-
Balance brought forward	10,459	299	10,758	10,701
Balance carried forward	14,421	584	15,005	10,758

UK Friends of Khwendo Kor
(Charity Number: 1095857)

Statement of Assets and Liabilities at:	31st March 2024
--	------------------------

	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
Assets				
Cash at bank and in hand				
Current bank account	14,421	584	15,005	10,758
	14,421	584	15,005	10,758

	Unrestricted Funds £	Restricted Funds £	2024 Total Funds £	2023 Total Funds £
Liabilities				
Independent Examination fee	320	-	320	280
	320	-	320	280

UK Friends of Khwendo Kor
(Charity Number: 1095857)

Notes to the Accounts for the year ended:

31st March 2024

1. Basis of Accounts

The Trustees have taken advantage of section 144 (2) of the Charities Act 2011 and prepared the accounts on a receipts and payments basis.

2. Analysis of Funds

2.1 Details of restricted funds

UWIC Schools Fund

Purpose

To support schools for streetchildren.

2.2 Movement of major funds

	Balance b/fwd £	Incoming resources £	Resources expended £	Transfers £	Balance c/fwd £
Unrestricted Funds					
General unrestricted funds	10,459	27,337	23,375	-	14,421
	<u>10,459</u>	<u>27,337</u>	<u>23,375</u>	<u>-</u>	<u>14,421</u>
Restricted Funds					
UWIC Schools Fund	299	285	-	-	584
	<u>299</u>	<u>285</u>	<u>-</u>	<u>-</u>	<u>584</u>
Total funds	<u>10,758</u>	<u>27,622</u>	<u>23,375</u>	<u>-</u>	<u>15,005</u>

Approval of Accounts for the year ended:

31st March 2024

The report and accounts were approved at a
meeting of the Trustees held on:

22/12/2024

Date

Signed for and on behalf of the Trustees:

J E French

Signature

J. E. FRENCH

Name

TREASURER,

Position (e.g. Chair etc)

14/1/2025.

Date

M H Griffiths

Signature

M. H. GRIFFITH

Name

Secretary

Position (e.g. Chair etc)

14/1/2025

Date

Accounts

UK Friends of Khwendo Kor

(Charity Number: 1095857)

Trustees Annual Report & Financial Statements for the year ended

31st March 2023

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UK Friends of Khwendo Kor

(Charity Number: 1095857)

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Trustees' Annual Report

From: 01-Apr-22 To: 31-Mar-23

Charity's full name UK Friends of Khwendo Kor

Registered Company number NA

Registered Charity number 1095857

Objectives and activities

Summary of the purposes of the charity set out in its governing document

The advancement of education and the relief of poverty and sickness among women and children and their extended families in the Newly Merged Districts (NMDs) Khyber Pakhtunkhwa (formerly the North West Frontier Province and the Federally Administered Tribal Areas) of Pakistan -in particular but not exclusively by the support of Khwendo Kor, a locally established NGO.

Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts

The charity raises funds to support the work of Khwendo Kor by providing funds to help meet their core costs and to promote education, health and community capacity projects. The charity also initiated a specific appeal to support Khwendo Kor's work arising from significant flooding in Pakistan in 2022.

The trustees consider that they have complied with their duties to have due regard to the public benefit guidance published by the Charity Commission.

Additional details of objectives and activities

The charity has decided to prioritise its grants to Khwendo Kor to contribute to their core costs which are not normally supported by other donors.

Members of the charity also assist Khwendo Kor on a voluntary basis with strategic planning , preparation of documents in English and applications to donors for support. Volunteers undertake the sale of microcredit goods for fundraising.

Achievements and performance

Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a

The main achievements of the charity have been to provide financial support for the core activities of Khwendo Kor which are not normally supported by donors . This enables Khwendo Kor to raise funds from other donors to support education projects, its viable villages programme and to work with refugees. The charity has also raised money to support Khwendo Kor's work in emergency situations including earthquakes, floods and covid relief. It has regularly raised funds to support schools for Urban Working and Indigent Children (UWIC). It also seeks to support the development of Khwendo Kor's staff. The wider benefits of all this activity is to support the education of girls, to provide support to women and their communities and to build community capacity .

Financial review

Review of the charity's financial position at the end of the period

The charity had an opening balance of £10,261. Donations and other income during the year totalled £43,613 and the balance of funds at the end of the year was £10,758. Normally, the charity seeks to disperse all its funds within a year of receiving them if possible. Grants are sent to Khwendo Kor annually in the July/August period and additionally, this year, in November 2022. The balance of funds retained at the end of the year were dispersed in August 2023.

Statement explaining the policy for holding reserves stating why they are held

The Charity has decided that a maximum of £1000 should be retained to cover any incidental costs. From time to time, but not currently, funds accrued for restricted purposes may be held for longer than a year but only because they may be for a programme or other activity that has yet to be operationalised .

Amount of reserves held

Maximum of £1000

Reasons for holding zero reserves

N/A

Funds materially in deficit

There are no funds in deficit

Explanation of any uncertainties about the charity continuing as a going concern

The charity does not have any liabilities or debts and therefore the scale of its finances are solely determined by its donations, fundraising and membership fees. The charity has no contractual spending commitments . There are no uncertainties about whether it is a going concern.

Additional information

The charity itself does not face any particular risks. The ability however to address its objectives is dependent on the capacity of Khwendo Kor to operate in a difficult security environment. Additionally Khwendor Kor also needs to retain the agreement of the Pakistan Government to receive foreign donations, under a new regulatory regime introduced in 2020. In November 2021 it reached an agreement with the Government that enabled donations to be received for up to October 2023 and this has now been extended to 2025.

Structure, governance and management

Description of the charity's trusts

Type of governing document	Constitution
----------------------------	--------------

How the charity is constituted	Association
--------------------------------	-------------

Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	All trustees and postholders are elected at the AGM
---	---

The trustees have invited Ms. Caroline Pym to be an ex officio member of the executive committee in respect of her role in acting for the J and A Clark Charitable Trust, which has made grants to support similar objectives to this charity

Reference and administration details

Charity's full name UK Friends of Khwendo Kor

Other names the charity is known by FROK

Charity's principal address 1 Darbie Close
New Earswick
York

Postcode YO32 4DJ

Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to
Marilyn Crawshaw	Chair		
Jonathan French	Treasurer		
Mary Griffith	Secretary		
Penny Bartlett	Membership		
Naeema Hann	Vice chair		
Ian Sinclair			
Ayesha Shahid			
Penny Bainbridge			
Saima Sherazi			
Dilawar Hussain			
Sundus Yahya		June to March	

Declaration

The trustees declare that they have approved the Trustees Annual Report and Accounts

Signed on behalf of the charity's trustees

Signature

Full Name Jonathan Edward French

Position Treasurer

Date 12-Dec-23

Independent examiner's report to the trustees of UK Friends of Khwendo Kor

I report on the accounts of: **UK Friends of Khwendo Kor**
for the year ended: **31st March 2023** which are set out on pages 6 to 9.

Responsibilities and basis of report

As the charity trustees of the Trust 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 Charity'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 Act.

Independent examiner's statement

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

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.



Jeff Todd (FCA)

Outsource independent examination
services

The Hiscox Building

Peasholme Green

York YO1 7PR

10/1/24

Date:

UK Friends of Khwendo Kor
(Charity Number: 1095857)

Receipts & Payments Accounts for the year ended:	31st March 2023
---	------------------------

	Unrestricted funds	Restricted funds	2023 Total funds	2022 Total funds
	£	£	£	£
Receipts				
Membership fees	666	-	666	723
Donations	28,783	9,551	38,334	26,551
Gift aid reclaimed	2,078	1,059	3,137	2,057
Fundraising	1,338	-	1,338	367
Jewellery stall	48	-	48	18
Micro Credit goods sold	91	-	91	112
Total receipts	33,004	10,609	43,613	29,828
Payments				
Grants made	32,000	10,750	42,750	56,454
Just giving fees	216	-	216	216
Professional fees	280	-	280	260
Bank charges	240	-	240	207
Admin costs	70	-	70	-
Total payments	32,806	10,750	43,556	57,137
Net of receipts/(payments)	198	(141)	57	(27,309)
Transfers between funds	-	-	-	-
Balance brought forward	10,261	440	10,701	38,010
Balance carried forward	10,459	299	10,758	10,701

UK Friends of Khwendo Kor
(Charity Number: 1095857)

Statement of Assets and Liabilities at:			31st March 2023	
	Unrestricted funds	Restricted funds	2023 Total funds	2022 Total funds
	£	£	£	£
Assets				
Cash at bank and in hand				
Current bank account	10,459	299	10,758	10,701
	10,459	299	10,758	10,701
	Unrestricted Funds	Restricted Funds	2023 Total Funds	2022 Total Funds
	£	£	£	£
Liabilities				
Independent Examination fee	320	-	320	280
	320	-	320	280

UK Friends of Khwendo Kor
(Charity Number: 1095857)

Notes to the Accounts for the year ended:

31st March 2023

1. Basis of Accounts

The Trustees have taken advantage of section 144 (2) of the Charities Act 2011 and prepared the accounts on a receipts and payments basis.

2. Analysis of Funds

2.1 Details of restricted funds

UWIC Schools Fund
Flood appeal

Purpose

To support schools for streetchildren.

To provide community support in response to flooding in 2022.

2.2 Movement of major funds

	Balance b/fwd £	Incoming resources £	Resources expended £	Transfers £	Balance c/fwd £
Unrestricted Funds					
General unrestricted funds	10,261	33,004	32,806	-	10,459
	<u>10,261</u>	<u>33,004</u>	<u>32,806</u>	<u>-</u>	<u>10,459</u>
Restricted Funds					
UWIC Schools Fund	440	359	500	-	299
Flood appeal	-	10,250	10,250	-	-
	<u>440</u>	<u>10,609</u>	<u>10,750</u>	<u>-</u>	<u>299</u>
Total funds	<u>10,701</u>	<u>43,613</u>	<u>43,556</u>	<u>-</u>	<u>10,758</u>

Approval of Accounts for the year ended:

31st March 2023

The report and accounts were approved at a
meeting of the Trustees held on:

6/12/2023

Date

Signed for and on behalf of the Trustees:

JE. French

Signature

JONATHAN FRENCH

Name

Treasurer

Position (e.g. Chair etc)

8/1/2024

Date

M. H. Griffiths

Signature

M. H. GRIFFITH (Polly)

Name

Secretary

Position (e.g. Chair etc)

8/1/2024

Date

Accounts

UK Friends of Khwendo Kor

(Charity Number: 1095857)

Trustees Annual Report & Financial Statements for the year ended

31st March 2022

outsource

UK Friends of Khwendo Kor

(Charity Number: 1095857)

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Statement of Assets and Liabilities	7
Notes to the Accounts	8

Trustees' Annual Report

From: 01-Apr-21 To: 31-Mar-22

Charity's full name UK Friends of Khwendo Kor

Registered Company number NA

Registered Charity number 1095857

Objectives and activities

Summary of the purposes of the charity set out in its governing document

The advancement of education and the relief of poverty and sickness among women and children and their extended families in the Newly Merged Districts (NMDs) Khyber Pakhtunkhwa (formerly the North West Frontier Province and the Federally Administered Tribal Areas) of Pakistan-in particular but not exclusively by the support of Khwendo Kor , a locally established NGO.

Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts

The charity raises funds to support the work of Khwendo Kor by providing funds to help meet their core costs and promote education, health and community capacity projects. It supports micro enterprises by facilitating the sale of goods produced by local women supported by Khwendo Kor's microcredit scheme. It also raises money for specific purposes from time to time..

The trustees consider that they have complied with their duties to have due regard to the public benefit guidance published by the Charity Commission.

Additional details of objectives and activities (OPTIONAL)

The charity has decided to prioritise its grants to Khwendo Kor to contribute to their core costs which are not normally supported by other donors.

Members of the charity also assist Khwendo Kor on a voluntary basis with strategic planning , preparation of documents in English and applications to donors for support. Volunteers undertake the sale of microcredit goods for fundraising.

Achievements and performance

Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a

The main achievements of the charity have been to provide financial support for the core activities of Khwendo Kor which are not normally supported by donors . It has provided funds for vehicles, buildings, staff training facilities and other costs for central administration. It has raised money to support Khwendo Kor's work in emergency situations including earthquakes, floods, covid relief and support for Internally Displaced Persons (IDP's) arising from military activity. It has regularly raised funds to support schools for Urban Working and Indigent Children(UWIC).It also seeks to support the development of Khwendo Kor's staff by supporting applications to study and visit the UK. The wider benefits of this activity are to support the education of girls, to provide support to women and their communities and to build community capacity .

Financial review

Review of the charity's financial position at the end of the period

The charity had a large opening balance of £38,010. Donations and other income during the year totalled £29,682 and the balance of funds at the end of the year was £10,555. The regulations of the Pakistan Government applying to Non Governmental Organisations and the receipt of donations from foreign donors were changed in 2020 and required the prior agreement of the Pakistan Government before funds could be transferred. The Pakistan Government gave a general but time limited consent for the receipt of foreign donations only in early 2021. This delay meant that the charity's funds were not dispersed within the financial year 2020/21, hence the large opening balance. However £28,528 was sent in May 2021, which represented the amount the charity had decided to send in June 2020. Normally, the charity seeks to disperse all its funds within a year of receiving them if possible. Grants are sent to Khwendo Kor annually in the June/July/August period. After further authorisations by the Pakistan Government, money accumulated in the accounts up to June 2021 was forwarded in August 2021.

Statement explaining the policy for holding reserves stating why they are held

The Charity has decided that a maximum of £1,000 should be retained to cover any incidental costs. From time to time, but not currently, funds accrued for restricted purposes may be held for longer than a year but only because they may be for a programme or other activity that has yet to be operationalised .

Amount of reserves held

Unrestricted funds at 31 March 2022 were £10,261.

Reasons for holding zero reserves

N/A

Funds materially in deficit

There are no funds in deficit

Explanation of any uncertainties about the charity continuing as a going concern

The charity does not have any liabilities or debts and therefore the scale of its finances are solely determined by its donations, fundraising and membership fees. The charity has no contractual spending commitments. There are no uncertainties about whether it is a going concern.

Additional information

The charity itself does not face any particular risks . The ability however to address its objectives is dependent on the capacity of Khwendo Kor to operate in a difficult security environment. Khwendor Kor also needs to retain the agreement of the Pakistan Government to receive foreign donations. In November 2021 it reached a long term agreement with the Government that enables donations to be received for the next two years in the first instance .

Structure, governance and management

Description of the charity's trusts

Type of governing document	Constitution
----------------------------	--------------

How the charity is constituted	Association
--------------------------------	-------------

Trustee selection methods including details of any constitutional provisions	All trustees and postholders are elected at the AGM
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Additional governance issues

The trustees have invited Ms. Caroline Pym to be an ex officio member of the executive committee in respect of her role in acting for the J and A Clark Charitable Trust, which has made grants to support similar objectives to this charity.

Reference and administration details

Charity's full name UK Friends of Khwendo Kor

Other names the charity is known by FROK

Charity's principal address 1 Darbie Close
New Earswick
York

Postcode YO32 4DJ

Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
Marilyn Crawshaw	Chair		
Jonathan French	Treasurer		
Mary Griffith	Secretary		
Penny Bartlett	Membership		
Ian Sinclair	Vice chair		

Ayesha Shahid
Naeema Hann
Penny Bainbridge
Shaheen Sardar Ali
Saima Sherazi
Dilawar Hussain

Declaration

The trustees declare that they have approved the Trustees Annual Report and Accounts

Signed on behalf of the charity's trustees

Signature 
Full Name Jonathan Edward French
Position Treasurer
Date 20-Dec-22

Independent examiner's report to the trustees of UK Friends of Khwendo Kor

I report on the accounts of: **UK Friends of Khwendo Kor**
for the year ended: **31st March 2022** which are set out on pages 6 to 9.

Responsibilities and basis of report

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

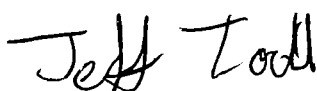
I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

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.



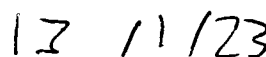
Jeff Todd (FCA)

Outsource independent examination
services

The Hiscox Building

Peasholme Green

York YO1 7PR



Date:

UK Friends of Khwendo Kor
(Charity Number: 1095857)

Receipts & Payments Accounts for the year ended:	31st March 2022
---	------------------------

	Unrestricted funds	Restricted funds	2022 Total funds	2021 Total funds
	£	£	£	£
Receipts				
Membership fees	723	-	723	809
Donations	11,016	15,535	26,551	20,333
Gift aid reclaimed	1,926	131	2,057	4,359
Fundraising	367	-	367	-
Jewellery stall	18	-	18	-
Micro Credit goods sold	112	-	112	100
Total receipts	14,162	15,666	29,828	25,601
Payments				
Grants made	35,500	20,954	56,454	-
Just giving fees	216	-	216	216
Bank charges	207	-	207	134
Professional fees	260	-	260	240
Total payments	36,183	20,954	57,137	590
Net of receipts/(payments)	(22,021)	(5,288)	(27,309)	25,011
Transfers between funds	-	-	-	-
Balance brought forward	32,282	5,728	38,010	12,999
Balance carried forward	10,261	440	10,701	38,010

UK Friends of Khwendo Kor
(Charity Number: 1095857)

Statement of Assets and Liabilities at:	31st March 2022
--	------------------------

	Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
Assets				
Cash at bank and in hand				
Current bank account	10,261	440	10,701	38,010
	<u>10,261</u>	<u>440</u>	<u>10,701</u>	<u>38,010</u>

	Unrestricted Funds £	Restricted Funds £	2022 Total Funds £	2021 Total Funds £
Liabilities				
Independent Examination fee	280	-	280	260
	<u>280</u>	<u>-</u>	<u>280</u>	<u>260</u>

UK Friends of Khwendo Kor
(Charity Number: 1095857)

Notes to the Accounts for the year ended:

31st March 2022

1. Basis of Accounts

The Trustees have taken advantage of section 144 (2) of the Charities Act 2011 and prepared the accounts on a receipts and payments basis.

2. Analysis of Funds

2.1 Details of restricted funds

UWIC Schools Fund
Covid appeal

Purpose

To support schools for streetchildren.

To provide community support in terms of food and finance and to improve hygiene

Grail Community

To enable the work of educating and improving the skills of women

2.2 Movement of major funds

	Balance b/fwd	Incoming resources	Resources expended	Transfers	Balance c/fwd
	£	£	£	£	£
Unrestricted Funds					
General unrestricted funds	32,282	14,162	36,183	-	10,261
	<u>32,282</u>	<u>14,162</u>	<u>36,183</u>	<u>-</u>	<u>10,261</u>
Restricted Funds					
UWIC Schools Fund	640	610	810	-	440
Covid appeal	5,088	56	5,144	-	-
Grail Community	-	15,000	15,000	-	-
	<u>5,728</u>	<u>15,666</u>	<u>20,954</u>	<u>-</u>	<u>440</u>
Total funds	<u><u>38,010</u></u>	<u><u>29,828</u></u>	<u><u>57,137</u></u>	<u><u>-</u></u>	<u><u>10,701</u></u>

Approval of Accounts for the year ended:

31st March 2022

The report and accounts were approved at a
meeting of the Trustees held on:

19/12/2022

Date

Signed for and on behalf of the Trustees:

JE French

Signature

JONATHAN FRENCH.

Name

TREASURER.

Position (e.g. Chair etc)

13/1/2023

Date

M H Griffith

Signature

M. H. GRIFFITH

Name

Secretary

Position (e.g. Chair etc)

13/1/2023

Date

Accounts

UK Friends of Khwendo Kor

(Charity Number: 1095857)

Trustees Annual Report & Financial Statements for the year ended

31st March 2021

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UK Friends of Khwendo Kor

(Charity Number: 1095857)

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Trustees' Annual Report

From: 01 April 2020 To: 31 March 2021

Charity's full name UK Friends of Khwendo Kor

Registered Company number NA

Registered Charity number 1095857

Objectives and activities

Summary of the purposes of the charity set out in its governing document

The advancement of education and the relief of poverty and sickness among women and children and their extended families in the Newly Merged Districts (NMDs) Khyber Pakhtunkhwa (formerly the North West Frontier Province and the Federally Administered Tribal Areas) of Pakistan-in particular but not exclusively by the support of Khwendo Kor, a locally established NGO.

Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts

The charity raises funds to support the work of Khwendo Kor by providing funds to help meet their core costs and promote education, health and community capacity projects. It supports micro enterprises by facilitating the sale of goods produced by local women supported by Khwendo Kor's microcredit scheme. It raises money for specific purposes.

The trustees consider that they have complied with their duties to have due regard to the public benefit guidance published by the Charity Commission.

Additional details of objectives and activities

The charity has decided to prioritise its grants to Khwendo Kor to contribute to their core costs which are not normally supported by other donors.

Members of the charity also assist Khwendo Kor on a voluntary basis with strategic planning, preparation of documents in English and applications to donors for support. Volunteers undertake the sale of microcredit goods for fundraising.

Achievements and performance

Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a

The main achievements of the charity have been to provide financial support for the core activities of Khwendo Kor which are not normally supported by donors . It has provided funds for vehicles, buildings, staff training facilities and other costs for central administration. It has raised money to support Khwendo Kor's work in emergency situations including earthquakes, floods and support for Internally Displaced Persons (IDP's) arising from military activity. It has regularly raised funds to support schools for Urban Working and Indigent Children (UWIC).It also seeks to support the development of Khwendo Kor's staff by supporting applications to study and visit the UK. The wider benefits of this activity is to support the education of girls, to provide support to women and their communities and to build community capacity .

Financial review

Review of the charity's financial position at the end of the period

Donations and other income totalled £25601 and the balance of funds at the end of the year was £38010. The regulations of the Pakistan Government applying to Non Governmental Organisations and the receipt of donations from foreign donors were changed and required the prior agreement of the Pakistan Government before funds could be transferred. The Pakistan Government gave a general but time limited consent for the receipt of foreign donations only in early 2021 . This delay meant that the charity's funds were not dispersed within the financial year 2020/21. However £28528 was sent in May 2021, which represented the amount the charity had decided to send in June 2020. Normally , the charity seeks to disperse all its funds within a year of receiving them if possible. Grants are sent to Khwendo Kor annually in the June/July/August period . After further authorisations by the Pakistan Government , money accumulated in the accounts in the July 2020 to March 2021 were forwarded in August 2021.

Statement explaining the policy for holding reserves stating why they are held

The Charity has decided that a maximum of £1000 should be retained to cover any incidental costs . From time to time, but not currently, funds accrued for restricted purposes may be held for longer than a year but only because they may be for a programme or other activity that has yet to be operationalised .

Amount of reserves held

Maximum of £1000

Reasons for holding zero reserves

No such reserves

Funds materially in deficit

There are no funds in deficit

Explanation of any uncertainties about the charity continuing as a going concern

The charity does not have any liabilities or debts and therefore the scale of its finances are solely determined by its donations, fundraising and membership fees. The charity has no contractual spending commitments. There are no uncertainties about whether it is a going concern.

Additional information

The charity itself does not face any particular risks. The ability however to address its objectives is dependent on the capacity of Khwendo Kor to operate in a difficult security environment. Khwendor Kor also needs to retain the agreement of the Pakistan Government to receive foreign donations. In November 2021 it reached a long term agreement with the Government that enables donations to be received for the next two years in the first instance.

Structure, governance and management

Description of the charity's trusts

Type of governing document Constitution

How the charity is constituted Association

Trustee selection methods including details of any constitutional provisions All trustees and postholders are elected at the AGM

Additional governance issues

The trustees have invited Ms. Caroline Pym to be an ex officio member of the executive committee in respect of her role in acting for the J and A Clark Charitable Trust, which has made grants to support similar objectives to this charity

Reference and administration details

Charity's full name UK Friends of Khwendo Kor

Other names the charity is known by FROK

Charity's principal address 1 Darbie Close
New Earswick
York

Postcode YO32 4DJ

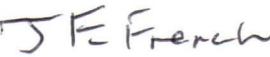
Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
Marilyn Crawshaw	Chair		
Jonathan French	Treasurer		
Mary Griffith	Secretary		
Penny Bartlett	Membership		
Ian Sinclair	Vice chair		

Ayesha Shahid
Naeema Hann
Penny Bainbridge
Shaheen Sardar Ali
Saima Sherazi
Dilawar Hussain

Declaration

The trustees declare that they have approved the Trustees Annual Report and Accounts

Signed on behalf of the charity's trustees

Signature 
Full Name Jonathan Edward French
Position Treasurer
Date 20 December 2021

Independent examiner's report to the trustees of UK Friends of Khwendo Kor

I report on the accounts of: **UK Friends of Khwendo Kor**
for the year ended: **31st March 2021** which are set out on pages 6 to 9.

Responsibilities and basis of report

As the charity trustees of the Trust 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 Charity'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 Act.

Independent examiner's statement

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

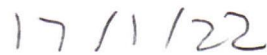
I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Jeff Todd (FCA)

Outsource independent examination
services

The Hiscox Building
Peasholme Green
York YO1 7PR



Date:

UK Friends of Khwendo Kor
(Charity Number: 1095857)

Receipts & Payments Accounts for the year ended:	31st March 2021
---	------------------------

	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
Receipts				
Membership fees	809	-	809	792
Donations	15,182	5,151	20,333	12,382
Gift aid reclaimed	3,972	387	4,359	2,189
Fundraising	-	-	-	378
Jewellery stall	-	-	-	140
Micro Credit goods sold	100	-	100	72
Sundry income	-	-	-	-
Total receipts	20,063	5,538	25,601	15,953
Payments				
Grants made	-	-	-	25,600
Just giving fees	216	-	216	216
Micro Credit goods purchased	-	-	-	-
Trustee expenses	-	-	-	-
Bank charges	134	-	134	44
Professional fees	240	-	240	240
Admin costs	-	-	-	70
Total payments	590	-	590	26,170
Net of receipts/(payments)	19,473	5,538	25,011	(10,217)
Transfers between funds	-	-	-	-
Balance brought forward	12,809	190	12,999	23,216
Balance carried forward	32,282	5,728	38,010	12,999

UK Friends of Khwendo Kor
(Charity Number: 1095857)

Statement of Assets and Liabilities at:

31st March 2021

	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
Assets				
Cash at bank and in hand				
Current bank account	32,282	5,728	38,010	12,999
	32,282	5,728	38,010	12,999

	Unrestricted Funds £	Restricted Funds £	2021 Total Funds £	2020 Total Funds £
Liabilities				
Independent Examination fee	260	-	260	240
	260	-	260	240