

# **Kashmir Relief and Development Foundation (KRDF)**

## **Registered Charity No. 1114625**

### **ANNUAL REPORT OF THE TRUSTEES FOR THE ACCOUNTS FOR THE YEAR ENDED 31st DECEMBER 2024**

The Trustees present their Annual Report for the year ended 31st December 2024.

Kashmir Relief and Development Foundation also known as KRDF was established in January 2006, mainly to provide relief to the earthquake affectees and survivors in Kashmir. Since then KRDF has developed many schools and vocational centres to raise literacy level in remote areas and empower women with skills. KRDF continued to support in the sectors of Education, Health, Women Empowerment and clean water supplies including funds to Floods. The school under constructions two schools (Patika & Bagh) are complete. Full new furniture was provide The medical centre for local community to still onder construction.

#### **Objects of the Charity**

The charity is constituted by a trust deed and registered with the Charity Commission.

The objectives of the charity are as per its trust deed. The main activities of the charity during the year were raising fund for the purpose of providing relief, development of structure for the survivors of the earthquake and Flood effectees in the areas of Education, Health and Women Empowerment in Azad Kashmir.

#### **The Trustees**

The Trustees of the Charity as at 31st December 2024 were as follows:

M Latif Khan  
Mahmood Hussain  
Mohammed Imran Javaid  
Niaz Ahmed

#### **Review of the Financial Statements**

The trustees consider that the results are satisfactory, where **total donations** received amount to £39,870. After disbursements and expenditure during the year ended 31st December 2024, the net deficit is £15,668. The accumulated funds carried forward as at 31st Decemeber 2024 are £130,766.

The Development work continues for Health Health Centre.

In addition, administration, maintenance and repairs for up keeping current schools.Ten Vocational Centres are fully functional and continued providing sewing training to up skill young women during the year.

On behalf of all the trustees, we would like to thank all our donors, members and, most of all, the volunteers who helped the charity to carry out the activities and fund raising successfully during the year.

The financial statements were approved by the board of trustees and signed on their behalf by:

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M L Khan (Chairman)

Date: 22/09/2025

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N Ahmed (Secretary)

Date: 22/09/2025

**Kashmir Relief and Development Foundation (KRDF)**  
**Registered Charity No. 1114625**  
**INCOME AND EXPENDITURE ACCOUNT**  
**FOR THE YEAR ENDED 31st DECEMBER 2024**

	<b>2024</b>		<b>2023</b>	
	£	£	£	£
<b>INCOME</b>				
Donations		34,768		48,116
Other Income (Qurbani)		5,102		4,050
		<u>39,870</u>		<u>52,166</u>
<b>Disbursements:</b>				
Schools, Vocational Centres and Health	43,578		45,263	
Qurbanis	2,700		4,050	
	<u>46,278</u>		<u>49,313</u>	
<b>Expenditures:</b>				
Advertising	202		286	
Rent	7,800		7,800	
Printing, Postage and Stationery	576		510	
Bank Charges + Interest	446		529	
Insurance	235		235	
	<u>9,259</u>	55,537	<u>9,360</u>	58,673
Net Surplus/(Deficit) for the period	-	15,668	-	6,507
Surplus B/Fwd		146,434		152,941
		<u>130,766</u>		<u>146,434</u>
		=====		=====
<b>Represented By:</b>				
<b>Assets</b>				
Bank Account (Natwest)		112,491		140,953
Bank Account (Co-operative)		18,067		6,833
Cash		208		208
		<u>130,766</u>		<u>147,994</u>
<b>Liabilities</b>				
Accued		-		(1,560)
		<u>-</u>		<u>(1,560)</u>
<b>Net Assets</b>		<u>130,766</u>		<u>146,434</u>
		=====		=====

**M L Khan**  
Chairman

Dated: 22/09/2025

**Niaz Ahmed**  
Secretary

# Kashmir Relief and Development Foundation (KRDF)

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Page 2

## INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES/MEMBERS OF Kashmir Relief and Development Foundation (KRDF) ACCOUNTS FOR THE YEAR ENDED 31st DECEMBER 2024

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We report on the accounts of the Charity for the year ended 31st December 2024, which are set out on page 3.

### Respective Responsibilities of Trustees and Examiner

The charity's trustees are responsible for the preparation of the accounts.  
The Charity 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 needed.

It is our 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 our attention.

### Basis of Independent Examiner's Report

Our 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 the 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 statement below.

### Independent Examiner's Statement

In connection with our examination, no matter has come to our attention:

- (1) which gives us reasonable cause to believe that in any material respect the requirements:
- to keep accounting records in accordance with section 130 of the 2011 Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met;

OR

- (2) to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: \_\_\_\_\_

Date: 2nd October 2025

Sharif & Co (UK) Ltd  
Certified Practising Accountant  
119-123, Cannon Street Road  
Basement South  
London E1 2LX