

SKT WELFARE

England & Wales · Charity number 1153735

Details

Other names SKT WELFARE, Spreading Kindness Together

Status Registered

Legal form CIO

Registered 2013-09-09

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

Contact

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Activities

Objects: TO PROVIDE RELIEF TO VICTIMS OF NATURAL DISASTERS AND MAN MADE DISASTERS IN THE UK AND WORLDWIDE REGARDLESS OF COLOUR, RACE, ETHNICITY AND TO FACILITATE REHABILITATION BACK INTO COMMUNITIES BY PROVIDING SUSTAINABLE AID CONCENTRATING ON EDUCATION, HEALTH AND WELFARE PROJECTS.

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Classification

- **How:** 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

- Australia
- Bangladesh
- Lebanon
- Morocco
- New Zealand
- Occupied Palestinian Territories
- Pakistan
- Syria
- Tanzania
- Turkey
- Uganda
- United States
- Yemen

Finances

Period end	Income	Expenditure	Assets	Employees
2024-09-30	£8,337,063	£9,873,494	£5,603,136	29
2023-09-30	£16,152,905	£14,038,713	£7,139,567	35
2022-03-31	£10,120,719	£7,897,844	£5,025,376	26
2021-03-31	£6,684,069	£5,978,515	£2,802,501	17
2020-03-31	£5,553,364	£5,461,105	£2,096,947	14

Trustees

Name	Role	Appointed
ASIF HUSSAIN	Chair	2013-06-04
Muzaffar Ali		2019-07-22
Shahiad Iqbal		2024-12-16
ZUBAIR MOHAMMED SHARIF		2013-06-04

SKT WELFARE

England & Wales - Charity number 1153735

Accounts



ANNUAL REPORT

2023-2024

Head Office
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Middle East	Africa	South Asia
Palestine (Gaza) Syria Turkey Yemen	Tanzania Ethiopia & Kenya Somalia & Somaliland	Pakistan Afghanistan Bangladesh
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Foreword/ CEO Message

As-salamu alaykum,

The year 2024 marked a critical juncture in the global humanitarian landscape. Conflict, displacement, economic instability, and climate-induced disasters converged to deepen vulnerabilities across multiple regions. It would be an understatement to call what we are witnessing “unprecedented.” The world is not unfamiliar with crises. What we are witnessing now is something far more sobering: the normalisation of impunity, the erosion of international accountability, and the systemic erasure of entire populations.

Nowhere was this more visible than in Gaza, where entire neighbourhoods were flattened, hospitals targeted, and over a million people displaced with no safe refuge. But the crisis did not end there. From Syria and Sudan to Yemen and Afghanistan, conflict zones continue to stretch humanitarian systems to their limits. In East Africa, prolonged drought and food insecurity have forced communities into cycles of desperation. Across all these regions, the compounded effects of climate shocks, economic inequality, and political instability are creating crises of both survival and sovereignty.

In this context, SKT Welfare remained steadfast in its commitment to meeting urgent humanitarian needs while investing in long-term, community-led development. We reached nearly 1 million individuals across 15 countries with targeted interventions spanning emergency relief, WASH, healthcare, shelter, food security, and livelihoods. Our operational footprint expanded to some of the world’s most challenging environments, guided by a dual mandate: to save lives and to uphold dignity.

The scale and complexity of today’s crises demand a response that is agile, principled, and systemic. SKT’s model is rooted in local partnerships, Islamic values of compassion and equity, and a firm belief in sustainable impact. In Gaza, we maintained a direct presence, delivering life-saving medical aid and daily bread distributions to families trapped under blockade. SKT has also paid salaries of medical staff. In Syria, our flagship Safe Haven programme constructed over 2,000 permanent homes, replacing displacement with dignity. In Pakistan and East Africa, we expanded livelihood opportunities, clean water access, and women-led enterprises to confront poverty at its root.

We understand that humanitarian action must do more than provide temporary relief. It must lay the foundations for long-term resilience through local capacity, inclusive design, and infrastructure that endures. Our work is grounded in this philosophy. Every filtration plant installed, every school opened, every woman trained is a step toward that future.



I would like to thank our donors, staff, field teams, and partners whose trust, technical expertise, and unwavering dedication make our mission possible. Our impact this year reflects not only generosity, but strategic alignment and operational discipline in some of the world’s most volatile settings.

As we look ahead to 2025 and beyond, we reaffirm our responsibility to serve with integrity, to act with urgency, and to remain accountable to the communities we serve. Humanitarian needs will continue to grow, but so too must our ambition. We remain committed to reaching those furthest behind, ensuring that our interventions are not only timely, but transformative.

**Warmest regards,
Asif Hussain (CEO)**

Chief Executive Officer, SKT Welfare

GLOBAL STRATEGY & THEMATIC PRIORITIES

In an era defined by increasingly complex and overlapping humanitarian crises, SKT Welfare continues to deliver principled, people-centred assistance to some of the world's most vulnerable populations. Whether responding to active conflict, climate-related disasters, or economic collapse, our mission remains the same: to protect lives, preserve dignity, and build resilient futures through compassionate, accountable action.

In 2024, SKT's work was shaped by an integrated humanitarian-development strategy that not only addresses urgent survival needs but also invests in long-term recovery and self-reliance. Our approach is grounded in Islamic values of mercy, justice, and trust, and guided by international humanitarian standards, with a focus on inclusivity, gender equity, and local leadership.

Our strategic framework is structured around **four core thematic pillars:**

Emergency Relief in Crisis Settings

We respond rapidly to armed conflict, natural disasters, and displacement with life-saving aid such as food, water, hygiene items, and shelter materials.

Sustainable Development & Infrastructure

We prioritise long-term investments that address the root causes of poverty—such as clean water systems, permanent housing, solar energy, and climate-resilient infrastructure.

Livelihoods & Economic Empowerment

We support women, youth, and vulnerable families through vocational training, business grants, and asset-based programmes designed to foster independence and break cycles of dependency.

Community Health & Child Welfare

We invest in healthcare services, educational access, disability inclusion, and protection programming for children, widows, and individuals with specific needs.

This dual focus allows us to meet urgent needs while strengthening community systems and capacities. All interventions are grounded in local engagement, continuous monitoring, and transparent use of donor funds. Every intervention is built on local engagement, robust monitoring, and transparent use of donor funds.

By aligning our programmes with these pillars, SKT Welfare continues to move beyond aid delivery and toward sustainable, community-led transformation.



OUR WORK AT A GLANCE & KEY ACHIEVEMENTS

In 2024, SKT Welfare provided life-changing assistance to

over **834,492** people

across **15** countries

In some of the world's most fragile contexts, our teams delivered interventions that addressed both immediate needs and the deeper, structural drivers of poverty and vulnerability.

Our work spanned multiple sectors—emergency response, healthcare, clean water access, food security, housing, education, and economic empowerment—ensuring that support was comprehensive, context-appropriate, and rooted in community partnership.

Key sectoral outcomes included:

SECTOR	BENEFICIARIES
Food and Non-Food Aid	471,979
Water, Sanitation & Hygiene (WASH)	109,740
Health & Medical Support	67,989
Livelihoods (Gifts of Kindness & Izaat ki Rozi)	9,420
Shelter & Housing (Safe Haven)	1,066
Mosque Construction & Use	3,920
Education & Child Welfare	1,000+
Zakat Fund Distribution	11,603
Qurbani & Aqiqah Distributions	217,775
TOTAL UNIQUE BENEFICIARIES	834,492



SECTORAL HIGHLIGHTS & IMPLEMENTATION IN 2024

EMERGENCY RELIEF

SKT Welfare delivered emergency aid in response to conflict, natural disasters, and displacement across multiple regions. Our teams prioritised rapid mobilisation, dignity-centred distributions, and culturally appropriate assistance.



Gaza

Delivered food parcels, clean water, hygiene kits, and medical supplies. Supported hospitals, deployed ambulance, and ran mobile bakeries.



Afghanistan

Distributed emergency food, winter kits, and shelter materials to 1,300+ earthquake and flood victims.



Bangladesh

Reached 5,000 people affected by severe flooding in Chittagong.



Pakistan

Delivered emergency cash support to 28 families impacted by a bombing in Balochistan.



Syria

Deployed mobile bread units, winter aid, and hygiene kits to camps for displaced families.

WATER, SANITATION & HYGIENE (WASH)

Access to safe water is central to SKT's development work. In 2024, we focused on scalable infrastructure in high-need areas.



Pakistan

Installed 2855 hand pumps and 1 filtration plants and 10 mini filtration plants in rural and flood-prone areas, serving tens of thousands daily.



Tanzania

Installed 3 water wells with mosque benefitting 2240 beneficiaries

SECTORAL HIGHLIGHTS & IMPLEMENTATION IN 2024

FOOD SECURITY & LIVELIHOODS

SKT addressed food insecurity through large-scale seasonal distributions and income-generation support.



Distributed 26,234 food parcels across 13 countries, including during Ramadan and Qurbani campaigns.



Qurbani programme reached over 217,775 people, providing fresh meat to displaced and low-income families.



Pakistan:
454 women trained and equipped under the Izaat ki Rozi programme.



Kenya & Ethiopia:
6,696 people received livelihood support through Gifts of Kindness, including livestock, school kits, and small business grants.

HEALTH & MEDICAL SUPPORT

Access to healthcare remained a high priority, particularly in conflict-affected and rural areas.



Syria

The SKT Hospital treated 67,989 patients, providing maternity, trauma, and emergency care.



Pakistan:

Opened a Cancer Diagnosis Centre at Rawalpindi Medical University to serve low-income patients.



Syria (camps):

Eye care services provided through the Dates Initiative included cataract surgeries and glasses.

EDUCATION & CHILD WELFARE

SKT continued investing in child protection, disability inclusion, and access to education.



Turkey

Supported 33 orphans and 12 widowed mothers at Springs of Hope orphanage; 1,000+ children received Qur'an education.



Somaliland

Partnered with Ubad Gargaar CP Centre to deliver therapy, caregiver training, and educational support to 151 children with cerebral palsy.



Syria

Built a school inside a Safe Haven village to ensure learning continuity for displaced children.

REGIONAL IMPACT

MIDDLE EAST

PALESTINE (GAZA)

The humanitarian crisis in Gaza reached devastating new levels in 2024. The escalation of violence displaced over a million people, leaving homes flattened, hospitals under siege, and civilians with no access to food, clean water, or medical care. Due to its 13-year expertise in Gaza, SKT Welfare responded rapidly and decisively, coordinating three emergency convoys that delivered critical supplies in collaboration with local partners and Palestinian hospitals

Our impact in Gaza this year included:

- 15,498 food parcels delivered to displaced families
- 140 tonnes of flour distributed through local bakeries
- 50,000+ litres of clean water trucked into high-risk areas
- Daily distribution of 1,700 loaves of bread via a mobile bakery
- Hygiene kits and winter blankets provided to thousands
- Medical equipment and one ambulance delivered to hospitals
- Ongoing partnership with hospitals in Gaza to support hospitals under siege

SKT's intervention provided not just survival supplies but also emotional relief. Our team ensured aid reached the hardest-hit areas while maintaining dignity and care in every distribution.



REGIONAL IMPACT

MIDDLE EAST

SYRIA

In northern Syria, millions continue to live in displacement camps without access to permanent shelter, medical services, or education. SKT has been active here for over a decade, and in 2024, we continued to expand our flagship Safe Haven housing programme and health services.

Safe Haven Villages

Safe Haven project is a comprehensive rehabilitation initiative designed to provide displaced families with a secure and dignified living environment. This project consists of six villages, each with over 2,000 permanent homes that not only offer shelter but also foster a sense of community and stability for the residents. The goal of Safe Haven is to help refugees not only survive but thrive in their new surroundings.

Key Achievements:

- 2,000+ permanent homes constructed across six villages, providing long-term shelter for displaced families.
- 3 mosques built to serve as spiritual and community hubs.
- 1 school established to ensure children have access to education, fostering hope and opportunity for future generations.
- Communal water systems implemented to provide safe and reliable access to clean water for all residents.
- Additional interventions are underway to further improve the living conditions and overall well-being of the residents.

The Safe Haven project is a tangible demonstration of solidarity and care, creating a lasting impact on the lives of some of the most vulnerable populations.



"For many families, including widows, orphans, the elderly, and those with disabilities, this project means a safer, healthier, and more secure environment to live in. They no longer have to endure the unbearable conditions of the camps. Instead, they are moved to homes that provide them with the warmth and comfort they have long been denied. The Safe Haven project is a tangible symbol of solidarity and care, allowing these vulnerable groups to rebuild their lives dignifiedly."

– Safe Haven Housing Officer

REGIONAL IMPACT

MIDDLE EAST

SYRIA

Free Bread Project

In response to the ongoing crisis in Syria, which has severely impacted food security, the **Free Bread Project** was launched to support displaced families in the Harem area. Since 2011, Syria has seen a significant decline in income levels, which has made basic necessities, like bread, increasingly unaffordable for many. Given that bread is a daily staple, SKT Welfare initiated this project to provide vital food aid to displaced families in five camps.

Key Achievements:

- 1,280 families benefited from the project, reaching a total of 6,606 people.
- 1,280 bread bundles distributed daily across 5 IDP camps.
- A total of 353,280 bread bundles were distributed across the five camps
- Bread was delivered directly to families' tents, providing free bread and improving food security for displaced communities.

The Free Bread Project played a crucial role in easing the daily struggles of families, ensuring that they had access to a basic but essential food source, and reducing the economic burden on those most affected by the conflict.



REGIONAL IMPACT

MIDDLE EAST

SYRIA

SKT Hospital

In 2024, the SKT Hospital continued its essential role in providing free medical services to the Kafr Lusin area in the Idleb countryside, near the Syrian-Turkish border. To meet the evolving healthcare needs of the region, the hospital expanded its clinical services by adding new specialties tailored to the specific demands of the surrounding communities.

The hospital operates several key departments, ensuring comprehensive care for all patients. The Emergency Department, available 24/7, receives urgent cases from nearby camps, delivering immediate medical attention to those in critical need.

In addition to the Emergency Department, the Clinics Department offers specialized care in the following areas:

- Neurosurgery
- Orthopedic Surgery
- General Internal Medicine
- Urology
- Otolaryngology (ENT)
- Pediatrics

Further enhancing its service capabilities, the hospital also includes:

- Radiology Department
- Pharmacy Department
- Laboratory Department
- Ambulance Services

Throughout 2024, the hospital provided medical services to 67,989 patients. These services covered a wide range of needs, including maternal health, surgery, trauma care, pediatrics, and various diagnostic services.

In addition to patient care, the hospital also facilitated training for local medical staff, strengthening the healthcare workforce and improving local medical capacity, which is crucial for sustaining long-term healthcare improvements in the region.

“SKT Specialized Hospital project has been a cornerstone of support for the community, particularly for the 200,000 people it serves, including many camp residents facing incredibly harsh humanitarian and economic conditions. For these families, access to healthcare is often a distant hope due to financial constraints, limited resources, and lack of proper medical facilities. However, SKT hospital provides essential medical services free of charge across all departments, making healthcare accessible to those who need it most.

The impact of this hospital is immeasurable. It is not just a place where people receive treatment; it is a sanctuary of hope and healing for the most vulnerable groups—widows, orphans, the elderly, and individuals with disabilities. For many, the SKT Specialized Hospital is the only place they can turn to when faced with medical emergencies or ongoing health concerns, as they cannot afford treatment elsewhere.

Beyond offering life-saving interventions, the hospital also provides regular check-ups, preventive care, and essential services, which improve overall health outcomes in the community. The free medical services relieve the economic burden on families who otherwise would be forced to choose between paying for medicine or buying food. In a region where suffering is widespread, the SKT Specialized Hospital serves as a beacon of care, compassion, and dignity, offering families the healthcare they desperately need without any financial barriers.”

– SKT Hospital Medical Officer

REGIONAL IMPACT

MIDDLE EAST

TURKEY

Turkey continues to face a complex and multifaceted humanitarian crisis, exacerbated by a series of challenges including the aftermath of the **2023 earthquake**, the **ongoing refugee crisis**, **economic hardships**, and **climate-induced disasters**. The displacement of Syrian refugees, combined with the immense pressure on the country's resources, infrastructure, and social services, has left millions of people in urgent need of assistance.

In this context, **SKT Welfare** has been committed to alleviating suffering and empowering vulnerable communities through long-term solutions. The organization's efforts have been focused on addressing both immediate needs and building the resilience of displaced populations, with a particular emphasis on **widows, orphans**, and **refugee families**.

Springs of Hope: A Sanctuary for Widows and Orphans

One of the standout initiatives by SKT Welfare in Turkey is the Springs of Hope project. Launched to support widows and orphans, particularly those who have fled conflict and devastation, this project offers a comprehensive, holistic approach to care. The project aims to provide not just shelter, but a nurturing environment where vulnerable individuals can rebuild their lives with dignity and hope.

Springs of Hope is designed as a full-scale humanitarian initiative, addressing the complex needs of refugees and local Turkish citizens, with an emphasis on long-term care, education, and empowerment for the most vulnerable groups.



REGIONAL IMPACT

MIDDLE EAST

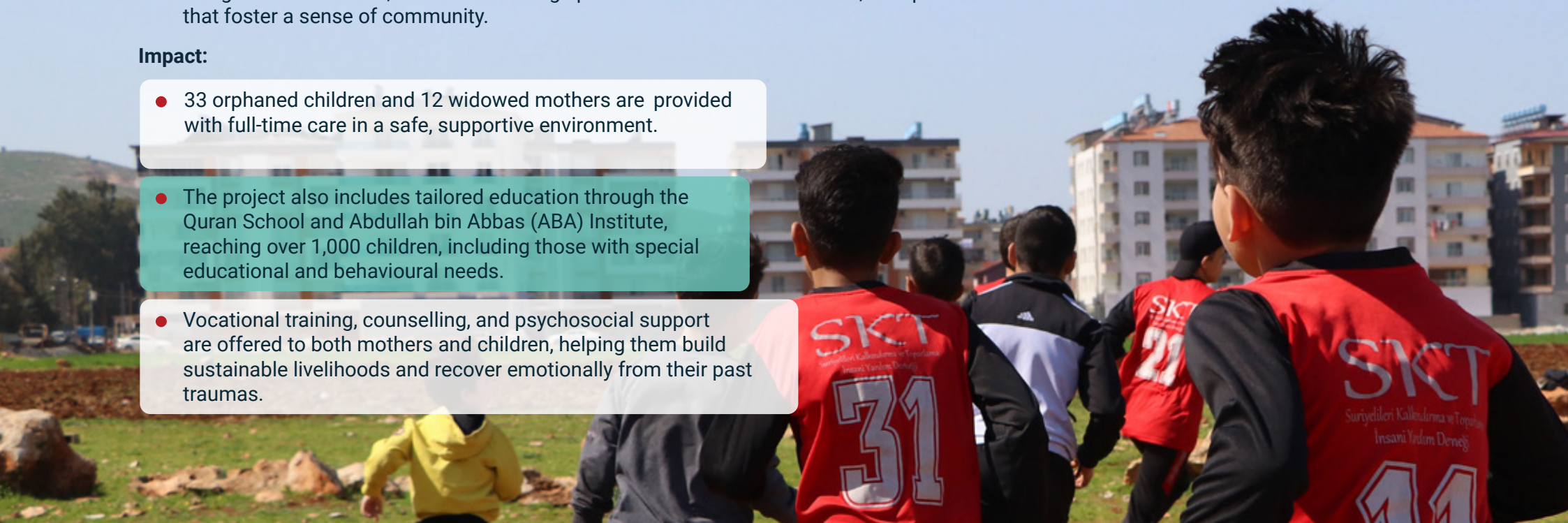
TURKEY

Key Features

- **Medical and Health Services:** Ensuring access to vital healthcare and medical support, including first aid services and referral to Turkish hospitals.
- **Nutritional Support:** Ensuring that all residents receive balanced, nutritious meals to maintain physical well-being.
- **Vocational Training & Handicrafts:** Providing mothers and older children with the opportunity to learn new skills, fostering self-reliance and self-expression through handicraft training.
- **Facility Design:** The project is housed in a six-story building, each floor consisting of three apartments. This design ensures secure, comfortable living spaces for mothers and children, with provisions for communal areas that foster a sense of community.
- **Educational Services:** Providing tailored learning opportunities that foster intellectual and emotional growth, ensuring that children have access to quality education despite their challenging circumstances.
- **Psychosocial Support:** Offering counselling and emotional support to help residents cope with trauma, build resilience, and regain their confidence in a safe and supportive environment.
- **Recreational Activities:** Promoting leisure, play, and social interaction, essential for the mental well-being and integration of residents into their new communities.

Impact:

- 33 orphaned children and 12 widowed mothers are provided with full-time care in a safe, supportive environment.
- The project also includes tailored education through the Quran School and Abdullah bin Abbas (ABA) Institute, reaching over 1,000 children, including those with special educational and behavioural needs.
- Vocational training, counselling, and psychosocial support are offered to both mothers and children, helping them build sustainable livelihoods and recover emotionally from their past traumas.



REGIONAL IMPACT

MIDDLE EAST

TURKEY

Hifz Sponsorship Programme: Empowering Through Islamic Education

In addition to Springs of Hope, SKT Welfare launched the Hifz Sponsorship Programme, a strategic initiative designed to provide Islamic education and Quran learning to refugee children and youth. This programme aims to help children thrive not only intellectually but also spiritually, providing them with the knowledge to become pious individuals and active, contributing members of their communities.

The programme includes two major educational projects:

- **The Quran School**
- **Abdullah bin Abbas (ABA) Institute**

These institutions have become vital sources of education for over 1,000 students, providing comprehensive Quranic education and nurturing both faith and character. The programme is particularly focused on supporting children with developmental and behavioural conditions, ensuring inclusive and equitable access to quality education for all.

Key Achievements of the Hifz Sponsorship Programme:

- 1,000 students enrolled in both The Quran School and ABA Institute, receiving tailored religious education.
- Vocational training and psychosocial support are integrated into the educational services, promoting holistic development and addressing the unique needs of the children.
- Special focus on refugee children, ensuring they have the tools to succeed in both their religious and academic pursuits despite the challenges of displacement.



REGIONAL IMPACT

MIDDLE EAST

YEMEN

Yemen's energy infrastructure is severely underdeveloped and strained, particularly due to the ongoing conflict. Only about half of the population has access to electricity, and many rural areas remain completely off the grid. This leads to widespread energy poverty, limiting economic development and access to essential services like healthcare and education. SKT's Yemen programming focused on addressing extreme energy poverty and hunger in Al-Hudaydah, where many homes lack access to the electrical grid and clean water is a daily challenge.

In 2024, SKT:

- Installed solar panel systems for 10 off-grid households, providing light, refrigeration, and energy for basic needs
- Distributed food parcels during Ramadan and Winter campaigns, reaching 2,600 people
- Delivered hygiene packs and cooking supplies to families in remote areas

SKT's investment in solar solutions has improved quality of life while also reducing environmental risk in one of the world's most climate-vulnerable regions.



REGIONAL IMPACT

AFRICA

TANZANIA

In rural regions of Tanzania, access to clean water and religious infrastructure remains a persistent challenge. Communities often walk miles to collect water from unsafe sources, and mosques in remote villages are frequently under-resourced or structurally unsound.

In response, SKT launched an integrated programme in 2024 that addressed both spiritual and physical needs by constructing **Five (5) new mosques**, each paired with a **deep water well**.

- These facilities now serve over 3,000 people
- The mosques function as community hubs, offering prayer space, Qur'anic education, and clean water access
- Local communities were involved in planning and implementation to ensure ownership and sustainability



"Before this mosque, we used to find it difficult to walk a long distance, more than one kilometre to attend the congregational prayers...it brought harmony and unity amongst us all. We are grateful to our donors, and we pray may Allah bless them and reward them in Jannat al Firdaus."

– Zaheer, Deputy Imaam of mosque in Tanzania

REGIONAL IMPACT

AFRICA

ETHIOPIA & KENYA

In 2024, SKT Welfare continued its commitment to supporting vulnerable communities in Ethiopia and Kenya, where families faced the compounding effects of conflict, climate change, food insecurity, and displacement.

In Kenya, prolonged droughts, economic hardship, and instability drove a sharp rise in hunger and malnutrition, particularly in pastoralist and informal settlement communities. In Ethiopia, years of conflict and displacement have left communities reeling, with limited access to basic services and livelihoods. Across both countries, climate change has exacerbated these challenges—destroying crops, shrinking water access, and displacing families who once relied on land or livestock for survival.

SKT Welfare responded through our flagship programme, Gifts of Kindness, a multi-dimensional initiative designed to offer both immediate relief and long-term resilience.

- **6,696 people** supported across Kenya and Ethiopia
- **Food parcels** delivered to food-insecure households
- **Educational kits, school fees, and uniforms** provided to children to improve access to school
- **Sewing machines, market stalls, parasols, and other tools** supplied to female entrepreneurs
- **Farming inputs**, including fruit seeds and livestock, distributed to boost household income
- **Bicycles** provided to students in remote areas to improve access to school and madrassa

This programme not only addressed immediate needs but also empowered families to rebuild livelihoods. In rural communities, we helped families strengthen their small farms; in urban areas, we supported women to launch or grow small businesses like tailoring, food stalls, and kiosks. In several regions, our teams worked directly with community leaders to identify which tools or grants would create the greatest impact—ensuring every intervention was locally relevant and dignified.



REGIONAL IMPACT

AFRICA **SOMALIA & SOMALILAND**

In Somaliland, children living with disabilities—particularly those with cerebral palsy and neurodevelopmental conditions—face widespread exclusion. Deep-rooted stigma, a lack of trained educators, and limited access to medical and therapeutic services mean that most children grow up unseen, unsupported, and unable to reach their full potential.

SKT Welfare, in partnership with the Ubad Gargaar Cerebral Palsy Centre in Hargeisa, led a targeted, community-based programme to break down these barriers and support families with dignity, care, and inclusion.

In 2024, our work focused on building a holistic, sustainable model of disability support that meets both clinical and educational needs:

- 151 children with cerebral palsy received regular therapy, developmental assessments, and assistive care
- 14-day training programmes equipped teachers, parents, and caregivers with the skills to provide daily support
- Assistive devices, mobility tools, and custom care plans were distributed to children based on individual need
- Home-based care guidance and family counselling services helped caregivers reduce stress and improve confidence
- Individual Education Plans (IEPs) were developed for each child, allowing for tailored learning and classroom integration

“As a mother, I was so helpless watching my child spend the entire day on the floor because we had no equipment to support him. But now that SKT and Ubad Gargaar gave us a standing frame, everything is different. Now he can stand using the standing frame, which has made him stronger, improved his posture, and even helped him eat. I can also see the difference in his mood too- he is happier than before. This assistance has truly changed our lives, and I am most grateful.”

– Shahina, mother of a child with CP

This initiative not only improved quality of life for children with disabilities but also worked to shift social norms, helping local communities view disability through a lens of inclusion rather than limitation.

By embedding its programme within a trusted local partner, SKT ensured that care was grounded in local knowledge, culturally appropriate, and accessible to families who need it most. This work reflects SKT’s broader commitment to child protection, inclusive education, and the rights of children with disabilities, in line with global best practices.



REGIONAL IMPACT

SOUTH ASIA

PAKISTAN

Pakistan continues to face overlapping humanitarian challenges—climate-driven disasters, economic instability, displacement, and limited access to healthcare, education, and clean water. In 2024, millions remained in need of sustained support, particularly in rural and flood-affected regions. The country's most vulnerable—women, children, and low-income households—struggle daily with the consequences of under-resourced systems, environmental shocks, and structural inequality.

SKT Welfare has responded with a multisectoral strategy rooted in emergency relief, long-term recovery, and the protection of vulnerable communities. Pakistan remained one of SKT's largest operational zones in 2024, with projects spanning WASH, health, livelihoods, housing, and faith-based infrastructure across Punjab, Sindh, and beyond.

Water, Sanitation & Hygiene (WASH)

Access to clean drinking water remains a critical issue in rural Pakistan, where many rely on contaminated surface water or open wells. The dual threats of floods and droughts, intensified by climate change, have only worsened water scarcity and health risks.

Water Hand Pumps

In 2024, SKT installed over 2,855 hand pumps in remote areas of Punjab and Sindh, directly serving more than 14,275 people. These hand pumps brought water access to households that previously walked kilometres to collect unsafe water—relieving the burden on women and girls and dramatically reducing waterborne illnesses.

Filtration Plants

For areas where groundwater is inaccessible or contaminated, SKT established 1 solar-powered filtration plant and 10 mini filtration plant. Each plant provides safe drinking water to 15,000 people, with far-reaching impacts on community health.

"SKT Welfare's water filtration plant improved our health and wellbeing, and we see a great decline in the water borne diseases and our children are living healthy life"

– Zeeshan, Pakistan

REGIONAL IMPACT

SOUTH ASIA

PAKISTAN

Health Interventions

In Pakistan's rural and underserved regions, access to healthcare is limited by distance, affordability, and lack of facilities. Many communities lack basic supplies, trained professionals, and diagnostic tools. Outbreaks of dengue, cholera, and polio further strain local systems, while maternal and child health needs often go unmet.

Livelihoods & Women's Empowerment – Izaat ki Rozi

Structural inequality in Pakistan affects women disproportionately. With limited access to jobs or vocational training, women in rural areas often rely on unsafe or informal work—or none at all. SKT's Izaat ki Rozi programme ("Earning with Dignity") provides women with the tools, training, and financial support to launch small businesses and gain financial independence.

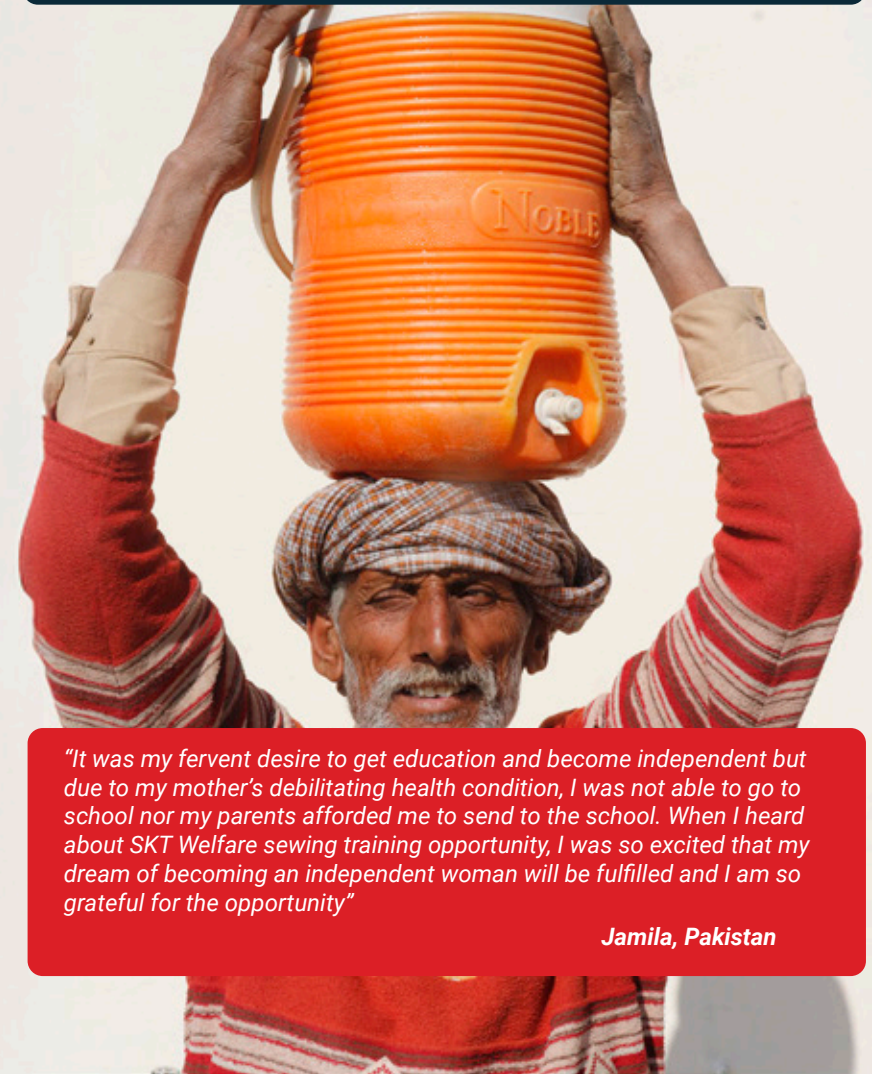
2024 Highlights

- 444 women trained in sewing, embroidery, and small-scale enterprise
- Distribution of sewing machines, startup kits, and business mentoring
- Financial literacy workshops for long-term independence

These programmes not only promote economic self-reliance but help protect women from gender-based violence by expanding their choices and social standing.

Cancer Diagnosis Centre – Rawalpindi Medical University (RMU)

In response, SKT Welfare established Pakistan's first-ever Cancer Diagnosis & Triage Centre at RMU, serving millions. This pioneering facility enables early detection and specialist referrals, particularly for low-income families. It is a cornerstone of SKT's long-term investment in health equity and disease prevention.



"It was my fervent desire to get education and become independent but due to my mother's debilitating health condition, I was not able to go to school nor my parents afforded me to send to the school. When I heard about SKT Welfare sewing training opportunity, I was so excited that my dream of becoming an independent woman will be fulfilled and I am so grateful for the opportunity"

Jamila, Pakistan



REGIONAL IMPACT

SKT WELFARE
SOUTH ASIA

PAKISTAN



Shelter – Safe Haven Pakistan

In 2022, unprecedented floods displaced millions in Pakistan, leaving families homeless and vulnerable. In response, SKT replicated its successful Safe Haven model—first implemented in Syria—to support displaced families with safe, dignified housing.

- 25 total homes built through Safe Haven Pakistan
- 10 homes constructed during 2023–2024
- Each home includes private space, sanitation, solar lighting, and clean water access

Safe Haven homes serve as more than just shelter—they restore privacy, stability, and hope to families recovering from loss.

Mosque Construction & Repairs

Mosques are at the heart of community life in rural Pakistan—serving not only as places of worship but also as centres for learning, conflict resolution, and community solidarity. Many were severely damaged during recent floods.

2024 Achievements:

- 3 mosques repaired in Sindh and 1 Mosque repaired in Azad Kashmir
- 4 new mosques built in Punjab
- All sites linked with adjacent WASH facilities (wells or filtration plants)

These projects strengthen both spiritual wellbeing and social cohesion, reinforcing the communal networks that support resilience.



REGIONAL IMPACT

SOUTH ASIA

AFGHANISTAN

Health Interventions

In 2024, Afghanistan continued to grapple with overlapping humanitarian crises. Years of political instability, widespread poverty, and under-resourced public services have left millions vulnerable. These challenges were compounded by two major environmental disasters—earthquakes in Herat province and catastrophic flooding in Baghlan—which caused further displacement, loss of life, and urgent humanitarian need.

SKT Welfare responded through rapid deployments and seasonal campaigns, with a focus on delivering life-saving aid to displaced families in affected regions.

Earthquake Response – Herat Province

In October 2023, a series of four major earthquakes struck Herat, causing devastating loss of life and destroying homes, schools, and community infrastructure. Thousands were left without shelter as harsh winter conditions approached.

SKT Welfare immediately mobilised relief supplies to the affected region, distributing:

2024 Highlights

- Food parcels and non-food items, including tents, blankets, and kitchen sets
- Culturally appropriate aid packs for displaced families, tailored to local customs and needs
- Continued seasonal food support through Ramadan and Winter Campaigns

This timely response provided critical support for families who had lost everything and were unable to access government or large-scale international assistance.



REGIONAL IMPACT

SOUTH ASIA

AFGHANISTAN

Flood Response – Baghlan Province

In May 2024, sudden and severe flooding in Baghlan province claimed more than 200 lives and displaced thousands. Homes were swept away and entire communities cut off from basic services.

SKT Welfare delivered emergency aid to over 600 people, including:

- Emergency food parcels
- Temporary shelter kits, including tarpaulins and thermal blankets

Additionally, winter relief items—fuel, warm clothing, and stoves—were distributed to 700 individuals, prioritising elderly and female-headed households.

SKT's response in Afghanistan reflects our commitment to standing with communities in crisis—ensuring urgent aid is delivered with dignity, and no family is left behind in their time of greatest need.



REGIONAL IMPACT

SOUTH ASIA

BANGLADESH

In 2024, monsoon flooding caused severe damage across Chittagong, displacing thousands of families and submerging entire villages. The floods overwhelmed local infrastructure, disrupted water supplies, and left already vulnerable households struggling to survive. Women-headed families, people with disabilities, and the elderly were among the hardest hit.

SKT Welfare responded with a rapid and culturally sensitive emergency intervention, mobilising aid through trusted local partners and community volunteers. Our teams reached 5,000 people in flood-affected areas across Chittagong, delivering urgently needed relief.

Assistance included:

- Emergency food parcels to help families cope with the immediate loss of income and access to markets
- Hygiene kits to prevent the spread of disease in overcrowded shelters and flood-damaged homes
- Clean water distributions to reduce the risk of waterborne illnesses

Aid was delivered with a strong emphasis on protection and inclusion, prioritising households led by women and supporting individuals with disabilities. By working with local volunteers who understood the community's needs and cultural context, SKT ensured that support was delivered quickly, respectfully, and where it was needed most.

This intervention reflects SKT Welfare's broader commitment to proactive disaster response, community partnerships, and dignity-based relief for those impacted by climate-related crises.



EMERGENCY RESPONSE INTERVENTIONS

SKT Welfare is committed to responding swiftly and effectively when disaster strikes. In 2024, our emergency interventions reached thousands affected by sudden-onset crises across Asia and the Middle East. These efforts prioritised immediate survival—ensuring families received food, water, hygiene, shelter, and medical aid within hours to days of a disaster occurring.

Our emergency operations this year included:

Afghanistan Earthquake & Flood Response

Multiple natural disasters struck Afghanistan in 2024, with devastating consequences for already vulnerable communities.

- Following the Herat earthquake and floods in Baghlan, SKT delivered food parcels, emergency shelter kits, and clean water to over 600 people
- Our teams provided winter relief—including warm clothing, fuel, and blankets—to 700 individuals in mountainous regions at risk of hypothermia
- Aid was coordinated with local partners to ensure culturally appropriate delivery and safety for staff and beneficiaries

Pakistan Flood & Bombing Response

SKT teams remained active in flood-affected areas of Sindh and Punjab, focusing on:

- Temporary shelters and hygiene kits for displaced households
- Provision of food parcels to families whose homes were submerged

In Balochistan, after a devastating bombing incident, SKT distributed cash support to 28 families, enabling them to buy food, relocate, and supported women hospital.



EMERGENCY RESPONSE INTERVENTIONS

Gaza Emergency Operations

Our Gaza response included:

- Three humanitarian aid convoys delivering food, hygiene kits, and medical supplies
- Deployment of one ambulance and critical hospital support
- Delivery of 140 tonnes of flour, 15,498 food parcels, and hot meals via a mobile bakery

Bangladesh Flash Flood Response

- Reached 5,000 people in Chittagong following severe monsoon flooding
- Distributed food, clean water, cooking utensils, and hygiene kits

These rapid interventions underscore SKT's agility, field network strength, and unwavering commitment to those in immediate need.



SPECIAL CAMPAIGNS & INITIATIVES

Throughout 2024, SKT Welfare launched a series of high-impact campaigns that allowed us to reach hundreds of thousands of people during periods of heightened need.

Ramadan Campaign

The holy month of Ramadan is a time of fasting, reflection, and generosity for Muslims around the world. Yet for millions struggling with poverty, displacement, or conflict, it can also be a time of hardship and hunger. In 2024, SKT Welfare's Ramadan Campaign sought to ensure that no fasting individual was left without a meal to break their fast, and no family was left behind in this sacred month of mercy.

Our campaign spanned 10 countries, reaching a total of 307,215 beneficiaries with food parcels, cooked meals, and Zakat-funded assistance. The programme was rooted not only in the delivery of food—but in the deeper mission of restoring dignity, strengthening unity, and upholding the shared blessings of Ramadan across communities in need.

SKT's Ramadan interventions included:

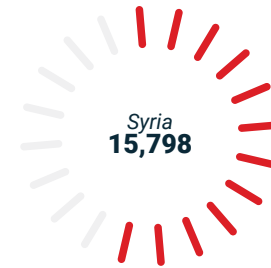
- **Distribution of food parcels** containing essential staples for Sahur and Iftar
- **Pre-prepared cooked meals** for families living in displacement camps or temporary shelters
- **Zakat-supported aid** for widows, orphans, and people with disabilities
- **Hygiene kits and religious items** shared through mosque partners to maintain spiritual and physical wellbeing

Aid was delivered through local partners and field teams with cultural sensitivity and efficiency, ensuring that support reached families most in need, including those in hard-to-reach areas and conflict zones.



SPECIAL CAMPAIGNS & INITIATIVES

2024 Beneficiaries by Country



"I am a mother of seven children. My husband passed away two years ago, and since then, I have been the head of my family. Due to economic difficulties, our life became very challenging. Praise be to Allah, last Ramadan, you and the donors thought of us, and the food package reached us...these supplies truly saved us. They sustained my family for an entire month. We are seven people, and it was incredibly difficult to provide food for everyone. But with that help, we didn't have to worry about food until the end of Ramadan."

– Zara, beneficiary in Pakistan

In every country, the campaign fostered not only nourishment but community, compassion, and connectedness—reminding us that the essence of Ramadan lies in sharing our blessings with others, especially those facing the greatest hardships

SPECIAL CAMPAIGNS & INITIATIVES

Winter Campaign

For families living in conflict zones, displacement camps, or remote high-altitude regions, winter is life-threatening. In 2024, SKT Welfare launched its Winter Campaign to bring life-saving warmth, dignity, and protection to vulnerable communities facing harsh weather conditions with little to no shelter.

This targeted intervention supported 1,400 individuals across Afghanistan and Yemen, countries where infrastructure is fragile, heating is scarce, and poverty exacerbates seasonal hardship.

Aid was delivered to families living in mountainous terrain, remote villages, and temporary shelters, prioritising those most at risk—particularly women-headed households, the elderly, and children.

Each family received a comprehensive winter kit, including:

- Fuel for heating
- Blankets and warm clothing
- Heating stoves
- Insulated sleeping mats
- Hygiene essentials



SPECIAL CAMPAIGNS & INITIATIVES

Qurbani & Aqiqah

Qurbani is the sacred act of animal sacrifice performed during the days of Eid al-Adha, symbolising obedience, devotion, and compassion. For families struggling with poverty, food insecurity, or displacement, Qurbani is more than a ritual—it is often their only access to fresh, nutritious meat for the entire year.

In 2024, SKT Welfare's Qurbani Programme reached over 217,775 people across 13 countries, including Pakistan, Bangladesh, India, Yemen, Palestine, Syria, Tanzania, Mali, Malawi, Kashmir, Kenya, Sri Lanka, and others. The programme was designed not only to fulfil the religious duty of sacrifice, but also to uplift health, nourish bodies, and restore dignity in communities facing hunger.

Animals were ethically sourced from local farmers, supporting regional economies and ensuring freshness. Meat was then distributed to:

- Orphans and widows
- Internally Displaced Persons (IDPs)
- Heating stoves
- Low-income families
- Elderly and disabled individuals

Qurbani distribution was done in accordance with Islamic guidelines, with careful attention to hygiene, logistics, and equitable access.

Visit: www.sktwelfare.org
Call: 0300 30 20 786



SPECIAL CAMPAIGNS & INITIATIVES

Zakat Fund

The obligation of Zakat represents far more than charity. It is a form of wealth purification and social justice, designed to uplift the most vulnerable members of society. In 2024, SKT Welfare's Zakat Fund played a vital role in addressing socio-economic inequalities, offering targeted support to those most in need across the United Kingdom, Pakistan, and multiple international crisis zones.

By digitising both collection and distribution, SKT ensured that Zakat was delivered efficiently, securely, and in full alignment with Islamic principles of fairness, compassion, and transparency. Every transaction was traceable, and donors were provided with assurance that their contributions were reaching verified Zakat-eligible recipients.

In the United Kingdom, SKT distributed ASDA food vouchers to low-income families, including refugees, asylum seekers, and others facing food poverty and social exclusion.

In Pakistan, 50 families received monthly food and financial support, helping them meet essential living costs and restore a sense of stability.

Beyond these two core regions, Zakat funds also supported seasonal distributions in Syria, Somalia, and Yemen, including:

- Food parcels
- Hygiene kits
- Warm clothing

These interventions focused on widows, orphans, displaced persons, and elderly caregivers, ensuring that aid upheld dignity and cultural relevance.

In total, 11,350 individuals benefited from SKT's Zakat programme in 2024.

SKT's Zakat Fund remains a cornerstone of its mission to empower the poor, honour the giver, and build a more just world.



SPECIAL CAMPAIGNS & INITIATIVES

SKT Dates Project

The SKT Dates Project is a Ramadan-based fundraising project that supports long-term humanitarian programmes in Syria, Gaza, and Turkey. Launched in 2015, the initiative raises funds through the sale of ethically sourced Medjool dates, with proceeds going directly to SKT Welfare projects serving communities in crisis.

The project began with a simple and single goal: to help fund the Al-Huda Bakery in northern Syria. Profits from each tin sold cover the cost of baking 50 loaves of bread, distributed to families in displacement camps. Since its launch, the initiative has provided over 15 million loaves of bread to Syrian refugees around Idlib.

As the project grew, so did its reach. It now contributes to multiple sectors of SKT's programming, improving lives in tangible ways across the region.

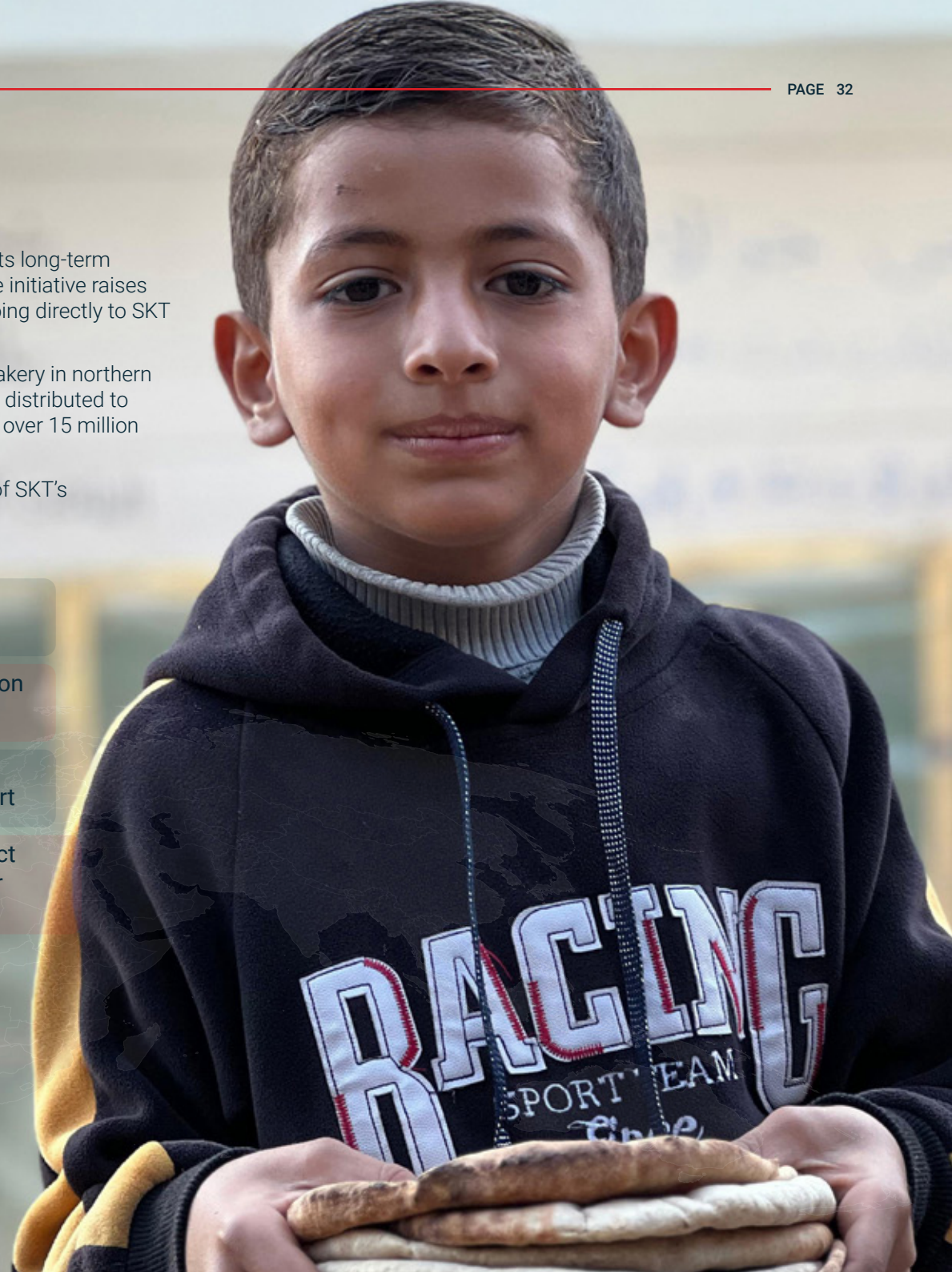
Impact to Date

- 1 million loaves of bread funded for Syrian families through the Al-Huda Bakery
- Provided clean drinking water in Gaza through SKT's desalination plants
- 85 orphaned children supported each month in Turkey, with access to education, food, medical care, and psychosocial support
- Eye care services delivered in 3 Syrian camps, including cataract surgeries, glasses, and medication—30% of patients treated for infections or allergies

Ethical Sourcing & Community Involvement

The dates are sourced from the Jordan Valley and packed by Syrian refugees, creating employment and supporting families through meaningful, seasonal work.

Now entering its tenth year, the SKT Dates Initiative continues to connect faith-based giving with real, measurable impact—ensuring every tin supports a family in need



SKT WELFARE OPERATIONS

In 2024, SKT Welfare continued to strengthen its operational foundations to ensure that aid delivery remains efficient, transparent, and responsive to the evolving needs of communities affected by conflict, poverty, and environmental crises. Our systems are designed to uphold accountability to donors and beneficiaries, maximise impact, and ensure that our work is guided by the principles of dignity, equity, and effectiveness.

Programme & Project Management

All SKT projects are implemented through a structured cycle that includes:

- Needs assessments in affected communities
- Detailed project planning, including budgeting and risk forecasting
- Field implementation and coordination with partners and local actors
- Monitoring, evaluation, and reporting (MEAL) to assess outcomes and improve delivery

Monitoring frameworks are developed for each intervention, with clear indicators and regular data collection to evaluate relevance, effectiveness, and long-term impact.

Monitoring, Evaluation & Learning (MEL)

Robust monitoring and evaluation are central to ensuring our programmes are responsive and effective. In 2024, we strengthened our MEL systems by:

- Establishing project-specific monitoring frameworks with measurable indicators
- Conducting regular impact assessments, beneficiary feedback sessions, and performance reviews
- Using findings to inform programme adjustments, scale successful models, and address operational challenges

We actively use beneficiary feedback and community insights to refine our work and ensure programmes remain accountable and people-centred.



SKT WELFARE OPERATIONS

Risk Management

SKT Welfare recognises the inherent risks of humanitarian operations. We maintain a proactive risk management approach that includes:

- Security risk assessments and field contingency planning
- Financial controls and fraud prevention measures
- Response protocols for emergencies, including rapid deployment and early recovery
- Community vulnerability assessments to adapt programming to shifting needs

Staff safety, data protection, and fiduciary responsibility are prioritised across all operations.

Human Resources & Volunteer Management

SKT Welfare invests in recruiting, training, and retaining qualified staff and dedicated volunteers across all regions. Our HR systems support:

- Field capacity development
- Volunteer mobilisation for campaign periods
- Staff wellbeing and safeguarding protocols

We continue to grow a diverse, mission-driven workforce committed to delivering compassionate and high-impact support.

Financial Management & Compliance

We operate with a commitment to financial transparency and stewardship. Our systems follow internationally recognised standards in:

- Budgeting and accounting
- Independent auditing
- Donor reporting and compliance

Transparent financial practices are key to maintaining public trust and long-term sustainability.

Technology & Innovation

We leverage technology to enhance both programme delivery and supporter engagement, including:

- Digital fundraising platforms and donor tracking tools
- Remote monitoring systems for field data collection
- Mobile reporting dashboards for real-time performance tracking
- Use of social media and web platforms for advocacy, visibility, and emergency appeals

SKT WELFARE OPERATIONS

Early Warning Systems & Data Management

To remain responsive in dynamic humanitarian settings, SKT Welfare has strengthened early detection and monitoring systems:

- Food, water, health, and shelter indicators tracked through regular assessments
- Community-based reporting mechanisms used to identify emerging risks
- Collected data used to trigger rapid response actions and adjust programme designs as needed

Coordination & Partnerships

SKT Welfare actively collaborates with UN agencies, INGOs, government bodies, and community-based organisations to ensure that aid is coordinated and comprehensive. Our teams participate in humanitarian coordination platforms to:

- Share assessments and avoid duplication
- Respond to emerging crises quickly and collectively
- Strengthen links with local implementing partners and build joint capacity

We maintain active partnerships across Africa, South Asia, and the Middle East to enhance programme reach and effectiveness.

Community Engagement & Empowerment

Engaging with affected populations is central to our programming. In 2024, we continued to build trust with communities by:

- Working through local leaders and grassroots networks
- Conducting awareness sessions on health, hygiene, and disaster risk
- Promoting volunteerism and local ownership of humanitarian response
- Supporting local referral pathways, especially for vulnerable children and caregivers

This approach strengthens the resilience, capacity, and dignity of the communities we serve.

Resource Mobilisation & Advocacy

In 2024, SKT continued to diversify and expand its fundraising and advocacy efforts. Key activities included:

- Running digital campaigns, live appeals, and global giving drives
- Engaging with institutional donors, private sector partners, and charitable trusts
- Mobilising community fundraising and grassroots initiatives
- Advocating for under-reported emergencies through storytelling and awareness events

These efforts are central to sustaining our mission and ensuring support reaches the people who need it most.

LOOKING AHEAD: SKT WELFARE GLOBAL PROGRAMMES (2025–2026)

As we look to 2025 and beyond, we enter this next phase of our journey with a sharpened focus on scaling impact, deepening local leadership, and adapting to an increasingly complex global landscape. Our goal is to remain agile, community-rooted, and responsive to the shifting realities faced by those we serve.

SKT Welfare is focused on doing more—reaching more people, responding faster, and building lasting change where it's needed most. The world is changing quickly, and the communities we serve are facing some of the hardest challenges yet: conflict, climate disasters, displacement, and deepening poverty.

We're committed to growing in a way that stays rooted in our values. That means scaling our programmes in a way that's locally led, inclusive, and sustainable and continuing to respond to emergencies with care and urgency while also investing in long-term recovery, health, education, and livelihoods.

Our aim is simple: to make sure that every programme we deliver not only meets immediate needs, but also helps communities move forward—stronger, safer, and more self-reliant.



LOOKING AHEAD: SKT WELFARE GLOBAL PROGRAMMES (2025–2026)

Core Programming Areas

Our global operations in 2025–2026 will focus on four key pillars:

- **Emergency Relief**

Delivering rapid, life-saving assistance—including food, shelter, and medical support—to populations affected by conflict, disasters, or displacement.

- **Sustainable Development Projects**

Implementing long-term initiatives in healthcare, education, water and sanitation (WASH), livelihoods, and infrastructure. These projects aim to reduce chronic vulnerability and build community resilience, with a focus on marginalised groups.

- **Capacity Building**

Providing training, resources, and skills development for individuals and partner organisations in the communities we serve, enabling local ownership and long-term impact.

- **Advocacy and Awareness**

Promoting awareness of humanitarian crises and advocating for systemic change to address the root causes of poverty, conflict, and exclusion through public engagement and policy dialogue.

Strategic Priorities for 2025–2026

- **Innovation & Sustainability**

SKT Welfare will invest in innovative, scalable models of aid delivery that leverage existing networks, local supply chains, and sustainable technologies. We will prioritise low-carbon solutions and design interventions that offer lasting value to communities beyond the crisis period.

- **Accessibility & Inclusivity**

All programmes will be designed to be inclusive, ensuring access for people of all ages, genders, and abilities. We are committed to removing barriers to aid and strengthening accountability to affected populations, ensuring that no one is left behind.

- **Community-Centred Design**

Our future work will emphasise participatory planning and localisation, engaging communities in the design, implementation, and evaluation of programmes. Special focus will be placed on integrating health, education, and livelihoods support in disaster-prone and underserved areas—particularly for women and children.

ACKNOWLEDGEMENTS

To our supporters, volunteers, field staff, and global community:

Thank you.

Your compassion, generosity, and trust have enabled SKT to reach hundreds of thousands of people this year. You've made it possible for a child in Syria to sleep safely, for a mother in Pakistan to earn her own income, for a hospital in Gaza to receive life-saving equipment.

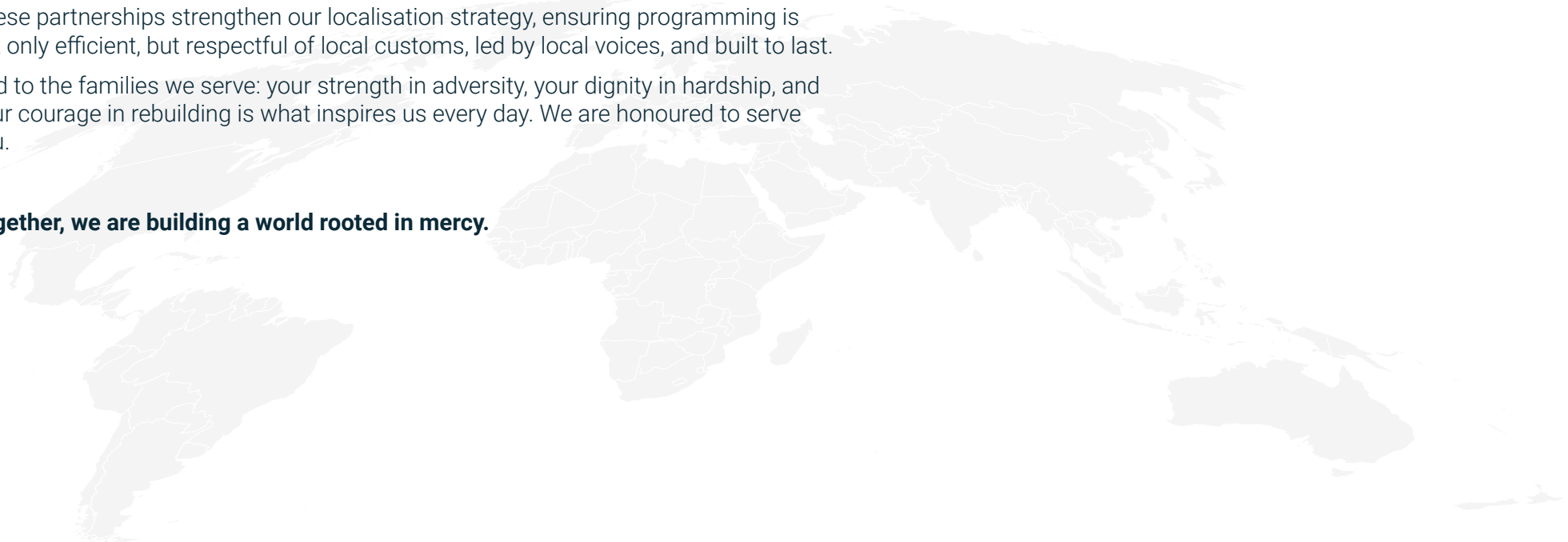
To our donors—whether you gave £5 or £5,000—every contribution built something real. To our volunteers, who stood in the cold at fundraising events and distributed aid in the heat—your service is our strength. To our partners—thank you for sharing your local expertise and your unwavering commitment to your communities.

We would also like to thank all of our partners on the ground, SKT's impact would not be possible without the strategic partnerships that enable us to respond quickly, reach vulnerable populations, and deliver culturally relevant solutions.

These partnerships strengthen our localisation strategy, ensuring programming is not only efficient, but respectful of local customs, led by local voices, and built to last.

And to the families we serve: your strength in adversity, your dignity in hardship, and your courage in rebuilding is what inspires us every day. We are honoured to serve you.

Together, we are building a world rooted in mercy.



FINANCIAL REVIEW FOR THE PERIOD ENDED 30 SEPTEMBER 2024

REPORT OF THE TRUSTEES

The trustees present their report with the financial statements of the parent charity and group for the year ended 30 September 2024. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

OBJECTIVES AND ACTIVITIES

We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities.

The principal objectives set out by the charity and contained within our trust deeds, are summarised as follows:

- To provide relief to victims of natural and man-made disasters worldwide, regardless of colour, race, ethnicity and to facilitate rehabilitation back into communities by providing sustainable aid concentrating on education and welfare
- To help young people, especially but not exclusively through leisure time and educational activities, so as to develop their capabilities that they may grow to full maturity as individuals and members of society

Our objectives are set to reflect the aims and purpose of the charity. They are constantly reviewed and assessed by the Trustees to ensure they continue to reflect our aims. The Charity Commission's guidance notes have been consulted in formulating these objectives.

RISK MANAGEMENT

The Trustees take their responsibilities towards staff, donors, and beneficiaries very seriously. An important aspect of discharging these responsibilities involves the identification and management of all potential risks that might

compromise staff, resources, or ability to deliver programmes.

The Charity, therefore, has the ultimate duty to regularly identify and review the risks to which The Charity is exposed, and ensure that appropriate controls are in place to provide reasonable assurance against fraud, malicious acts, and error. The Trustees, along with the CEO and the senior staff, actively review these risks on a regular basis.

Risks are complex, due to the nature of the work we carry out. They are assessed on the basis of their likelihood and potential impact, which would allow the implementation of mitigation strategies to manage these risks. Also, wherever possible, risks are covered by suitable insurance, to reduce their financial impact.

The principal risks to the charity have been identified as:

Strategic Reputation

One of the most valuable assets of any charity is its reputation. It is vitally important that we do all we can to meet the expectations of our donors, beneficiaries, supporters and other organisations that we partner with.

To protect The Charity against reputational damage, we implement the following policies:

- Fraud, Corruption and Bribery - We work very hard to ensure that integrity and transparency are embedded in all our policies and procedures. Conflict of interest; Anti-Bribery; Anti-Terrorism and Anti-Money Laundering policies are introduced and closely monitored.
- Senior level representation on many important forums and influential fronts, to ensure positive visibility, including a strong media presence.

Operational

Risks in this area include physical risks to our personnel and volunteers, and risks compromising the continuation of project delivery. To mitigate against such risks, The Charity has taken the following actions:

- Developed Standard Operating Procedures for common processes to protect against loss of key staff or volunteers;
- Improved the quality and the scope of training, to disseminate skills and good practice within the organisation, and to ensure staff safety and wellbeing;
- Regular reviews of key systems and procedures to improve and strengthen the internal policies and communication processes, thus maintaining a clear structure of delegated authority and control;
- Applied robust due diligence policy in our dealings with donors;
- Adopted clear processes to review and assess our performance management system on the ground;
- All programmes have up-to-date security policies, which include the provision of regular comprehensive security briefings and assessments, in response to rapid changes in the political situation;
- Culture and Behaviour – SKT Welfare monitors and learns lessons from peer organisations and as such focused on ensuring it develops the right culture and behaviour as The Charity grows:
 - As such we have undertaken a review of policy and procedures to ensure they are 'fit for purpose'.
 - Enhanced support to field offices in Turkey.
 - A programme of regular training for all staff.

The Trustees, are therefore, satisfied that adequate systems and procedures are in place to manage and minimise exposure to the identified risks.

PLANS FOR FUTURE PERIODS

Aims and key objectives for future periods

The Charity intends to continue the projects outlined above and to expand them as required by needs on the ground, and determined by the limits of our capacity. In addition, we will continue to consider other projects, within the funds and staff capacity available, and based on comprehensive and up-to-date needs assessments. Furthermore, we will continue to closely monitor the progress of the various projects and to analyse the challenges facing them. A number of issues have been identified:

- We will work to provide the most appropriate solutions for our beneficiaries. This will be realised through the development of appropriate accountability, compliance and quality tools/mechanism to align with industry standards and best practice.
 - To ensure we have the resources and systems in place to play a leading role in defining and shaping the direction of The Charity. The quality of programming delivered aligns with humanitarian principles and is delivered in the most efficient and effective way.
 - To ensure professionalism, integrity, transparency & accountability.
 - We aim to reach out to an increasing number of institutional donors during this year. However, it would be imperative to build capacity and enhance the quality of programmes.
- Sectors of work:**
Our programmes are structured into seven sectors of work:
- Food Security & Livelihood
 - WASH (Water, Sanitation and Hygiene)
 - NFI (Non-Food Items)
 - Health and Medical Care
 - Education

- Social & Seasonal
- Programmes
- Protection

Each of these areas is managed by a dedicated team, in charge of the planning, implementation, reporting and documentation of projects within their respective sector.

Going Concern

In view of the financial performance as at the balance sheet date, the Board of Trustees has a reasonable expectation that The Charity will have the resources to continue in operational existence for the foreseeable future.

The Trustees believe there are no material uncertainties that call into doubt our ability to continue as a going concern. The annual financial statements have therefore been prepared on the basis that The Charity is a going concern.

Public Benefit

The Trustees confirm that they have complied with the requirements of Section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by The Charity Commission for England and Wales.

Fundraising

The Charity strives to adhere to relevant statutory regulations including the Data Protection Act (2018), Charities Act (2011) and the Telephone Preference Service. We are continually revising our policies and procedures as we grow to keep up-to date with changes in legislation and regulations.

SKT Welfare is registered with the Fundraising Regulator and have developed our procedures to comply with the Code of Fundraising Practice.

SKT Welfare is also a member of the Institute of Fundraising and our fundraising activities are legal, open, honest and respectful. The Charity utilises a number of different fundraising approaches, which includes the following:

- Major donor giving, Corporate giving, Online giving
- Community fundraising
- Challenges
- Live TV appeals
- Events
- Volunteers
- Direct mail

Fundraising activities are carried out by our own staff, volunteers, partners and professional fundraisers.

Code of Fundraising Practice

We comply with the Fundraising Regulator's Code of Fundraising Practice and ensure our fundraising activities reflect the code standards.

General Data Protection Regulation (GDPR)

Staff are required to read and understand the organisational GDPR policy which is accessible to all new staff and volunteers. GDPR training is ongoing for new staff and volunteers. We have a Data Protection policy and privacy statements.

Protection of Vulnerable People

The Charity abides by the Fundraising Regulator's Code of Fundraising Practice and ensures our staff and volunteers are fully briefed about the code of conduct with regard to the protection of vulnerable people. Before any external facing fundraising activity is undertaken, we brief staff and volunteers on best practice and make them aware of the need to identify, respect, support and protect vulnerable people.

Complaints Handling

There may be times when we do not meet the high standards we set ourselves and for such instances we have a complaints policy in place.

Complaints are captured centrally, dealt with in accordance with the process laid down in the policy and report-

ed to the Fundraising Regulator through the annual return. In 2024 we received 0 complaints (2023: 0).

Structure, governance and management

Governance

SKT Welfare under its constitution is a UK registered charity (1153735) with the Charity Commission. It is a Charitable Incorporated Organisation whose Foundation was registered with the Charity Commission on 9 September 2013. On the 04 February 2014, the assets of Sacred Knowledge which was a UK registered charity (1127634) with the Charity Commission, were transferred into SKT Welfare (1153735). Sacred Knowledge Trust was inceptioned on 21 January 2009 and operated under the governance of a deed of trust adopted on 1 September 2009 and later amended on 15 September 2012.

Organisational Structure and Management

The Board of Trustees comprises members from diverse backgrounds. Trustees are selected based on their skills, experience and networks, and the needs of the company. All members of the Board of Trustees work on voluntary basis only and dedicate a considerable amount of time to the Charity's activities.

The power of appointing new Trustees is vested in the Trustees and there are informal procedures in place for the induction and training of new Trustees. Trustees are also encouraged to attend relevant briefings and courses.

Appointed trustees are responsible for general management and control of the charity and to ensure that it operates within the guidelines dictated by the Charity Commission and its own governing documents.

The trustees meet regularly to discuss and review the Charity's operations. At these meetings, they also make macro and micro level decisions relating to the running of the charity and its activities, mainly the delivery of humanitarian aid projects to different parts of the world, as well as within the UK. The trustees also have a group of volunteers working under them (in the form of sub-committees and teams) that focus on particular projects of the charity's work.

The teams that manage the day-to-day running of the charity are primarily:

- 1) Finance and Operations
- 2) International Aid Projects
- 3) Fundraising and
- 4) PR, Media and Communications

The organisation works with several partners and local representatives internationally to meet its objectives, whereby a thorough needs assessment is conducted and an approval process including MOU's are adhered to before any delivery of projects or grant making. SKT Dates Initiative project is managed through its wholly owned subsidiary SKTW Ventures Ltd.

The Organisation holds investment properties in Turkey to further its objectives and these are held in trust by Asif Hussain, a Trustee of the organisation. The organisation also owns land and buildings in Turkey and are held in Trust with SKT Ihracat Ithalat Gida Insaat Saniyi Ve Ticaret Limited Sirketi, a registered company (reg. no. 7721233125) in Turkey where Asif Hussain is a shareholder.

The organisation relies on many volunteers who provide countless hours supporting at events and with the SKT Dates Initiative, the volunteers lend approx. 3,600 hours in the year.

Related Parties

SKTW Ventures Ltd is a trading subsidiary of SKT Welfare. It supports our charitable activities by retailing high-quality types of dates across the UK. The registered address of SKTW Ventures Ltd is 652 Huddersfield Rd, Dewsbury, WF13 3HP.

Disclosure of Information to Auditor

Each Trustee has taken steps that they ought to have taken as a Trustee in order to make themselves aware of any relevant audit information and to establish that The Charity's auditor is aware of that information. The Trustees confirm that there is no relevant information that they know of and of which they know the auditor is unaware.

Reference and administrative details

Registered Charitable incorporated organisation:

CE000173
(England and Wales)

Registered Charity number

1153735

Registered office

652 Huddersfield Road
Dewsbury
WF13 3HP

Trustees

Mr Asif Hussain
Mr Muzaffar Ali
Mr Zubair Sharif
Mr Iftekhar Ameer (resigned December 2023)
Mr Shahiadi Iqbal (appointed December 2024)

Auditors

Xaviers Accountants Limited
Chartered Certified Accountants
Suite 30, Recycling Lives Centre
1a Essex street
Preston
PR1 1QE

FINANCIAL REVIEW

2023/24 has been a strong financial period, SKT Welfare raised over £7.55m including Gift Aid. SKT Welfare spent around £9.09m helping the large number of beneficiaries we support in all areas of the world from natural disasters and war zones to educational and orphan programmes. SKT Dates initiative conducted through SKTW Ventures Ltd (wholly owned subsidiary) has undergone a major change that has resulted in a reduction in revenue, however, SKT is actively rebuilding the initiative to ensure a success to the project.

At the same time the balance sheet shows reserves of £5.60m (2023: £7.14m), this includes £1.17m Tangible Assets and investments. Moreover, in the event of a significant drop in funding, the Trustees feel that they would be able to continue the current activities of the Charity through the availability of these reserves. The Charity needs to be able to respond quickly to emergencies should the need arise, to get aid and assistance where most needed around the world. The Charity's reserve policy is to hold equivalent to three months operating costs.

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 judgements 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 and group 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 trust deed/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.

Approved by The Trustees of the Charity on 18 July 2025 and signed on its behalf by:



Mr Asif Hussain
CEO / Trustee

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF SKT WELFARE

Opinion

We have audited the financial statements of SKT Welfare (The "Parent Charity") and its subsidiary (The "Group") for the year ended 30 September 2024 which comprise of the consolidated statement of financial activities, the parent charity statement of financial activities, the group and parent charity balance sheet, the consolidated cash flow statement and notes to the consolidated financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the group's and parent charity's affairs as at 30 September 2024 and of group and parent charity's incoming resources and application of resources for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of The Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the group and parent charity in accordance with the ethical requirements relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions related to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the group's and parent charity's ability to continue as a going concern for a period of at least 12 months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report, including the trustees' report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements, or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the group and parent charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the trustees' report is inconsistent in any material respect with the financial statements; or
- sufficient accounting records have not been kept; or
- financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of Trustees

As explained more fully in the Statement of Trustees' Responsibilities, the Trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Trustees are responsible for assessing the group's and the parent charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the group or the parent charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditors under section 151 of the Charities Act 2011 and report in accordance with regulations made under section 154 of that Act.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists.

Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Capability of the audit in detecting irregularities

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, our procedures included the following:

- We enquired of management, which included obtaining and reviewing supporting documentation, concerning the parent charity's/ group's policies and procedures relating to:
 - Identifying, evaluating, and complying with laws and regulations and whether they were aware of any instances of non-compliance;
 - Detecting and responding to the risks of fraud and

whether they have knowledge of any actual, suspected, or alleged fraud;

- The internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations.

- We inspected the minutes of meetings of those charged with governance.
- We obtained an understanding of the legal and regulatory framework that the parent charity/ group operates in, focusing on those laws and regulations that had a material effect on the financial statements or that had a fundamental effect on the operations of the parent charity/ group from our professional and sector experience.
- We communicated applicable laws and regulations throughout the audit team and remained alert to any indications of noncompliance throughout the audit.
- We reviewed any reports made to regulators.
- We reviewed the financial statement disclosures and tested these to supporting documentation to assess compliance with applicable laws and regulations.
- We performed analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.
- In addressing the risk of fraud through management override of controls, we tested the appropriateness of journal entries and other adjustments, assessed whether the judgements made in making accounting estimates are indicative of a potential bias and tested significant transactions that are unusual or those outside the normal course of business.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or noncompliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to

become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditors-responsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with the Charities Act 2011. Our audit work has been undertaken so that we might state to the trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Xaviers Accountants Limited
Statutory Auditor
Chartered Certified Accountants
Suite 3J, Recycling Lives Centre
1a Essex street
Preston
PR1 1QE

Date: 18 July 2025

Xaviers Accountants Limited is eligible for appointment as auditor of the charity group by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

SKT Welfare

Consolidated statement of financial activities and income and expenditure account for the year ended 30 September 2024

	Notes	Unrestricted Funds	Restricted Funds	Year Ended 30-Sep-24 Total Funds	Period from 01-Apr-22 to 30-Sep-23 Total Funds
		£	£	£	£
Income and endowments from:					
Donations and Legacies	2	2,645,191	4,898,958	7,544,149	12,857,092
Organisational grants		-	-	-	-
Investments	3	11,869	-	11,869	2,053
Other Trading Activities	4	781,045	-	781,045	3,293,760
Total income		3,438,105	4,898,958	8,337,063	16,152,905
Expenditure on:					
Raising funds	5	(537,132)	-	(537,132)	(590,081)
Charitable activities	5	(1,208,778)	(7,347,096)	(8,555,874)	(10,588,220)
Other Trading Activities	7	(780,488)	-	(780,488)	(2,860,412)
Total expenditure		(2,526,398)	(7,347,096)	(9,873,494)	(14,038,713)
Net income for the year		911,707	(2,448,138)	(1,536,431)	2,114,192
Transfers between funds	13	(3,600,166)	3,600,166	-	-
Net movement in funds		(2,688,459)	1,152,028	(1,536,431)	2,114,192
Reconciliation of funds:					
Total funds brought forward		4,932,393	2,207,174	7,139,567	5,025,376
Total funds carried forward		2,243,934	3,359,202	5,603,136	7,139,567

The notes on pages 50 to 58 form an integral part of these financial statements.

SKT Welfare

Parent Charity's statement of financial activities and income and expenditure account for the year ended 30 September 2024

	Notes	Unrestricted Funds	Restricted Funds	Year Ended 30-Sep-24 Total Funds	Period from 01-Apr-22 to 30-Sep-23 Total Funds
		£	£	£	£
Income and endowments from:					
Donations and Legacies	2a	2,645,748	4,898,958	7,544,706	13,290,440
Organisational grants		-	-	-	-
Investments	3	11,869	-	11,869	2,053
Total income		2,657,617	4,898,958	7,556,575	13,292,493
Expenditure on:					
Raising funds	5	(537,132)	-	(537,132)	(590,081)
Charitable activities	5	(1,208,778)	(7,347,096)	(8,555,874)	(10,588,220)
Total expenditure		(1,745,910)	(7,347,096)	(9,093,006)	(11,178,301)
Net income for the year		911,707	(2,448,138)	(1,536,431)	2,114,192
Transfers between funds	13	(3,600,166)	3,600,166	-	-
Net movement in funds		(2,688,459)	1,152,028	(1,536,431)	2,114,192
Reconciliation of funds:					
Total funds brought forward		4,932,393	2,207,174	7,139,567	5,025,376
Total funds carried forward		2,243,934	3,359,202	5,603,136	7,139,567

The notes on pages 50 to 58 form an integral part of these financial statements.

SKT Welfare

Consolidated and Parent Charity's Balance Sheets as at 30 September 2024

	Notes	Year Ended 30-Sept-24		Period Ended 30-Sept-23	
		Total Funds		Total Funds	
		Group £	Charity £	Group £	Charity £
Fixed assets					
Investments	9	231,796	231,799	231,796	231,799
Tangible assets	10	934,077	934,077	550,999	550,999
Total fixed assets		1,165,873	1,165,876	782,795	782,798
Current assets					
Stocks				2,739	
Debtors	11	2,463,814	2,887,992	3,020,939	3,482,500
Cash at bank and in hand		2,064,646	1,672,135	3,416,881	2,982,829
Total current assets		4,528,460	4,560,127	6,440,559	6,465,329
Creditors					
amounts falling due within one year	12	(91,197)	(122,867)	(83,787)	(108,560)
Net current assets		4,437,263	4,437,260	6,356,772	6,356,769
Net assets		5,603,136	5,603,136	7,139,567	7,139,567
The total net assets of the charity are funded by the funds of the charity, as follows:-					
Unrestricted Funds	13	2,243,934	2,243,934	4,932,393	4,932,393
Restricted Funds	13	3,359,202	3,359,202	2,207,174	2,207,174
Total Charity Funds		5,603,136	5,603,136	7,139,567	7,139,567

The financial statements on page 45 to 47 were approved by the board and signed on its behalf by



Mr Asif Hussain
Trustee
18 July 2025

The notes on pages 50 to 58 form an integral part of these financial statements.

SKT Welfare

Consolidated Cash flow statement for the year ended 30 September 2024

Reconciliation of net income/ (expenditure) to net cash flow from operating activities	Year Ended 30-Sep-24 £	Period Ended 30-Sep-23 £
Net income as shown in the Statement of Financial Activities	(1,536,431)	2,114,192
Adjustments for:		
Depreciation charges	55,374	60,970
Dividends, interest and rents from investments	(13,288)	(2,053)
Decrease in stocks	2,739	366,115
Decrease in debtors	557,125	(1,387,861)
Increase in creditors, excluding loans	7,410	44,135
Net cash provided by operating activities	A (927,071)	1,195,498
Cash flows from operating activities		
Net cash provided by operating activities as shown below	A (927,071)	1,195,498
Cash flows from investing activities		
Interest received	5,397	2,053
Purchase of property, plant and equipment	(438,452)	(26,216)
Purchase of Investments		(231,796)
Other investment income, inc rents from investments	7,891	
Net cash provided by investing activities	B (425,164)	(255,959)
Overall cash provided by all activities	A+ B (1,352,235)	939,539
Cash movements		
Change in cash and cash equivalents from activities in the year ended	(1,352,235)	939,539
Cash and cash equivalents at 1 October	3,416,881	2,477,343
Cash at bank and in hand less overdrafts at year ended	2,064,646	3,416,881

SKT Welfare

Consolidated Cash flow statement for the year ended 30 September 2024

SKT WelfareConsolidated Cash flow statement
for the year ended 30 September 2024**Analysis of cash and cash equivalents**

	Year Ended 30-Sep-24	Period Ended 30-Sep-23
	£	£
Cash in hand at for the year ended	2,064,646	3,416,881
	-	-
Total cash and cash equivalents	<u>2,064,646</u>	<u>3,416,881</u>

Reconciliation in net funds

	01-Oct-23	Cashflows	30-Sep-24
	£	£	£
Cash at bank and in hand	3,416,881	(1,352,235)	2,064,646
Total	<u>3,416,881</u>	<u>(1,352,235)</u>	<u>2,064,646</u>

SKT Welfare

Notes to the financial statements
for the year ended 30 September 2024

1. ACCOUNTING POLICIES**Summary of significant accounting policies and key accounting estimates**

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

Statement of compliance

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) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). They also comply with The Charities Act 2011.

Basis of preparation

SKT Welfare meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

The financial statements are presented in sterling, which is the presentational currency of the entity.

Basis of consolidation

The consolidated financial statements of the group incorporate the financial statements of SKT Welfare ("The Charity") and its wholly owned subsidiary, SKTW Ventures Ltd.

Going concern

The Trustees consider that there are no material uncertainties about The Charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by The Charity.

Income and endowments

All income is recognised once The Charity has entitlement to the income, it is probable that the income will be received and the amount of the income receivable can be measured reliably.

Donations and legacies

Donations are recognised when The Charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by The Charity before The Charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of The Charity and it is probable that these conditions will be fulfilled in the reporting period.

Gifts in kind

Gifts in kind are recognised in different ways dependent on how they are used by The Charity:

- (i) Those donated for resale produce income when they are sold. They are valued at the amount actually realised.
- (ii) Those donated for onward transmission to beneficiaries are included in the Statement of Financial Activities as incoming resources and resources expended when they are distributed. They are valued at the amount The Charity would have had to pay to acquire them.
- (iii) Those donated for use by The Charity itself are included when receivable. They are valued at the amount The Charity would have had to pay to acquire them.

Stocks

Stock is valued at the lower of cost and net realisable value.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular

headings, they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Raising funds

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

Charitable activities

Charitable expenditure comprises those costs incurred by The Charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Grant provisions

Provisions for grants are made when the intention to make a grant has been communicated to the recipient but there is uncertainty about either the timing of the grant or the amount of grant payable.

Financial instruments

The Charity only has financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at amortised cost.

Financial assets held at amortised cost comprise cash and bank in hand, debtors and other debtors. Financial liabilities held at amortised cost comprise all creditors except social security and other taxes.

Financial assets held at amortised cost was £4,560,126 (2023: £6,465,329). Financial liabilities held at amortised was £111,244 (2023: £66,375).

SKT Welfare

Notes to the financial statements
for the year ended 30 September 2024

Governance costs

These include the costs attributable to The Charity's compliance with constitutional and statutory requirements, including audit, strategic management and Trustees', meetings and reimbursed expenses.

Tangible fixed assets

Individual fixed assets are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Freehold property	- 4% straight line
Fixtures and fittings	- 20% on reducing balance
Motor vehicles	- 20% on reducing balance
Computer equipment	- 20% on reducing balance

Investments

Investment property is property held for rental, capital growth or both, excluding those occupied by the Group or the Parent charity. No depreciation is provided in respect of investment properties. Initial measurement is at cost inclusive of transaction cost. It is subsequently carried at fair value in the balance sheet or at the trustees' best estimate of market value.

Fair value best represents a true and fair view of the value of these assets to the charity and can be determined based on current prices in an active market for similar properties in the same location and condition. Any gain or loss arising from a change in fair value is recognised in the statement of financial activities based on the market value at the year end.

Taxation

The charity is exempt from tax on its charitable activities. The charity's subsidiary is subject to corporation tax in the same way as any commercial organisation.

Foreign exchange

Transactions in foreign currencies are recorded at the rate of exchange at the date of the transaction. Monetary assets and liabilities denominated in foreign currencies at the balance sheet date are reported at the rates of exchange prevailing at that date.

Fund structure

Unrestricted income funds are general funds that are available for use at The Trustees' discretion in furtherance of the objectives of The Charity. The Charity recognises a percentage of the restricted income received towards specific projects as Admin Income to support towards the cost of the delivery of projects.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Pensions and other post retirement obligations

The Charity operates a defined contribution pension scheme which is a pension plan under which fixed contributions are paid into a pension fund and The Charity has no legal or constructive obligation to pay further contributions even if the fund does not hold sufficient assets to pay all employees the benefits relating to employee service in the current and prior periods.

Contributions to defined contribution plans are recognised in the Statement of Financial Activities when they are due. If contribution payments exceed the contribution due for service, the excess is recognised as a prepayment.

Critical accounting judgements and key sources of estimation uncertainty

The Trustees are required to make judgments, estimates, and assumptions about the carrying value of assets and liabilities that are not readily apparent from other sources. The estimates and underlying assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

Significant judgement and estimates

There are no significant judgements and estimates having a material effect on the financial statements.

SKT Welfare

Notes to the financial statements for the year ended 30 September 2024

2. Group Donations and legacies

	Unrestricted Funds	Restricted Funds	Year Ended 30-Sep-24	Period Ended 30-Sep-23
	£	£	£	£
Donations	1,483,097	4,898,958	6,382,055	11,127,978
Admin Income	1,162,094	-	1,162,094	1,729,114
Organisational grants	-	-	-	-
Gift in Kind	-	-	-	-
	<u>2,645,191</u>	<u>4,898,958</u>	<u>7,544,149</u>	<u>12,857,092</u>

2a. Charity Donations and legacies

	Unrestricted Funds	Restricted Funds	Year Ended 30-Sep-24	Period Ended 30-Sep-23
	£	£	£	£
Donations	1,483,097	4,898,958	6,382,055	11,127,978
Admin Income	1,162,651	-	1,162,651	1,905,355
Organisational grants	-	-	-	-
Gift in Kind	-	-	-	257,107
	<u>2,645,748</u>	<u>4,898,958</u>	<u>7,544,706</u>	<u>13,290,440</u>

Admin income includes Gift Aid and direct donations for admin purposes that are utilised towards cost of the delivery of the projects.

3. Investment Income – Group & Charity

	Unrestricted Funds	Restricted Funds	Year Ended 30-Sep-24	Period Ended 30-Sep-23
	£	£	£	£
Bank Interest	3,978	-	3,978	2,053
Rental Income	7,891	-	7,891	-
	<u>11,869</u>	<u>-</u>	<u>11,869</u>	<u>2,053</u>

4. Other Trading Activities

Trading Subsidiary	Unrestricted Funds	Restricted Funds	Year Ended 30-Sep-24	Period Ended 30-Sep-23
	£	£	£	£
SKTW Ventures Ltd				
Income from sale of dry fruit products (dates)	779,626	-	779,626	3,293,623
Bank Interest	1,419	-	1,419	137
	<u>781,045</u>	<u>-</u>	<u>781,045</u>	<u>3,293,760</u>

SKT Welfare

Notes to the financial statements for the year ended 30 September 2024

5. Total charity resources expended**5a. Cost of raising funds – Group & Charity**

	Unrestricted Funds	Restricted Funds	Year Ended 30-Sep-24	Period Ended 30-Sep-23
Fundraising and publicity costs	179,481	-	179,481	248,325
Campaigns and Event costs	179,481	-	179,481	248,325
Staff & Professional Costs	115,567	-	115,567	55,045
Finance & Consultancy costs	26,297	-	26,297	4,091
Office costs	36,306	-	36,306	34,295
	<u>537,132</u>	<u>-</u>	<u>537,132</u>	<u>590,081</u>

5b. Cost of charitable activities – Group & Charity

	Unrestricted Funds	Restricted Funds	Year Ended 30-Sep-24	Period Ended 30-Sep-23
	£	£	£	£
Aid Deployments	-	350,611	350,611	1,249,556
Education	1,000	314,691	315,691	638,856
Emergency Aid	-	2,172,236	2,172,236	1,494,282
Food	280,000	1,173,370	1,453,370	1,600,235
Gift in Kind	-	22,113	22,113	314,671
Livelihood	-	85,296	85,296	1,347,575
Medical	-	455,686	455,686	31,300
Orphans	-	629,260	629,260	439,023
Shelter	-	1,043,751	1,043,751	430,032
Water	-	559,266	559,266	866,716
Where Most Needed	336,605	490,868	827,473	1,495,827
Winterisation	-	49,950	49,950	30,816
Support costs (note 5c)	591,173	-	591,173	649,331
	<u>1,208,778</u>	<u>7,347,096</u>	<u>8,555,874</u>	<u>10,588,220</u>

The cost of charitable activities includes donations made of £2,864,040 (2023: £3,218,725) to SKT Welfare (Turkey) towards various projects. SKT Welfare (Turkey) has been established as a separate legal entity in their own jurisdiction (Turkey) to deliver projects on behalf of SKT Welfare. Consequently, SKT Welfare (Turkey)'s transactions and balances are not included within the financial statements of SKT Welfare.

Charitable activities include grants received from charitable organisations, relating to various humanitarian projects amounting to £nil (2023: £1,000).

5c. Cost of supporting charitable activities - Group & Charity

	Unrestricted Funds	Restricted Funds	Year Ended 30-Sep-24	Period Ended 30-Sep-23
	£	£	£	£
Legal & Consultancy	22,178	-	22,178	7,077
Publicity costs	232,958	-	232,958	251,598
Staff Costs	207,563	-	207,563	218,240
Subscriptions & Prof Fees	12,570	-	12,570	37,465
Travel costs	18,054	-	18,054	3,351
Office costs	79,623	-	79,623	58,460
Finance costs	1,926	-	1,926	45,267
Governance Costs	16,301	-	16,301	27,872
	<u>591,173</u>	<u>-</u>	<u>591,173</u>	<u>649,331</u>

6. Trustees' remuneration

No trustees were remunerated during the year ended 30 September 2024 (2023: Nil).

Trustees incurred expenses of £5,509 for travel and subsidence during the period ended 30 September 2024 (2023: £26,837).

SKT Welfare

Notes to the financial statements for the year ended 30 September 2024

7. Results from trading subsidiary

	SKTW Ventures Ltd	Year Ended 30-Sep-24	SKTW Ventures Ltd	Period Ended 30-Sep-23
	£	£	£	£
Subsidiary trading income	779,626	779,626	3,293,623	3,293,623
Bank Interest	1,419	1,419	137	137
Total	781,045	781,045	3,293,760	3,293,760
Operating and administrative costs	780,488	780,488	3,117,519	3,117,519
Net profit/(loss) for the year	557	557	176,242	176,242
Amounts gift aided to SKT Welfare	557	557	176,242	176,242
Retained in subsidiary	-	-	-	-

The assets and liabilities of the subsidiary was:

Current Assets	571,750	571,750	1,223,363	1,223,363
Current Liabilities	(571,747)	(571,747)	(1,223,360)	(1,223,360)
Total net assets	3	3	3	3
Aggregate share capital and reserve	3	3	3	3

SKT Welfare wholly owns SKTW Ventures Ltd, registered in England & Wales with company number 12149334.

In 2024 a Gift Aid payment of £557 (2023: £176,242) was receivable from SKTW Ventures Ltd representing the taxable profits generated by the Company in the period ended 30 September 2024.

8. Net consolidated incoming resources stated after charging:

	Unrestricte d Funds	Restricted Funds	Year Ended 30-Sep-24	Period Ended 30-Sep-23
	£	£	£	£
Audit Fee - Consolidated and charity accounts	9,600	-	9,600	8,550
Audit Fee - Subsidiary accounts	5,000	-	5,000	7,125
Depreciation	55,374	-	55,374	60,970
Exchange (gain) / loss	17,668	-	17,668	2,364
	87,642	-	87,642	79,009

9a. Investments

	Year Ended 30-Sep-2024		Period Ended 30-Sep-2023	
	Group	Charity	Group	Charity
	£	£	£	£
As at 1 October	-	3	-	3
Additions	-	-	-	-
Disposals	-	-	-	-
As at 30 September	-	3	-	3

The charity has interests in subsidiary undertakings, which are consolidated in the financial statements as follows:

Limited Company

SKTW Ventures Ltd Subsidiary 100% England & Wales
SKTW Ventures Ltd registered office is 652 Huddersfield Rd, Dewsbury, WF13 3HP

9b. Investment Property

	Year Ended 30-Sep-2024		Period Ended 30-Sep-2023	
	Group	Charity	Group	Charity
	£	£	£	£
As at 1 October	231,796	231,796	-	-
Additions	-	-	231,796	231,796
Disposals	-	-	-	-
As at 30 September	231,796	231,796	231,796	231,796

The Investment properties are situated in Turkey and is held in the name of a trustee, on trust for the charity.

The fair value of investment properties as at 30 September 2024 is based on a valuation carried out at that date by the Trustee of the Charity who is not professionally qualified valuer. The valuation was arrived at by reference to market evidence of the transaction prices for similar properties in its location. In the Trustee's opinion there was no material change in value as at 30 September 2024.

The historic cost of the investment properties was £231,796

SKT Welfare

Notes to the financial statements for the year ended 30 September 2024

10. Consolidated Tangible assets**At Year ended 30 September 2024**

	Land and Buildings	Fixture and Fittings	Computer Equipment	Motor Vehicles	Total
	£	£	£	£	£
Cost					
At 1 October 2023	774,447	18,513	55,604	4,280	852,844
Additions	438,452	-	-	-	438,452
Disposals	-	-	-	-	-
At 30 September 2024	<u>1,212,899</u>	<u>18,513</u>	<u>55,604</u>	<u>4,280</u>	<u>1,291,296</u>
Depreciation					
At 1 October 2023	257,741	12,388	28,947	2,769	301,845
Additions	48,516	1,225	5,331	302	55,374
Disposals	-	-	-	-	-
At 30 September 2024	<u>306,257</u>	<u>13,613</u>	<u>34,278</u>	<u>3,071</u>	<u>357,219</u>
Net book value					
At 30 September 2024	<u>906,642</u>	<u>4,900</u>	<u>21,326</u>	<u>1,209</u>	<u>934,077</u>
At 30 September 2023	516,705	6,127	26,656	1,510	550,999

All assets are used for charitable purposes and there are no inalienable or heritage assets.

The Charity owns the following Property:

(1) SKT Welfare, 652 Huddersfield Rd, Dewsbury, WF13 3HP

(2) Springs of Hope Orphanage located in Reyhanli, Hatay, Turkey.

This is held in Trust with SKT Ihracat Ithalat Gida Insaat Saniyi Ve Ticaret Limited Sirketi, a registered company (reg. no. 7721233125) in Turkey.

(3) SKT is currently constructing an educational establishment, the cost of £438,452 is recognised within land & buildings additions. It is located in Reyhanli, Hatay, Turkey and held in Trust with SKT Ihracat Ithalat Gida Insaat Saniyi Ve Ticaret Limited Sirketi, a registered company (reg. no. 7721233125) in Turkey.

At 30 September 2024, the charity had capital commitments contracted for but not provided for in these financial statements of £103,053 (2023:£nil).

SKT Welfare

Notes to the financial statements for the year ended 30 September 2024

11. Debtors

	Year Ended 30-Sep-24		Period Ended 30-Sep-23	
	Group	Charity	Group	Charity
	£	£	£	£
Prepayments and accrued income	413,086	271,933	823,983	293,824
Owed from group undertakings	38,086	603,417	256,413	1,248,133
Other Debtors	2,012,642	2,012,642	1,940,543	1,940,543
	2,463,814	2,887,992	3,020,939	3,482,500

12. Creditors: amounts falling due within one year

	Year Ended 30-Sep-24		Period Ended 30-Sep-23	
	Group	Charity	Group	Charity
	£	£	£	£
Accruals	120,869	111,244	76,500	66,375
PAYE and other taxes	(29,672)	11,623	7,287	42,185
Other Creditors	-	-	-	-
	91,197	122,867	83,787	108,560

13. Consolidated reconciliation of funds

	Unrestricted Funds	Restricted Funds	Year Ended 30-Sep-24	Period Ended 30-Sep-23
	£	£	£	£
Accumulated funds b/f	4,932,393	2,207,174	7,139,567	5,025,376
Total Income for the year	3,438,105	4,898,958	8,337,063	16,152,905
Total Expenditure for the year	(2,526,398)	(7,347,096)	(9,873,494)	(14,038,713)
Transfers	(3,600,166)	3,600,166	-	-
Closing revenue funds c/f	2,243,934	3,359,202	5,603,136	7,139,567

All restricted funds are for specific humanitarian projects. The restricted funds are categorised by projects.

14. Grants to Institutions

Expenditure on charitable activities comprises costs associated with the provision of housing, healthcare facilities, food, water and education carried out by the charity, directly and through partner organisations worldwide

This is further analysed by country as follows:

Partner Organisations

	Year Ended 30-Sep-24	Period Ended 30-Sep-23
	£	£
SKT Welfare (Turkey)	2,864,040	3,218,725
Other Partners	1,399,921	353,147
	4,263,961	3,571,872

The Charity makes grants to several differing partner charities and individuals around the world after due consideration and careful assessment of the partner charity and /or individual. The partner charities are used as an extension of SKT Welfare to help further the objectives of the charity and carry out specific charitable programmes under the direction of SKT Welfare.

All partner charities are subject to regular monitoring and reporting. Due to the inherent risks associated with working in some parts of the world, the names of the partner charities have not been disclosed.

SKT Welfare

Notes to the financial statements for the year ended 30 September 2024

15. Consolidated Staff costs and emoluments

	Year Ended 30-Sep-24 £	Period Ended 30-Sep-23 £
Gross Salaries including employers NIC for all staff	830,485	1,015,053
Pension costs	11,157	11,133
Trustees' Remuneration as detailed in note 7	-	-
Total salaries, wages and related costs	841,642	1,026,186

The average number of employees was 29 (2023: 35).

During the year no employee was paid compensation (2023: £nil). No employees received emoluments (including pension costs) more than £60,000 per annum (2023: £nil). Neither the trustees nor any persons connected with them have received any remuneration from the charity or any related entity, either in the current or prior year.

The key management personnel of the group is the Chief Executive Officer and all other trustees. The total employee benefits of the key management personnel of the group were nil (2023: £nil).

The arrangements with volunteers are difficult to value precisely in monetary terms and have not been recognised in the Statement of Financial Activities. The volunteers and the charity accept and agree that no contract of employment is created by these arrangements.

16. Volunteer Contribution**Total Volunteers Involved:** 30

All members and attendees of the charity were considered active volunteers throughout the year.

Average Hours Contributed per Volunteer:

Each volunteer contributed an estimated 10 hours per month, totalling approximately 3,600 hours per year.

Types of Activities Supported:

- Event Organisation Support: Assisting in planning, setting up, and running charity events.
- Administrative Work: Helping with record-keeping, communication, and general office tasks.
- Supporting the SKT Dates Initiative by managing the logistics and delivery of date tins to customers.

Impact Summary:

The consistent monthly contributions by volunteers played a vital role in the smooth operation and success of the charity's events and administrative functions. Their dedication significantly reduced operational costs and strengthened community engagement.

17. Ultimate controlling party

The charity is under the control of its legal members.

There has been a change in the key management personnel. Shahiad Iqbal was appointed in December 2024 and Iftekhar Ameer resigned in December 2023.

18. Related party disclosures

At the period-end 30 September 2024, SKT Welfare is owed £602,860 (2023: £1,077,261) in relation to the SKT Date Project activity. During the year the charity purchased dates amounting to £281,401 from SKTW Ventures Ltd. SKTW Ventures owes SKT Welfare £557 in donations (2023: £170,872).

No other related party transactions during 2024 (2023: £nil).

SKT Welfare

Notes to the financial statements for the year ended 30 September 2024

**19. Statement of financial activities and income and expenditure account
comparatives for prior year**

	Unrestricted Funds	Restricted Funds	Period Ended 30-Sep-23 Total Funds
	£	£	£
Income and endowments from:			
Donations and legacies	5,479,167	7,811,274	13,290,440
Organisational grants	-	-	-
Investments	2,053	-	2,053
Total income	<u>5,481,220</u>	<u>7,811,274</u>	<u>13,292,493</u>
Expenditure on:			
Raising funds	(590,081)	-	(590,081)
Charitable activities	(2,380,841)	(8,207,379)	(10,588,220)
Total expenditure	<u>(2,970,922)</u>	<u>(8,207,379)</u>	<u>(11,178,301)</u>
Net income for the year	2,510,298	(396,106)	2,114,192
Transfers between funds	(791,801)	791,801	-
Net movement in funds	<u>1,718,497</u>	<u>395,695</u>	<u>2,114,192</u>
Reconciliation of funds:			
Total funds brought forward	3,213,897	1,811,479	5,025,376
Total funds carried forward	<u>4,932,393</u>	<u>2,207,174</u>	<u>7,139,567</u>

SKT WELFARE

England & Wales - Charity number 1153735

Accounts



ANNUAL REPORT

2022-2023

Head Office
652 Huddersfield Road,
Ravensthorpe,
Dewsbury, WF13 3HP
www.sktwelfare.org



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 for the Period ended 30 September 2023

ACRONYMS

CCCM	Camps Coordination and Camps Management
CHS	Core Humanitarian Standards
GOAC	Guernsey Overseas Aid Commission
HDI	Human Development Index
HHs	Households
ICRC	International Committee of the Red Cross
IRC	International Rescue Committee (IRC)
IRW	Islamic Relief Worldwide
IFPRI	International Food Policy Research Institute
NFIs	Non Food Items
SOH	Spring of Hope
SDG	Sustainable Development Goals
UNECOSOC	United Nations Economic and Social Council
UNICEF	United Nations' Children Fund
UNOCHA	United Nations Office of the Coordination of Humanitarian Affairs
UNDP	United Nations Development Programme
VFM	Value for Money
WASH	Water Sanitation and Hygiene
WHO	World Health Organisation
2022 - 2023	APE 1 April 2022 to 30 September 2023



CEO MESSAGE

Assalam Alaykum,

Since our inception in 2013, SKT Welfare has dedicated itself to improving the world. Guided by the teachings of Prophet Muhammad (PBUH) and driven by our faith, we, along with the generous support of donors & volunteers, strive to provide essential support like food, water, shelter, and healthcare while supporting communities affected by conflict and climate crises all over the world. As an organisation, our mission remains unchanged: to alleviate human suffering by combating poverty, and hunger, addressing homelessness and promoting sustainable solutions.

In 2022 we responded promptly, ensuring the availability of essential aid, including food, water, shelter, and medical supplies for families affected by humanitarian crises in Afghanistan, Pakistan, Gaza, Syria, Turkey, Yemen, Kenya, Somalia, Morocco, Libya, Tanzania and Bangladesh. We also strengthened the capacity of staff and partners to provide appropriate care, including training our teams in the early identification, assessment, and management of humanitarian responses in line with SPHERE and CHS protocols standards; emphasising the importance of protecting vulnerable groups like women, children and the elderly.

SKT Welfare continued to provide its unwavering support to the people who were greatly affected by different crises, especially with food and water which are the foundations of a healthy life. In 2022, we delivered over 26,000 food

packs to help those struggling to provide food for themselves and their families. In Pakistan, we continue to install Water Hand Pumps - bringing clean, fresh water to families - for their drinking, cooking and washing. We also install water filtration and desalination plants in various parts of the world. Among our many continuing successes is our flagship Safe Haven project. Since 2018, SKT has, through this project, built over 1,800 homes in five villages. The villages called "Safe Haven 1-5" include a health Clinic, School, Mosques and safe spaces for women and children.

Additionally we persisted in prioritising the needs of marginalised and vulnerable families, including young children orphaned by conflicts and natural disasters with flagship programs like, our Springs of Hope project in Turkey which provides secure, stable, and dignified housing for orphaned families and refugees from Syria. By granting them access to safe shelter, we aim to alleviate the physical, emotional, and economic hardships these families endure.

Despite the challenges of 2022, it was a year of growth and opportunity for us. This report details our strategic approach to expanding our operations and impact while ensuring sustainability and efficiency. The objective is to provide a comprehensive overview of SKT Welfare's approach to delivering lifesaving aid and implementing timely and effective response strategies to evolving global humanitarian challenges.

On behalf of SKT Welfare, I would like to thank all our donors, volunteers, partners and country teams for their tireless efforts to make the world a better place. Together, we'll continue to positively impact the lives of vulnerable communities and dream up a better future for everyone regardless of gender, ethnicity, race and religion.

As we continue to expand our reach and effectiveness, we remain committed to achieving our mission of serving humanity with compassion and integrity.

**Warmest regards,
Asif Hussain (CEO)**

VISION, MISSION & VALUES

VISION

A world where everyone is being cared for, thrives and is free from extreme poverty.

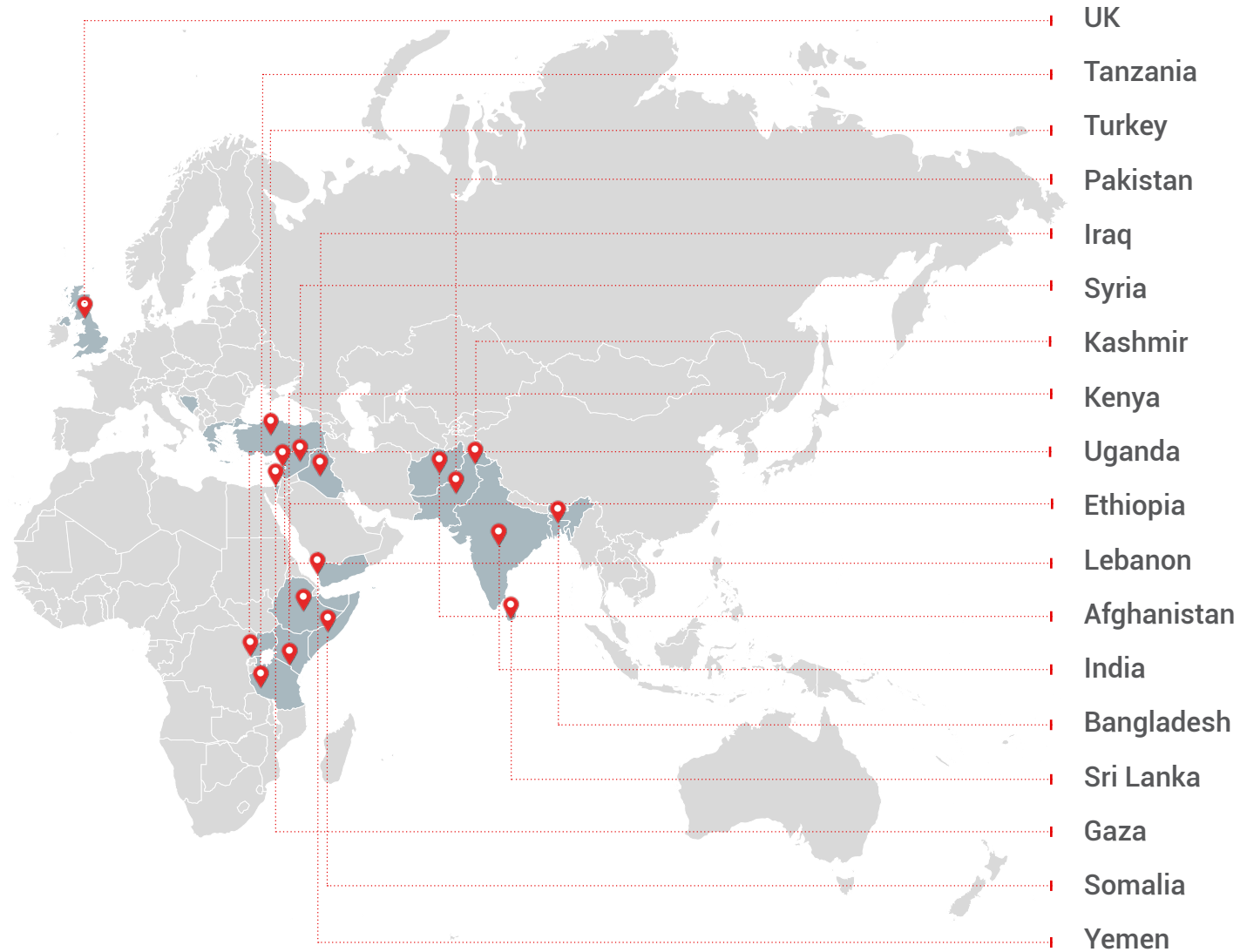
MISSION

To be among the leading humanitarian and development organisations to alleviate human suffering through principled humanitarian responses and sustainable solutions.

VALUES

- Working together
- Empowerment
- Leadership
- Faith
- Accountability
- Respect
- Excellence

GEOGRAPHICAL FOCUS

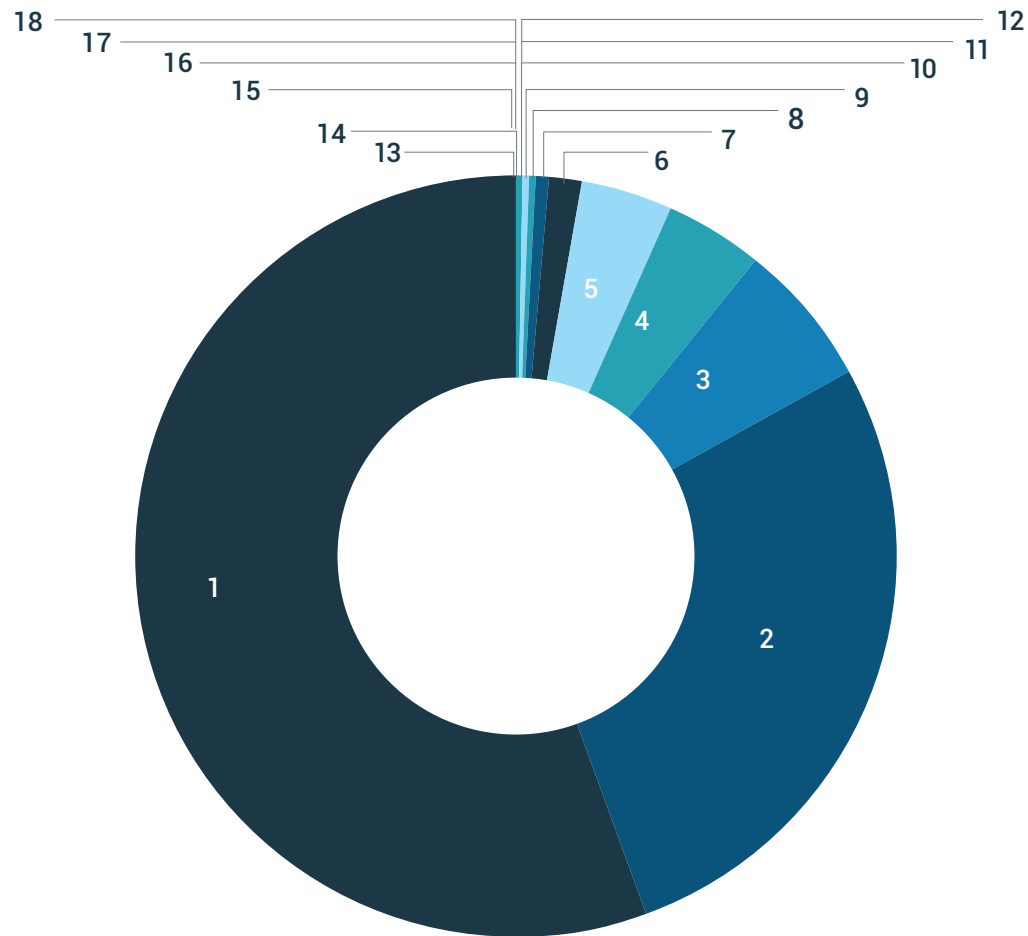


IMPACT

SKT WELFARE SUPPORTED
6,464,061
 beneficiaries up to and including
 last reporting period

PROJECTS	Syria	TURKEY	PAKISTAN	BANGLADESH	KASHMIR	AFGHANISTAN	SRI LANKA	IRAQ	GAZA	INDIA	YEMEN	TANZANIA	KENYA	ETHIOPIA	LEBANON	SOMALIA	UGANDA	UK	TOTAL
Food (Aqiqah, Qurbani)	666,619	360,904	114,570	107,415	21,346	75,765	3,084	3,250	72,145	1,504,148	568,427	5,282	4,100	1,975	21,540	630,225		2,509	4,163,304
Water	40,199		407,500						6,440,000		950	1,380					6,000		1,100,029
Orphans		827		20					351	12									1,210
Safe Haven	8,208		25	35															8,268
Bakery	434,178																		434,178
Health	520,133		160																520,293
Mosques	18,000											1,380							19,380
Eye camp			8,750																8,750
Winter packs	107,982	1,650	1,200		2,450				3,000		1,694								117,976
Education	1,310	13,826									223		5						15,364
NFI: Eid clothes, toys	55,126	800	9,679	420					2,500		200		162	33					68,920
Livelihood projects			704							20			623	1,005					2,352
Hygiene Kits	525		525												2,987				4,037

BENEFICIARIES



- ❖ **1** Syria - 1,852,280
- ❖ **2** India - 1,504,180
- ❖ **3** Gaza - 721,996
- ❖ **4** Somalia - 630,225
- ❖ **5** Yemen - 571,494
- ❖ **6** Pakistan - 543,113
- ❖ **7** Turkey - 378,007
- ❖ **8** Bangladesh - 107,890
- ❖ **9** Afghanistan - 75,765
- ❖ **10** Lebanon - 24,527
- ❖ **11** Kashmir - 23,796
- ❖ **12** Tanzania - 8,042
- ❖ **13** Uganda - 6,000
- ❖ **14** Kenya - 4,890
- ❖ **15** Iraq - 3,250
- ❖ **16** Sri Lanka - 3,084
- ❖ **17** Ethiopia - 3,013
- ❖ **18** UK - 2,509

SKT WELFARE: OVERVIEW

SKT Welfare is a non-profit organisation dedicated to providing humanitarian aid and sustainable development solutions to communities in need across the globe. Our mission is to alleviate poverty, empower individuals and build resilient communities through innovative programmes and initiatives.

As a global Islamic charity with a team of dedicated staff and volunteers, SKT Welfare utilises partnerships with local communities, governments, NGOs and corporate sponsors to implement cutting-edge humanitarian aid projects in volatile and complex crises. We respond swiftly to emergencies leveraging trusted humanitarian partnerships to ensure specialised services for orphans, widows and refugees while reaching more people timeously.

During the reporting period, SKT Welfare teams responded to several humanitarian emergencies including earthquakes in Turkey, Syria and Morocco; floods in Libya and Pakistan; and conflicts in Gaza, Yemen and Afghanistan. We also operated in regions such as Somalia, Tanzania, Ethiopia and Kenya where there are significant needs and opportunities for impactful interventions. Through thorough needs assessments and collaboration with local stakeholders, we identified priority areas for intervention and designed programmes to address them.

Our focus areas include but are not limited to emergency relief, food aid, shelter, education, healthcare, water, sanitation and livelihoods support. Cross-cutting themes include climate change resilience, gender sensitivity, orphan care, and disaster risk reduction.

STRATEGIC PRIORITIES

FOOD SECURITY

Ensuring quality food to lead a healthy life



WATER

Ensuring access to safe and affordable drinking water



SHELTER

Ensuring access to adequate shelter



HEALTH

Ensuring access to health and well-being

EDUCATION

Ensuring access to quality education



LIVELIHOODS

Ensuring access to livelihoods opportunities

CHILD PROTECTION

Ensuring every child grows up safe, happy, healthy and cared for



MOSQUES

Ensuring communities have easy access to their place of worship

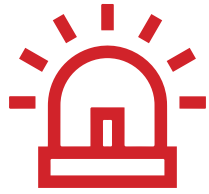
SYRIA: AN OVERVIEW

The ongoing conflict in Syria has brought about unimaginable devastation and suffering to the Syrian people and their economy. With over 400,000 lives lost and 6.9 million displaced, the country's economy is in decline. The Syrian pound has also plummeted to record lows, causing a drastic increase in the prices of essential goods such as food and fuel. Basic staples have now become almost unaffordable, with food prices skyrocketing by 200% and surpassing levels seen at the start of the conflict by 20 times.

Besides this, internally displaced individuals are left to survive in makeshift camps, dilapidated buildings, or out in the open, lacking access to proper healthcare and facilities. The unsanitary conditions in these crowded camps make inhabitants highly vulnerable to diseases like cholera, which spread rapidly due to inadequate water supplies and contaminated water sources.

Adding to the woes of the people, recent earthquakes in north-western Syria have further compounded the crisis, pushing millions into unemployment and poverty, as well as deepening the humanitarian catastrophe in Syria.





SYRIA

EARTHQUAKE RESPONSE



On February 6, 2023, a catastrophic earthquake of magnitude 7.8 struck the region of south-eastern Turkey and northern Syria, followed by a magnitude 7.7 aftershock. This disaster resulted in over 50,700 fatalities and 107,000 injuries. The earthquakes caused extensive damage across several cities and were felt as far away as Egypt and Iraq.

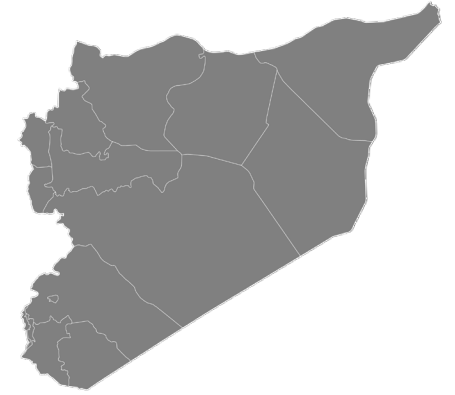
In the wake of this disaster, SKT Welfare instantly mobilised to provide critical aid to the affected regions. Leveraging its established role as a trusted humanitarian partner in the region, SKT Welfare delivered food parcels, clean drinking water, cooked meals, blankets, and winter clothing providing support to more than 200,000 beneficiaries.





SYRIA

FOOD AID



Displaced Syrian refugees suffer from extreme poverty and the constant challenge of finding adequate food.

- ◆ SKT Welfare responded with its Free Bread Project to provide sustenance among the food insecure. In the Harem camps alone, 16,279 beneficiaries received free bread, delivered at a rate of 4,797 bundles per day.
- ◆ During Ramadan, Food Parcels were also delivered to over 5000 beneficiaries in the camps of Maarzaf, Dar Al Salaam, Hamdouch, and Az-Ziraah.

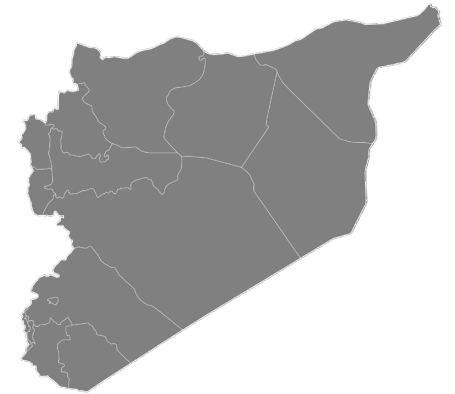
Contributing to achieving Targets 1 and 2 of SDG 2 (Zero Hunger), SKT ensured the provision of nutritional food to crisis affected communities in Syria. This year, 2,113 food parcels were distributed among Syrian refugees, with 12,461 beneficiaries. These parcels were filled with high-quality staple foods to ensure proper nutrition.

- ◆ Additionally, during Qurbani, we distributed fresh meat to over 3,000 beneficiaries, further contributing to their nutritional needs.

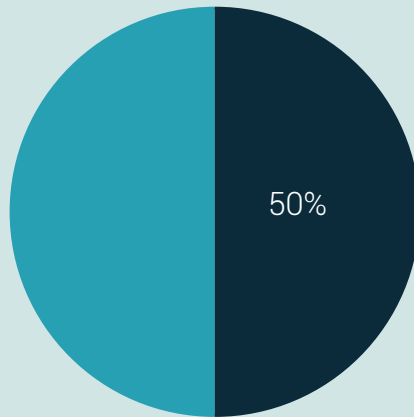


SYRIA

WATER



PERCENTAGE OF FUNCTIONING WATER SANITATION SYSTEMS



Before 2010 and prior to the onset of the ongoing conflict in Syria, 98% of urban residents and 92% of rural inhabitants had reliable access to clean water. However, as of October 2021, only 50% of water and sanitation systems were functioning properly. This decline has left approximately 14.6 million Syrians without adequate access to clean water, while 7.6 million people are in urgent need of WASH (Water, Sanitation, and Hygiene) services.

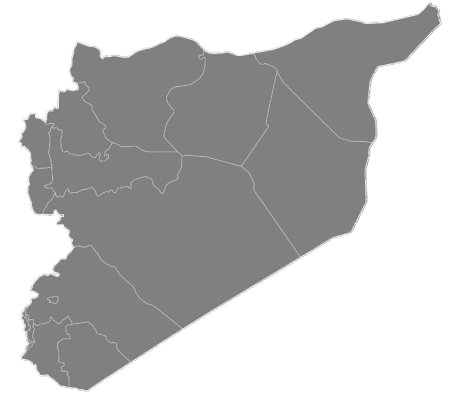


In line with Targets 1 and 2 of SDG 6 (Clean Water and Sanitation), SKT Welfare has taken action to address this crisis. We provided diesel water pumps to the Muhammadiyah and Deir Ballut camps, benefiting **5,705** individuals. These pumps ensure access to clean water for drinking and domestic use, offering a lifeline to those facing water scarcity in these communities.



SYRIA

HEALTH



SKT Welfare built the Al-Huda Hospital in northern Syria in 2014 to address the pressing healthcare needs of the community. This vital health care facility conducts over 10,000 medical procedures each month, offering free and accessible services ranging from surgical interventions to orthopedic, psychological, and social support. The hospital plays a crucial role in providing quality healthcare to conflict victims, contributing significantly to SDG 3: Health and Well-Being.

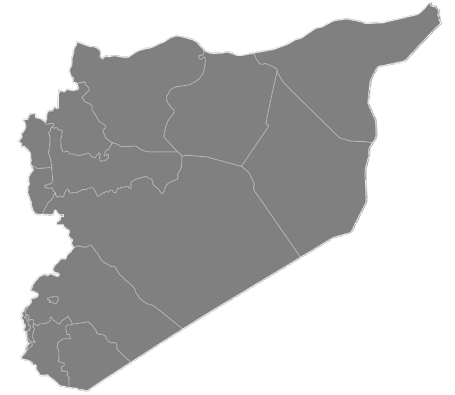
Al-Huda serves as a lifeline for the refugee population, offering essential services such as a pharmacy offering free medication, a 24-hour ambulance service, and units for pediatric care, neurosurgery, orthopedic treatment, radiology, and laboratory services. Each month, more than 5,610 beneficiaries receive support, totalling over 28,050 medical services. In 2022 alone, the hospital provided healthcare to 67,320 beneficiaries, making a significant impact on the health and well-being of the community.



SYRIA

SHELTER

SAFE HAVEN: CASE STUDY



The Safe Haven programme involves the construction of a sustainable living environment for families affected by the complex humanitarian crisis in Syria. Through strategic partnerships and community engagement, SKT Welfare is providing long-term sustainable housing solutions to families displaced from the 2011 Syrian civil war and earthquake victims with no hope of returning or acquiring another home.

Safe Haven revolutionises refugee housing with cost-effective, locally sourced materials, eco-friendly construction practices and waste reduction efforts creating earthquake-resistant homes. Operating in challenging environments, this carbon-neutral project utilises eco-friendly construction practices such as renewable energy and waste reduction, promoting environmental responsibility and fostering sustainability.

The resilience of the Safe Haven housing was proven during the 2023 earthquakes, as all the Safe Haven villages remained intact, showcasing the durability of its construction and the minimal environmental impact of the project.

Since 2018, SKT has built over 1,800 homes in five Safe Haven villages. Each home consists of two rooms, a courtyard, kitchen, washroom and bathroom. The first homes were prioritised for widows, orphans, elderly and disabled and

other vulnerable families. Safe Haven villages also feature road infrastructure, solar power systems for electricity, hot water, streetlights and access to safe drinking water.

In addition to other considerations, the Safe Haven villages prioritise accessibility and community, catering to diverse resident needs and promoting inclusivity. This commitment aligns with the goal of building a society that leaves no one behind. With communal spaces, health facilities, and schools, the programme fosters interconnectedness and acceptance, nurturing a more communal and sustainable society.

Looking ahead, SKT Welfare envisions expanding the Safe Haven programme. We are dedicated to continuous improvement, incorporating feedback and adapting to evolving challenges. The programme's impact on the lives of thousands of IDP families, design excellence, community-centric focus, and collaboration with built environment professionals collectively ensures a tangible difference in the lives of those affected by the Syrian crisis and beyond.





TURKEY

EARTHQUAKE RESPONSE



In February 2023, a devastating magnitude 7.8 earthquake struck southeastern Turkey and northern Syria, resulting in widespread loss of life and immense destruction. This tragedy claimed thousands of lives and properties, compounding existing crises faced by internally displaced Syrians and refugees.

In response, SKT Welfare swiftly provided vital humanitarian aid, including food parcels, clean water, cooked meals, blankets, and winter clothing, reaching over 200,000 individuals across both Syria and Turkey. Our urgent relief efforts aimed to support displaced families facing the bleak reality of starvation and homelessness.

SKT Welfare comprehensive relief efforts include:

- ❖ **Emergency Medical Assistance:** Providing urgent medical aid to those affected by the earthquake.
- ❖ **Shelter:** Offering insulated warm shelter homes for women, children, and large families, equipped with electricity, lighting, heaters and fuel.
- ❖ **Winter Kits:** Distributing winter kits containing clothes, mattresses, coal and blankets to displaced individuals.
- ❖ **Food and Water:** Supplying food parcels, culturally appropriate food packs, clean drinking water and hot meals to the displaced.
- ❖ **Fuel for Hospitals:** Ensuring hospitals had the necessary fuel to run essential equipment and treat over 1,200 patients per day.
- ❖ **Support for Orphans:** Caring for orphans from Shaam through our orphan care program in Turkey.
- ❖ **Women-safe spaces:** To ensure the safety, dignity and well-being of women and girls affected by the disaster.





TURKEY

EDUCATION



Education remains a top priority for SKT Welfare and this is demonstrated through the establishment of the Abdullah Ibn Abbas Institute in 2016.

With nearly 400,000 Syrian refugee children in Turkey unable to attend school, this institute was created to address the educational barriers faced by refugee children. The institute offers a comprehensive curriculum covering core subjects, Arabic, Turkish, and Arabic calligraphy. Currently, 500 students benefit from 15 hours of weekly instruction provided by qualified teachers ensuring they have access to quality learning in a safe environment. Additionally, the institute's *Qur'an* School project supports Syrian children in memorising the *Qur'an*, nurturing faith and providing hope for a brighter future.

Furthermore, the SKT Welfare Hifz Project engages benefactors to sponsor children in a specialised Islamic course dedicated to *Qur'anic* memorisation. Hifz education, centered on memorising the *Qur'an*, offers numerous benefits, including deepening one's connection with Allah and a deeper appreciation of the message of the holy *Qur'an*. By committing the *Qur'an* to memory, learners play a role in preserving its accuracy. *Hifz* also encourages discipline, patience, and devotion, contributing to personal growth and spiritual well-being.





TURKEY

ORPHANAGE PROGRAMME



SPRINGS OF HOPE

SKT's Springs of Hope orphanage in Turkey provides exceptional care for displaced Syrian orphans & widows, ensuring they thrive in a nurturing environment. Here, orphaned children and their mothers find happiness, health, and security.

Equipped with separate living spaces, communal areas, classrooms, and a playground, the Springs of Hope programme aims to prevent further suffering or separation for those who have fled war-torn Syria, offering a safe haven where over 120 Syrian orphans live with their mothers.

The centre is equipped with fully functional medical clinic and pharmacy, separate living spaces, a communal eating area, kitchens, classrooms, and a playground. The children also receive top-notch education and healthcare, supported by regular health checks and robust psycho-social services to heal from the trauma of war. They play freely, engage in creative activities, and study at the *Qur'an* School which exposes them to the seerah of Prophet Muhammad (PBUH) and memorisation of the Holy *Qur'an*. This ensures that Syrian refugees remain connected to their Islamic faith, Arab heritage and language.

Springs of Hope also empowers the widows and mothers of these children with skill development and Turkish lessons, helping them grow in independence. Through this, the women can find jobs, set up businesses and move into their own homes if they wish.

Without a doubt, our Springs of Hope programme offers hope for a better life away from the perils of war and destruction.





TURKEY

HUMAN STORIES



◆ Samira Sufi

I got married when I was 14 years old. My husband was arrested by the security forces in Syria, and for two years I did not know what prison he was sent to. Then came the news that he died. Left alone, I had no money, so I decided to move to Turkey hoping that I will find a place or someone to help my children. Thankfully, I found "Springs of Hope" and they've been helping since then.

◆ Fteem Al Ali

I got married when I was 20 years old and had three children. My husband joined the rebels and died while trying to defend his country. To feed my children, I started working on the farms until I was no longer able to work because of the shelling. I decided to move to Turkey to protect my children. I worked in the farms here until I physically couldn't. I heard about the Springs of Hope Centre, and I am lucky to be here. My children have improved religiously, physically and emotionally since we arrived.

◆ Shiran Alhasan

I married at the age of fifteen years and gave birth to seven children. Then the regime arrested my husband. When I ran away to seek refuge in Turkey, I did not know that a better life was possible. I am grateful to Allah and the Springs of Hope centre that my children can live a better life.

PAKISTAN: AN OVERVIEW

Pakistan continues to face severe challenges, including high levels of poverty and economic strain aggravated by the COVID-19 pandemic and its aftermath.

Unemployment, inflation, and income disparities remain a significant challenge, especially for marginalised groups and vulnerable communities. Additionally, climate-related disasters such as floods have further devastated livelihoods and infrastructure in already impoverished districts where communities were already living in abject poverty.

Despite these challenges, SKT Welfare strives to improve the well-being of communities across Pakistan through various interventions.





PAKISTAN

MONSOON FLOODS

The 2022 monsoon floods submerged one-third of the country, affecting 33 million people, half of whom were children. From 15 June to October 2022, floods in Pakistan killed over 1,700 people and caused 3.2 trillion (£11.7 billion) of damage and 3.3 trillion (£12 billion) of economic losses. The floods also damaged most of the water systems in the affected areas, forcing more than 5.4 million people to rely solely on contaminated water from ponds and wells.

The districts hit hardest by the floods were (Sindh, Balochistan, Punjab, Khyber, Paktunkhwa) vulnerable communities already struggling with poverty, massive unemployment, limited access to water and low school attendance. Hence, the loss of essential infrastructure from flood damage only worsened pre-existing disparities putting these communities at a greater risk and perpetuating a vicious cycle of malnutrition and illness.

In response to the 2022 monsoon floods in Pakistan, SKT Welfare swiftly mobilized its resources to provide emergency assistance. We distributed Emergency Response Kits to flood victims including essential items like food, water, health and hygiene kits and shelter materials. SKT also established Flood Relief Camps, offering hot meals and shelter to affected families. These camps provided a glimmer of hope amidst the darkness,

prioritising urgent needs such as shelter and food for those impacted by the disastrous floods. Additionally, SKT Welfare conducted needs assessments and helped to rebuild homes that were damaged or destroyed by the floods.

The floods caused widespread devastation, damaging over 2 million homes and displacing 33 million people in Pakistan. In response, SKT Welfare launched plans to build flood-resistant homes in the country as part of our Safe Haven initiative.

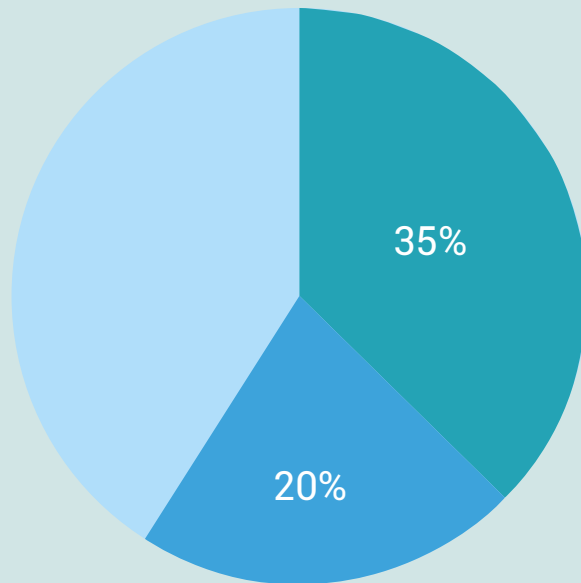
SKT Welfare's projects in flood-affected areas of Pakistan aim at empowering communities to be resilient to climate change and disasters, including the installation of water wells and the provision of livelihood training. Through these initiatives, SKT Welfare aims to bolster community resilience and facilitate long-term recovery in the face of adversity.





PAKISTAN

FOOD AID



Over **35%** of Pakistan's population suffers from food insecurity. Of the country's 235 million population, **20%** are undernourished, with **40%** of children suffering stunted growth.

In 2022, Pakistan's food insecurity worsened due to severe monsoon flooding in various regions of Pakistan. Droughts and climate change also contributed to job losses and decreased agricultural yields. As a result, SKT Welfare continues to provide food aid to people affected by floods.





PAKISTAN

WATER



In Pakistan, approximately 22 million people lack access to clean water, leading to 97,900 deaths annually, including 54,000 children under the age of five. The situation is inflamed by water scarcity and contamination, making access to clean drinking water a critical concern for public health in the country.

In response to this crisis, SKT Welfare is providing essential support to affected communities with the SKT purification plants and water hand pump project which provides clean water for drinking, cooking and hygiene to vulnerable communities in Pakistan.

Since its inception in 2020, this water hand pump project has been one of the most successful projects of SKT Welfare. Over 7000 water pumps have been installed throughout Pakistan's most impoverished and water-scarce communities aligning with SKT Welfare global efforts to contribute to UN SDG 6: Clean Water and Sanitation.

The hand pumps provide poor families with clean, safe, disease-free water – a transformative benefit that frees them from daily water treks, improves their family's health and their prospects for a better life. In 2022, over 2450 Water Hand Pumps were installed, providing clean, fresh water to over 14700 beneficiaries.

SKT Welfare continues to deliver water purification plants across some of Pakistan's most impoverished rural communities. These plants filter gallons of water daily, providing safe, fresh water close to

home. By reducing diseases like diarrhea, cholera, and typhoid, these plants positively impact the health of the communities we serve. Additionally, we've set up solar-powered filtration plants to address the growing demand for safe water while minimising the environmental impact. These solar-powered plants use reverse osmosis technology to treat impure or contaminated water, providing sustainable and green energy for rural communities in Pakistan.

Notably each water filtration plant benefits an entire village of approximately 12000 people. Last year 2 Water Filtration Plants were installed and 2 plants were repaired by SKT, providing and continuing to supply water to 48000 beneficiaries.





PAKISTAN

HEALTH



Accessing healthcare is a struggle for many Pakistanis, especially those in rural and remote regions. Geographic barriers, transportation issues and financial constraints create hurdles, resulting in unequal health outcomes and worsening existing disparities.

To address this, SKT Welfare has developed several initiatives to improve well-being and make healthcare accessible to all.

OUR HEALTH PROJECTS IN PAKISTAN INCLUDE:

❖ Cancer Diagnosis Centre:

SKT pioneered the establishment of Pakistan's first cancer diagnosis and triage centre at the Rawalpindi Medical University (RMU), catering to millions of people.

❖ Mobile Medical Units (MMUs):

SKT Welfare operates mobile medical units that travel to remote and underserved areas, offering free medical services such as basic health check-ups, vaccinations, and consultations. Our goal: to reach individuals who face barriers accessing healthcare due to geographical constraints.

❖ Mobile Eye Clinics:

SKT Welfare's eye camps prioritise eye health, offering free eye check-ups, distributing glasses, and performing cataract surgeries. These camps aim to prevent blindness and enhance vision for those in need. Additionally, they address age-related cataracts, a prevalent issue among elderly individuals living in poverty.

❖ Neonatal intensive care units (NICU):

SKT Welfare supports Lady Dufferin Hospital in Quetta and Karachi by providing state-of-the-art neonatal intensive care units (NICUs). These units offer the highest level of care with qualified staff supervised by experienced pediatricians. Additionally, patients from low-income groups receive free or heavily subsidised rates for their treatment.



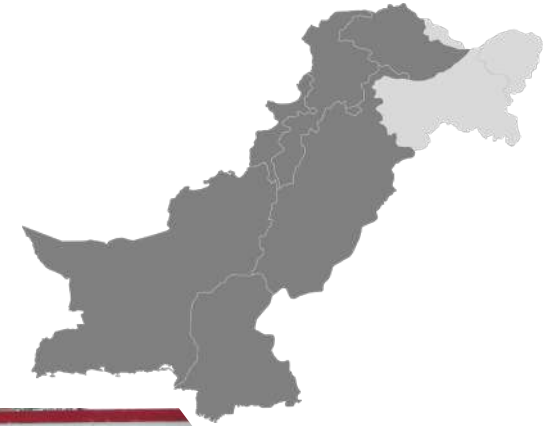
PAKISTAN

SHELTER AND NFIS

SKT Welfare replicated the Safe Haven model of Syria in Pakistan, to provide shelter to flood-affected families who had lost their homes and lands. Thus far, SKT Welfare has relocated over 10 families to Safe Haven villages in Pakistan.

SKT also emphasises social inclusion by providing *Eid* gifts to children facing exclusion due to poverty. *Eid*, celebrated twice a year by Muslims, is a time of joy where parents typically buy gifts, clothes, and sweets for their children. During *Eid*, SKT carefully selects meaningful and enjoyable items for each child, promoting happiness and cheer.

Overall, the distribution of *Eid* gifts to orphans and underprivileged children in Pakistan reflects the spirit of generosity, compassion, and solidarity. It embodies values of empathy and care for the less fortunate in society. Last year alone, over **1,000** *Eid* gifts were distributed.





PAKISTAN

LIVELIHOOD

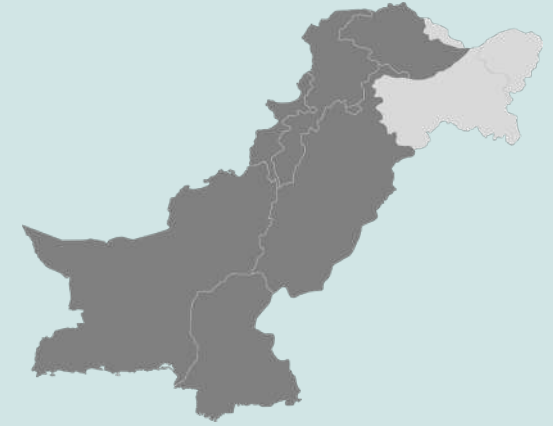
IZAAT KI ROZI

SKT Welfare's "Izzat ki Rozi" project aims to empower people from poverty-stricken backgrounds, enabling them to upskill themselves and earn an income. The project focuses on providing individuals with the means to support themselves and their families, ultimately allowing them to live a life of dignity.

As part of this initiative, SKT Welfare helps people establish small home-based shops, while supplying them with one month's worth of stock, and teaching them budgeting and business management skills. The profits generated from sales cover essential expenses such as rent, school fees, food and medicine. Through "Izzat ki Rozi," SKT Welfare empowers individuals to break free from poverty cycles and build sustainable livelihoods.



HUMAN STORY



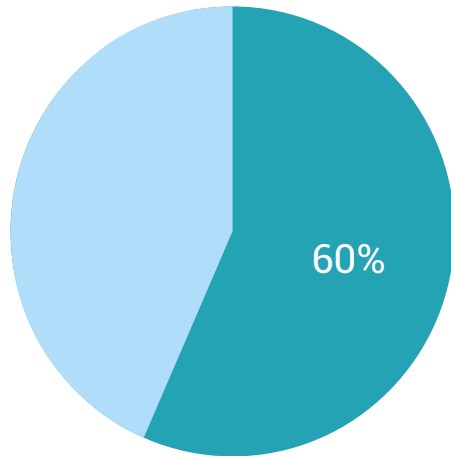
"My name is Saima, and I have 4 children; 2 daughters and 2 sons. My husband left me and later I found out that he re-married. In that same time, my younger brother got killed, he was the sole support for my parents. I tried a lot to find work but it was very difficult because of my baby. Wherever I went, I was told: I need to leave my baby at home. My other children were not old enough to be able to look after their baby brother. My elderly parents were also not able to help me. On some days I felt so helpless that I thought about leaving my children and committing suicide."

SKT Welfare helped Salma open a grocery shop and provided her with one month's supply of stock.

"Because of your help, I will run this shop for the sake of my children and because of SKT Welfare and the donors, I will be able to feed my children. I will always be grateful to you; may Allah give you more." - Saima

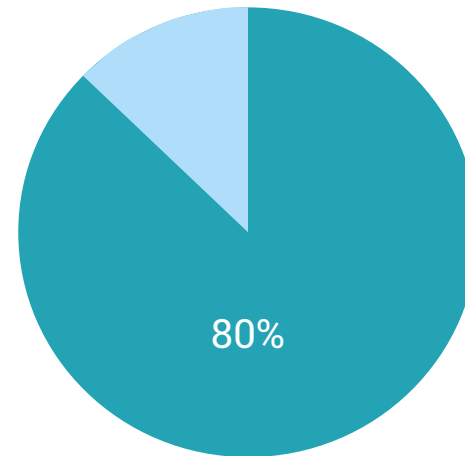
PALESTINE: AN OVERVIEW

SKT Welfare has been providing humanitarian assistance for the people of Gaza since 2014.



In 2022, more than **60%** of the 2.1 million Palestinians living in Gaza required food assistance. The 2022 Gaza–Israel clashes, known as Operation Breaking Dawn, lasted from August 5th to 7th, with the Israel Defence Forces conducting around 147 airstrikes. The clashes resulted in the deaths of at least 49 Palestinians, including 17 children, with 350 civilians wounded and 36 civilians killed, as reported by the Gaza health ministry.

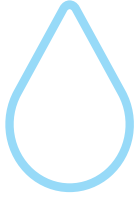
Unemployment levels in Gaza are also amongst the highest in the world. Under constant military and aerial threat, citizens suffer daily deprivations of water, power, healthcare, and education, demanding more urgent aid from charities like SKT Welfare.



According to UNRWA, years of conflict have left **80%** of Gaza's population dependent on international assistance. Schools are also understaffed and overcrowded, raising stress levels for students and staff, heightening the risk and spread of disease, and limiting concentration and productivity.

Despite the challenges, SKT Welfare remains committed to supporting vulnerable communities in Gaza. Over the last six years, we have provided 23,750 Palestinians with vital food aid and distributed fresh, hearty bread to over 5,000 people.





PALESTINE

GAZA WATER DESALINATION PLANTS

Ensuring access to clean water is crucial for the well-being of Gaza's communities, especially during crises.

SKT Welfare is actively working to improve water access and humanitarian conditions in the region. We have delivered two water desalination plants in Gaza, each producing up to **40,000 litres** of fresh water daily. This initiative benefits almost a quarter of a million impoverished people, who previously had to travel long distances to access safe water.





PALESTINE

ORPHANAGE PROGRAMME



In Gaza, over 33,000 Palestinian orphans live in challenging circumstances, facing poverty and uncertainty amid ongoing conflict and violence.

SKT Welfare's orphan sponsorships are community-based, allowing orphans to find healing and support within their own homes and families. Families receive financial assistance and school materials to ensure their children's education and well-being.

SKT Welfare also operates an individual sponsorship model to assist Palestinian orphans, covering essentials such as clothing, food, education, and healthcare. This year, through our orphan care program, SKT provided basic necessities including food, shelter, clothing, and education to over **350 Palestinian orphans**.



TANZANIA: AN OVERVIEW

Tanzania faces ongoing challenges from natural hazards like floods, droughts, and disease outbreaks, which worsens poverty and increase humanitarian needs in rural communities.

Women and children are particularly affected by social inequalities and poverty burdens. SKT Welfare has been active in Tanzania since 2015, prioritizing initiatives in built environment, food security, and WASH (Water, Sanitation, and Hygiene).





TANZANIA

FOOD AID

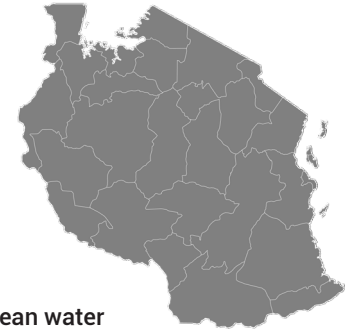
Food insecurity remains a pressing issue, particularly in rural and marginalized communities. Climate change, crop failures, and economic instability are key factors contributing to food shortages and malnutrition, particularly among vulnerable groups like children, women, and the elderly.

To address food insecurity in Tanzania, SKT conducts food distribution campaigns throughout the year, specifically targeting disabled individuals, the elderly, women and children from marginalised communities.



TANZANIA

WATER AID



SKT Welfare has been dedicated to providing clean water access to communities across various villages.

We have constructed numerous water wells in regions facing water scarcity, ensuring that clean water is readily available to everyone. Additionally, SKT distributes health and hygiene items to promote the overall well-being of these communities.





TANZANIA

MOSQUE PROJECT

Constructing Mosques is regarded as an ongoing charity (*Sadaqah Jariyah*) in Islam, bringing blessings and rewards to donors both in this life and the hereafter. Thanks to the generous support of our donors, SKT Welfare has been able to build more than 12 Mosques in various regions of Tanzania, particularly in villages where congregational prayer spaces were lacking.

These Mosques serve as vital community centers, offering spaces for worship, education and social gatherings. By establishing Mosques, SKT Welfare actively contributes to the overall development of the local Muslim community and fosters unity among its members. The construction of Mosques not only strengthens bonds but also encourages cooperation within the community. More than 120 worshipers pray in each Mosque every day. In areas with limited prayer facilities, the Mosques provide a dedicated space for congregational prayers, which is especially crucial during Friday prayers (*Jumu'ah*).

The generous contributions of our donors continue to benefit the community for years to come, leaving a positive legacy of faith, community, and service.



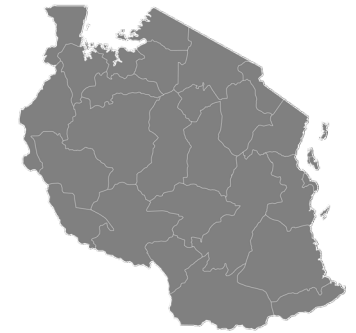
According to Baraka (a female worshipper):

◆ *"This mosque has been a lifeline for our community. Before, we had only a tiny grass structure to pray in. Now, thanks to this mosque, students from the school, passers-by, and fellow believers have a good place to come together and worship Allah. Alhamdulillah, we're incredibly grateful for this blessing.."*

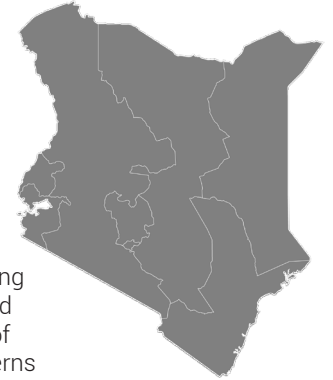


Umar (one of the local Imams) highlighting the mosque's crucial role in bringing the community together said:

◆ *"Praying together and sharing Islamic teachings here has helped us build peace and strengthen our community bonds."*



KENYA: AN OVERVIEW



Kenya has faced a series of natural disasters, including floods, droughts and landslides, which have displaced populations and disrupted livelihoods. The impacts of climate change, such as unpredictable weather patterns and environmental degradation, have further exacerbated vulnerabilities, posing challenges to agriculture, food security, and water resources management. In addition, food insecurity remains a pressing concern in Kenya, particularly in arid and semi-arid regions prone to drought and erratic weather patterns. Poor harvests, locust infestations, and economic shocks have contributed to food shortages and malnutrition, particularly affecting vulnerable populations such as children, pregnant women, and the elderly.

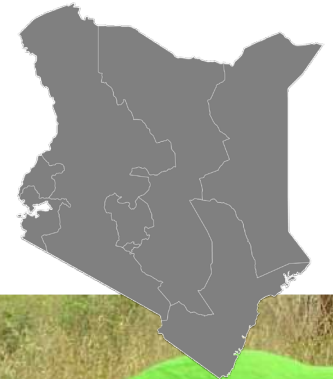
There is also the issue of poverty levels which remains high in Kenya. With a significant portion of the population living below the poverty line, disparities between urban and rural areas have further entrenched poverty and economic vulnerability across the nation.

Concerning is that despite efforts to enhance educational access, Kenya still struggles to ensure quality education for all. Issues such as overcrowded classrooms, inadequate infrastructure, a shortage of trained teachers, and low literacy rates in certain regions hinder progress in educational development.



KENYA

FOOD AID



Food insecurity in Kenya is a pressing issue that affects millions of people. Approximately 3.4 million Kenyans are severely food insecure, and over 300,000 have been internally displaced due to food scarcity and drought. Large areas in Marsabit and Turkana counties have also reached 'crisis' levels of hunger, as classified by the Integrated Food Security Phase Classification system and are increasingly vulnerable to 'emergency' levels.

Despite Kenya's recent economic growth, access to adequate nutritious food remains a challenge, especially in arid and semi-arid regions. Factors such as rapid population growth, climate change and inefficient food systems contribute to this situation.

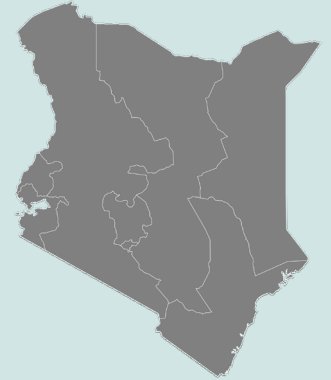
SKT Welfare assists crisis-affected communities, combating hunger, malnutrition, and poverty through seasonal campaigns and projects targeting women and children in drought-prone regions. Through initiatives, we work to prevent and treat hunger in the country, by addressing root challenges such as livestock deaths due to prolonged drought, severe flooding, failed harvests, malnutrition and poverty.





KENYA

GIFTS OF KINDESS



LIVELIHOOD

SKT Welfare's Gifts of Kindness project provides essential support to individuals and families living in poverty with micor-grants to initiate their own businesses and earn their livelihood.

The gifts include:

- ❖ **Sewing Machines:** This gift empowers women to start their own tailoring businesses.
- ❖ **Snack Stalls:** This gift empowers women to earn money by running a snack stall.
- ❖ **Fruit Stall:** Enables women to earn money for their families through fruit sales.
- ❖ **Chickens:** Help poor families earn money by raising chickens and generating income.

The SKT Welfare Gift of Kindness programmes is transformative and impactful. It's a form of *Sadaqah Jariyah*, benefiting both the giver and the receiver for years to come.

EDUCATION

Under the banner of Gifts of Kindness, SKT Welfare also distributes education supplies to children including books, uniform and other learning materials.

Education Gifts of Kindness include:

- ❖ **School Fees:** This supports a child's education, one of the most precious gifts for a child living in poverty.
- ❖ **School Kits:** This provides basic school equipment to children who miss out on education due to financial constraints.
- ❖ **Clothes and Shoes:** This relieves the burden on parents by providing new clothes and shoes for children.

EMERGENCY RESPONSE AND AID IN OTHER COUNTRIES

YEMEN CRISIS

The humanitarian crisis in Yemen is one of the most severe in the world. After nine years of conflict, the country's socioeconomic systems are on the brink of collapse. Large-scale displacement, recurring climate shocks, and ongoing violence have left families vulnerable to communicable diseases. The conflict involving the internationally recognized government (backed by a Saudi-led coalition) and Houthi rebels supported by Iran has resulted in widespread hunger, diseases, and attacks on civilians contributing to Yemen's tragic situation. Approximately 9.8 million children in Yemen require humanitarian assistance, with thousands killed, maimed or recruited into fighting.

An estimated 17 million people or around 60% of the population are facing crisis level or acute food insecurity conditions. Around 2.7 million children suffer from acute malnutrition, with hundreds of thousands facing severe acute malnutrition—a life-threatening condition if not treated promptly. More than 4.5 million school-age children do not attend schools due to damage and closures. Those who do attend cope with overcrowded classrooms and under-equipped teachers.

SKT Welfare has responded to Yemen's plight in several significant ways, working with partners on the ground to save lives. We provide annual and seasonal food aid programmes during Ramadan, winter and Qurbani targeting vulnerable and marginalised people. We also provide medical supplies, victim assistance and education while rehabilitating damaged schools.

AFGHANISTAN

Following the Taliban's takeover, Afghanistan experienced a severe economic collapse characterised by widespread unemployment, inflation, and currency depreciation. The closure of businesses, loss of livelihoods, and disrupted supply chains have exacerbated poverty and economic hardship for millions of Afghans, pushing many into extreme poverty and reliance on humanitarian aid for survival. Drought, conflict-related disruptions to agriculture, and economic collapse exacerbated food shortages and hindered access to food for vulnerable populations, including children and internally displaced persons (IDPs).

In response, SKT provided food aid to the people who lost access to basic necessities due to economic and political instability. Beyond emergency relief, SKT Welfare's projects in Afghanistan encompass various sectors such as food, water, healthcare, education, orphan care, and seasonal aid. For instance, we distribute winterization aid, food parcels, and meals during Ramadan and Qurbani to alleviate challenges faced by communities in remote regions.

EMERGENCY RESPONSE AND AID IN OTHER COUNTRIES

MOROCCO EARTHQUAKE

A powerful 7.2 magnitude earthquake struck Morocco, resulting in a devastating loss of lives, with at least 2,862 individuals reported dead and many more injured. As rescuers search for survivors among the rubble of collapsed dwellings in isolated sections of the High Atlas Mountains, the death toll is expected to rise.

Focusing on remote areas overlooked by other aid organisations, SKT Welfare collaborated with local partner organisation Molham Team to deliver water, food, and critical supplies to over 1,000 people. Additionally, we supported damaged local schools, arranging for the renovation and refurbishment of several schools in the affected regions.

To further aid earthquake relief efforts, SKT Welfare initiated a Morocco Earthquake Appeal, raising funds to provide essentials like tents, food, and water to affected families. Beyond the immediate emergency response, SKT remains vigilant in monitoring ongoing needs in Morocco, addressing challenges such as water scarcity, desertification, and pollution. Climate change impacts, including extreme weather events and rising temperatures, continue to pose risks to agriculture, water resources, and livelihoods in the region.

LIBYA FLOODS

In September 2023, eastern Libya was hit hard by terrible flooding caused by Storm Daniel and the collapse of two dams near Derna. The floods led to widespread destruction, with over 11,000 people losing their lives and around 10,000 more missing. Cities like Benghazi, Sousa, and Al-Marj were severely affected, as entire neighborhoods were washed away by the floodwaters. Rescue efforts were also made difficult by Libya's political problems, as the country had two rival governments.

SKT Welfare quickly stepped in to help those affected by the floods.

We provided urgent emergency assistance, including:

- ❖ **Medical Aid:** Delivering essential medical supplies, aiding rescue and recovery efforts and preventing waterborne diseases. As part of our emergency response, SKT Welfare established medical field hospitals which included hospital beds, medical equipment and medicines. We provided emergency treatment, surgeries and other essential health services.
- ❖ **Emergency Fund:** Providing life-saving support such as medical aid, food, and shelter to vulnerable families who lost their homes in the disaster.
- ❖ **Water Aid:** Ensuring access to clean water for communities affected by the floods.
- ❖ **Heaters:** Donating heaters to individuals seeking shelter away from the affected areas.

EMERGENCY RESPONSE AND AID IN OTHER COUNTRIES

ETHIOPIA

Ethiopia continues to experience severe food insecurity and famine risk, particularly in conflict-affected areas such as Tigray and parts of Amhara and Afar regions. The conflict has triggered a massive displacement crisis, forcing millions to flee in search of safety and aid. Economic vulnerability and poverty have deepened, with many losing livelihoods and basic services. Humanitarian access is limited, hindering aid delivery. Unemployment, inflation, and disrupted markets further exacerbate economic challenges, pushing more into poverty and reliance on aid.

To tackle this multifaceted crisis, SKT Welfare projects in Ethiopia include emergency relief, food distribution, water access, healthcare, education, orphan care and seasonal aid such as winter emergency response and Qurbani donations.

SOMALIA

Somalia faces significant humanitarian and social development challenges, further compounded by ongoing conflict, natural disasters, and political instability. These challenges result in civilian casualties, displacement, and infrastructure destruction, limiting access to basic services. The economy is fragile, marked by insecurity, high unemployment, widespread poverty, vulnerability and reliance on humanitarian assistance for citizens' survival.

SKT Welfare responds by providing vital food packages for thousands of people in Somalia, especially in impoverished and refugee communities. Emergency aid, including clean water and nutritious food for malnourished children, is also provided. Our volunteers work tirelessly on the ground, delivering essential food parcels to vulnerable Somali families. These parcels contain essentials like sugar, rice, flour, pasta, and milk powder. To date, over 100 food parcels have been distributed by SKT Welfare in Somalia.

SKT DATE PROJECT

This unique and remarkable 100% volunteer-run initiative, has, since 2015, transformed and helped the lives of thousands in desperate need of humanitarian aid.

The idea was simple: to raise funds for the Al-Huda Bakery in Syria (established in 2014), by selling a box of the finest dates in Ramadan – with the profits from each tin sold providing funds for fifty loaves of bread for a Syrian family. Since 2015, over 15 million loaves of bread have been provided to Syrian refugees in camps around Idlib, Northern Syria.

Since 2016 over 200 million litres of clean drinking water have been provided to Palestinians from our 2 purpose-built desalination plants in Gaza.

Since 2017, 85 orphaned children a month, in Turkey have been provided with support in their education, psychology, specialist needs, medical care, food and clothing.

Through the Date Project we support patients with clinical eye disorders across 3 separate camps in Syria – providing free cataract surgery and reading glasses. Over 30% screened were provided with medication for infections and allergies.

From 2019 to 2022, nearly 4,000 families, suffering in Yemen's civil war, received food packs and essential aid, with over 1300 tonnes of rice and flour delivered to its hardest hit areas. We built on this in 2021, delivering a further 42 pallets with 2,100 rice bags, benefitting 4,400 people.

ETHICALLY SOURCED DATES

The dates we sell are ethically sourced; they are the finest Medjool dates from the Jordan Valley, hand-selected and packed by a community of Syrian refugees who are employed in the process.



QURBANI

Qurbani is a sacred act and a great virtue that embodies love and devotion to Allah. Performed during the days of Eid al-Adha, it's our chance to offer our very best in sacrifice and a symbol of our commitment to serve those in need. It involves the sacrifice of chosen animals, with portions of nutritious meat distributed among vulnerable individuals and families at risk of malnutrition. For them, Qurbani meat is not just a gift but a lifeline, providing vital nourishment and joy.

SKT Welfare implemented Qurbani programmes in the following regions: Pakistan, Bangladesh, India, Indonesia, Yemen, Palestine, Tanzania, Mali, Malawi, Kashmir, Sri Lanka, Kenya, Turkey and Syria benefiting over 1.5 million people. From orphan care centres to regions ravaged by disasters, marginalised minorities and remote villages, we sent donors Qurbani to areas where it made the most impact.



LOOKING BACK MOVING FORWARD

SKT WELFARE GLOBAL PROGRAMMES

SKT Welfare strives to promote well-being in vulnerable communities in a holistic manner by providing shelter, health and education services to support people who live in precarious situations. Our core products and services will be:

- ◆ **Emergency Relief:** Providing immediate assistance such as food, shelter and medical aid to communities affected by natural disasters and conflict.
- ◆ **Sustainable Development Projects:** Implementing long-term initiatives in areas such as education, healthcare, water sanitation and livelihood support to empower communities and foster self-reliance, especially for vulnerable groups including orphans, disabled, women and minorities.
- ◆ **Capacity Building:** Offering training and skill development programmes to enhance the capabilities of individuals and partners in target communities.
- ◆ **Advocacy and Awareness:** Raising awareness about humanitarian issues and advocating for policy changes to address root causes of war, poverty and injustice.

THE FOLLOWING ARE SKT'S MAIN AIMS, OBJECTIVES AND TARGETS FOR 2023-24:

INNOVATION AND SUSTAINABILITY

SKT Welfare will develop innovative approaches to upscaling emergency response programmes and leveraging existing networks and resources. By creating safe and sustainable humanitarian solutions and using locally sourced supplies, SKT will strengthen its commitment to innovation and sustainability.

ACCESSIBILITY AND INCLUSIVITY

SKT Welfare programmes will be designed with accessibility in mind, ensuring that all emergency response activities meet the diverse needs of the entire affected population. The commitment to inclusivity aligns with SKT's values of creating a better society that leaves no one behind.

COMMUNITY-CENTRIC APPROACH:

Our programmes will be designed not only to provide urgent humanitarian aid but also to foster community resilience in disaster prone areas. The programmes will ensure that health and education are integrated into broader aid delivery initiatives with a focus on women and children. SKT will strive to nurture a sense of interconnectedness and create an environment of understanding and acceptance.

SKT WELFARE OPERATIONS

Our operations will be structured to ensure efficiency, accountability and transparency.

- ◆ **Project Management:** Implementing projects through a structured approach, including needs assessments, project planning, implementation, monitoring and evaluation.
- ◆ **Financial Management:** Maintaining transparent financial systems and adhering to best practices in budgeting, accounting and reporting to ensure donor confidence and accountability.
- ◆ **Human Resources:** Recruiting, training and retaining qualified staff and volunteers to support our programmes and operations effectively.
- ◆ **Technology and Innovation:** Leveraging technology and innovative solutions to enhance the efficiency and effectiveness of our operations, including digital platforms for fundraising, monitoring and communications.
- ◆ **Early Warning Systems and Monitoring:** Enhancing the monitoring of food security, water, shelter and health indicators to detect any changes or emerging risks promptly.
- ◆ **Data Collection:** Using established reporting mechanisms for regular data collection, analysis and reporting, to inform decision-making and trigger early response actions.

MONITORING AND EVALUATION

We are committed to monitoring and evaluating the impact of our programmes to ensure effectiveness and accountability. This includes developing robust monitoring and evaluation frameworks for each project, with clear indicators and targets to measure progress and outcomes. We conduct regular assessments and evaluations to identify successes, challenges, areas for improvement and utilise feedback from beneficiaries, partners, and other stakeholders to inform programme decisions and improve service delivery.

RISK MANAGEMENT

We recognize the inherent risks associated with our humanitarian operations, including security risks, financial risks, and reputational risks. Our risk management approach includes conducting risk assessments and developing mitigation strategies to address potential threats to our operations and beneficiaries. We develop response strategies that outline specific actions, roles, and responsibilities for each stage of the response, from preparedness to emergency response and early recovery. Our teams maintain contingency plans and emergency response protocols to respond effectively to crises and unforeseen events. We implement robust security measures to ensure the safety and well-being of our staff, volunteers, and beneficiaries and assess the vulnerabilities and capacities of communities, households, and health facilities to identify and respond to potential challenges.

COMMUNITY ENGAGEMENT AND EMPOWERMENT

SKT Welfare has taken measures to enhance community engagement and empower populations affected by humanitarian crises through volunteerism, fostering connections, breaking down barriers and empowering individuals across the globe. We engage community leaders, and support groups to disseminate key messages and actively identify and refer vulnerable individuals, particularly children, to health facilities for timely treatment and care. Our field teams raise awareness among communities about the risks associated with heavy rains, including increased vulnerability to malnutrition and waterborne diseases. We also conduct community-based training sessions on nutrition, hygiene, and safe water practices, emphasising the importance of proper food handling, sanitation, and access to clean drinking water.

COORDINATION AND PARTNERSHIPS

SKT Welfare continues to prioritise coordination and partnerships to maximise impact. By collaborating with other organisations, we enhance the ability to deliver aid effectively, ensuring that communities receive comprehensive support in times of need.

Our field teams actively participate in coordination mechanisms involving host governments, UN agencies, INGOs, and other stakeholders to ensure aid is delivered where it is needed in a harmonised and efficient way. We conduct regular coordination meetings to share information, coordinate activities, avoid duplication, and address emerging challenges. Our aim is to strengthen partnerships with local organisations, community-based structures, and private sector entities to enhance the reach and effectiveness of our humanitarian work in Africa, Asia and the Middle East.

RESOURCE MOBILISATION, FUNDRAISING AND ADVOCACY

SKT Welfare employs a multi-faceted approach to marketing and outreach. We will continue to advocate for increased funding and resources to support the humanitarian responses globally. We are engaging with donors, humanitarian networks, and government agencies to secure necessary funding and will continue to leverage digital and social media platforms to engage with supporters, share stories, and promote our work. We also organise fundraising events, campaigns, and awareness-raising initiatives to mobilise support for emerging humanitarian crises and collaborate with other NGOs, government agencies, corporations, and community-based organisations to amplify our impact and reach a wider audience.

FINANCIAL REVIEW FOR THE PERIOD ENDED 30 SEPTEMBER 2023

REPORT OF THE TRUSTEES

The trustees present their report with the financial statements of the parent charity and group for the period ended 30 September 2023. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

OBJECTIVES AND ACTIVITIES

We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities. The principal objectives set out by the charity and contained within our trust deeds, are summarised as follows:

- To provide relief to victims of natural and man-made disasters worldwide, regardless of colour, race, ethnicity and to facilitate rehabilitation back into communities by providing sustainable aid concentrating on education and welfare
- To help young people, especially but not exclusively through leisure time and educational activities, so as to develop their capabilities that they may grow to full maturity as individuals and members of society

Our objectives are set to reflect the aims and purpose of the charity. They are constantly reviewed and assessed by the Trustees to ensure they continue to reflect our aims. The Charity Commission's guidance notes have been consulted in formulating these objectives.

OPERATING MECHANISM

The charity delivers its charitable aims through direct delivery in areas where we have our own staff and through grant making, chiefly using our partner organisations.

Work carried out by the partner organisations is especially

useful where the charity has no established infrastructure for managing staff and operations or where it provides a more economical approach than using our own staff. Using both partner organisations and our own local staff helps utilise local knowledge effectively and assists in our relief and development work. Longer term solutions require that we address the underlying social and economic circumstances across the areas where we work.

We see the practical expression of our charitable aims as to ensure all people in the areas we are working, enjoy a minimum standard of nutrition, access to shelter, safe drinking water, sanitation and healthcare and the opportunity for good education and to have the life skills to earn a secure livelihood.

We decide on where we work, taking into account the following factors such as incidence of natural disasters and conflicts; levels of poverty for countries where we work; existing commitments to prevent or relieve poverty and suffering; details from partners about areas of deprivation and need and the degree of stability, safety and security in the area of operation.

We have an ethical stance where we seek to provide our programmes without detriment to the local economy or community. To this end where beneficial we seek to locally source labour, materials and supplies to ensure that the benefits of our work are maximised across the economy. This approach underpins local businesses, local employment prospects and the viability of the local community.

Over the year we have worked directly with over a million poor and disadvantaged beneficiaries in many different countries and indirectly we believe our work to support sustainable solutions in the communities has enhanced the lives of many more. We regard our plans as indicators and not absolute targets because the key is to resource the right programmes.

As a large charity with so many programmes inevitably this report is a summary and for examples of the effect we have had on saving individuals and families lives from poverty and suffering view our web site www.sktwelfare.org

RISK MANAGEMENT

The Trustees take their responsibilities towards staff, donors, and beneficiaries very seriously. An important aspect of discharging these responsibilities involves the identification and management of all potential risks that might compromise staff, resources, or ability to deliver programmes.

The Charity, therefore, has the ultimate duty to regularly identify and review the risks to which The Charity is exposed, and ensure that appropriate controls are in place to provide reasonable assurance against fraud, malicious acts, and error. The Trustees, along with the CEO and the senior staff, actively review these risks on a regular basis.

Risks are complex, due to the nature of the work we carry out. They are assessed on the basis of their likelihood and potential impact, which would allow the implementation of mitigation strategies to manage these risks. Also, wherever possible, risks are covered by suitable insurance, to reduce their financial impact.

The principal risks to the charity have been identified as:

STRATEGIC REPUTATION

One of the most valuable assets of any charity is its reputation. It is vitally important that we do all we can to meet the expectations of our donors, beneficiaries, supporters and other organisations that we partner with.

To protect The Charity against reputational damage, we implement the following policies:

- Fraud, Corruption and Bribery - We work very hard to ensure that integrity and transparency are embedded in all our policies and procedures. Conflict of interest; Anti-Bribery; Anti-Terrorism and Anti-Money Laundering policies are introduced and closely monitored.
- Senior level representation on many important forums and influential fronts, to ensure positive visibility, including a strong media presence.

OPERATIONAL

Risks in this area include physical risks to our personnel and volunteers, and risks compromising the continuation of project delivery. To mitigate against such risks, The Charity has taken the following actions:

- Developed Standard Operating Procedures for common processes to protect against loss of key staff or volunteers;
- Improved the quality and the scope of training, to disseminate skills and good practice within the organisation, and to ensure staff safety and wellbeing;
- Regular reviews of key systems and procedures to improve and strengthen the internal policies and communication processes, thus maintaining a clear structure of delegated authority and control;
- Applied robust due diligence policy in our dealings with donors;
- Adopted clear processes to review and assess our performance management system on the ground;
- All programmes have up-to-date security policies, which include the provision of regular comprehensive security briefings and assessments, in response to rapid changes in the political situation;
- Culture and Behaviour – SKT Welfare monitors and learns lessons from peer organisations and as such focused on ensuring it develops the right culture and behaviour as The Charity grows:
 - As such we have undertaken a review of policy and procedures to ensure they are 'fit for purpose'.
 - Enhanced support to field offices in Turkey.
 - A programme of regular training for all staff. The Trustees, are therefore, satisfied that adequate systems and procedures are in place to manage and minimise exposure to the identified risks.

PLANS FOR FUTURE PERIODS

AIMS AND KEY OBJECTIVES FOR FUTURE PERIODS

The Charity intends to continue the projects outlined above and to expand them as required by needs on the ground, and determined by the limits of our capacity. In addition, we will continue to consider other projects, within the funds and staff capacity available, and based on comprehensive and up-to-date needs assessments. Furthermore, we will continue to closely monitor the progress of the various projects and to analyse the challenges facing them. A number of issues have been identified:

- We will work to provide the most appropriate solutions for our beneficiaries. This will be realised through the development of appropriate accountability, compliance and quality tools/mechanism to align with industry standards and best practice.
- To ensure we have the resources and systems in place to play a leading role in defining and shaping the direction of The Charity. The quality of programming delivered align with humanitarian principles and are delivered in the most efficient and effective way.
- To ensure professionalism, integrity, transparency & accountability.
- We aim to reach out to an increasing number of institutional donors during this year. However, it would be imperative to build capacity and enhance the quality of programmes.

SECTORS OF WORK:

Our programmes are structured into seven sectors of work:

- Food Security & Livelihood
- WASH (Water, Sanitation and Hygiene)
- NFI (Non-Food Items)
- Health and Medical Care
- Education
- Social & Seasonal
- Programmes
- Protection

Each of these areas is managed by a dedicated team, in charge of the planning, implementation, reporting and documentation of projects within their respective sector.

GRANT MAKING POLICY

The trustees consider grant making an effective means of delivering aid using local partners. Local partners have access to facilities, expertise, staff or other resources, in the field and they may be better placed to deliver aid speedily and effectively.

Applications for grants are not invited. Instead, trustees actively develop the programmes for the year, identify whether it is most effective to deploy our own staff and resources or whether to seek a local partner for some or all the planned programmes for each geographical locality. Where a local partner is preferable, those organisations active in the target area are reviewed for their track record in the field, financial transparency and operational capability.

Those potential partners that meet the criteria are contacted and a dialogue initiated to see if they would act as partners for the charity. Conditional grants are then awarded where applicable local partnerships are established. Our grant making policy is reviewed each year to align our grants with our priorities and programmes activities for the year.

GOING CONCERN

In view of the financial performance as at the balance sheet date, the Board of Trustees has a reasonable expectation that The Charity will have the resources to continue in operational existence for the foreseeable future.

The Trustees believe there are no material uncertainties that call into doubt our ability to continue as a going concern. The annual financial statements have therefore been prepared on the basis that The Charity is a going concern.

PUBLIC BENEFIT

The Trustees confirm that they have complied with the requirements of Section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by The Charity Commission for England and Wales.

FUNDRAISING

The Charity strives to adhere to relevant statutory regulations including the Data Protection Act (2018), Charities Act (2011) and the Telephone Preference Service. We are continually revising our policies and procedures as we grow to keep up-to date with changes in legislation and regulations. SKT Welfare is registered with the Fundraising Regulator and have developed our procedures to comply with the Code of Fundraising Practice.

SKT Welfare is also a member of the Institute of Fundraising and our fundraising activities are legal, open, honest and respectful. The Charity utilises a number of different fundraising approaches, which includes the following:

- Major donor giving, Corporate giving, Online giving
- Community fundraising
- Challenges
- Live TV appeals

- Events
- Volunteers
- Direct mail

Fundraising activities are carried out by our own staff, volunteers, partners and professional fundraisers.

CODE OF FUNDRAISING PRACTICE

We comply with the Fundraising Regulator's Code of Fundraising Practice and ensure our fundraising activities reflect the code standards.

GENERAL DATA PROTECTION REGULATION (GDPR)

Staff are required to read and understand the organisational GDPR policy which is accessible to all new staff and volunteers. GDPR training is ongoing for new staff and volunteers. We have a Data Protection policy and privacy statements.

PROTECTION OF VULNERABLE PEOPLE

The Charity abides by the Fundraising Regulator's Code of Fundraising Practice and ensures our staff and volunteers are fully briefed about the code of conduct with regard to the protection of vulnerable people. Before any external facing fundraising activity is undertaken, we brief staff and volunteers on best practice and make them aware of the need to identify, respect, support and protect vulnerable people.

COMPLAINTS HANDLING

There may be times when we do not meet the high standards we set ourselves and for such instances we have a complaints policy in place. Complaints are captured centrally, dealt with in accordance with the process laid down in the policy and reported to the Fundraising Regulator through the annual return. In 2023 we received 0 complaints (2022: 0).

STRUCTURE, GOVERNANCE AND MANAGEMENT

GOVERNANCE

SKT Welfare under its constitution is a UK registered charity (1153735) with the Charity Commission. It is a Charitable Incorporated Organisation whose Foundation was registered with the Charity Commission on 9 September 2013. On the 04 February 2014, the assets of Sacred Knowledge which was a UK registered charity (1127634) with the Charity Commission, were transferred into SKT Welfare (1153735). Sacred Knowledge Trust was inceptioned on 21 January 2009 and operated under the governance of a deed of trust adopted on 1 September 2009 and later amended on 15 September 2012.

ORGANISATIONAL STRUCTURE AND MANAGEMENT

Appointed trustees are responsible for general management and control of the charity and to ensure that it operates within the guidelines dictated by the Charity Commission and its own governing documents.

All our existing trustees have long experience of being a charity trustee and aside from some expenses are not remunerated for their trusteeship. New trustees are nominated by members of the board of trustees, interviewed by a panel of trustees and appointed where they have the necessary skills to contribute to the charity's management and development. Each trustee takes responsibility for monitoring the charity's activities in specific operational areas. Additionally, the new Trustees are provided training on SKT aims, objectives and policies.

The trustees meet regularly to discuss and review the Charity's operations. At these meetings, they also make macro and micro level decisions relating to the running of the charity and its activities, mainly the delivery of humanitarian aid projects to different parts of the world, as well as within the UK. The trustees also have a group of volunteers working under them (in the form of sub-committees and teams) that focus on particular projects of the charity's work. The teams that manage the

day-to-day running of the charity are primarily:

- 1) Finance and Operations
- 2) International Aid Projects
- 3) Fundraising and
- 4) PR, Media and Communications

At least one trustee, with the relevant skill set and experience, is responsible for oversight of one of these teams and the recommendations and activities are reported back into the monthly Trustee meetings.

RELATED PARTIES

SKTW Ventures Ltd is a trading subsidiary of SKT Welfare. It supports our charitable activities by retailing high-quality types of dates across the UK. The registered address of SKTW Ventures Ltd is 652 Huddersfield Rd, Dewsbury, WF13 3HP.

DISCLOSURE OF INFORMATION TO AUDITOR

Each Trustee has taken steps that they ought to have taken as a Trustee in order to make themselves aware of any relevant audit information and to establish that The Charity's auditor is aware of that information. The Trustees confirm that there is no relevant information that they know of and of which they know the auditor is unaware

REFERENCE AND ADMINISTRATIVE DETAILS

REGISTERED CHARITABLE INCORPORATED ORGANISATION:

CE000173

(England and Wales)

REGISTERED CHARITY NUMBER

1153735

REGISTERED OFFICE

652 HUDDERSFIELD ROAD
DEWSBURY
WF13 3HP

TRUSTEES

MR ASIF HUSSAIN
MR MUZAFFAR ALI
MR MAJID BUTT (RESIGNED AUGUST 2022)
MR ZUBAIR SHARIF
MR IFTEKHAR AMEER (APPOINTED OCTOBER 2022 AND RESIGNED DECEMBER 2023)

AUDITORS

XAVIERS ACCOUNTANTS LIMITED
CHARTERED CERTIFIED ACCOUNTANTS
SUITE 30, RECYCLING LIVES CENTRE
1A ESSEX STREET
PRESTON
PR1 1QE

FINANCIAL REVIEW

2022/23 has been a strong financial period, SKT Welfare raised over £13.29m including Gift Aid. SKT Welfare spent around £11.17m helping the large number of beneficiaries we support in all areas of the world from natural disasters and war zones to educational and orphan programmes. At the same time the balance sheet shows reserves of £7.14m (2022: £5.02m). Moreover, in the event of a significant drop in funding, the Trustees feel that they would be able to continue the current activities of the Charity through the availability of these reserves. The Charity needs to be able to respond quickly to emergencies should the need arise, to get aid and assistance where most needed around the world. The Charity's reserve policy is to hold equivalent to three months operating costs.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The Trustees are responsible for preparing The Trustees' report and the Financial Statements in accordance with applicable law and regulations.

Charity law requires The Trustees to prepare financial statements for each financial year in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under charity law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the parent charity and group and of the incoming resources and application of resources, including the income and expenditure, of the group for that period.

In preparing these financial statements, The Trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Make judgements and accounting estimates that are reasonable and prudent;
- State whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;

- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that The Charity and group will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain The Charity's transactions and disclose with reasonable accuracy at any time the financial position of The Charity and enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of The Charity and group and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by The Trustees of the Charity on 31 July 2024 and signed on its behalf by:



Mr Asif Hussain
CEO / Trustee

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF SKT WELFARE

OPINION

We have audited the financial statements of SKT Welfare (The "Parent Charity") and its subsidiary (The "Group") for the period ended 30 September 2023 which comprise of the consolidated statement of financial activities, the parent charity statement of financial activities, the group and parent charity balance sheets, the consolidated cash flow statement and notes to the consolidated financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- Give a true and fair view of the state of the group's and parent charity's affairs as at 30 September 2023 and of group and parent charity's incoming resources and application of resources for the year then ended;
- Have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- Have been prepared in accordance with the requirements of The Charities Act 2011.

BASIS FOR OPINION

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of The Charity in accordance with the ethical requirements relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is

sufficient and appropriate to provide a basis for our opinion.

CONCLUSIONS RELATED TO GOING CONCERN

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the group's and parent charity's ability to continue as a going concern for a period of at least 12 months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

OTHER INFORMATION

The other information comprises the information included in the annual report, including the trustees' report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements, or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

MATTERS ON WHICH WE ARE REQUIRED TO REPORT BY EXCEPTION

In the light of the knowledge and understanding of the group and parent charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- The information given in the trustees' report is inconsistent in any material respect with the financial statements; or
- Sufficient accounting records have not been kept by the parent charity; or
- The parent charity's financial statements are not in agreement with the accounting records; or
- We have not received all the information and explanations we require for our audit.

RESPONSIBILITIES OF TRUSTEES

As explained more fully in the Statement of Trustees' Responsibilities, the Trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Trustees are responsible for assessing the group's and the parent charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the group or the parent charity or to cease operations, or have no realistic alternative but to do so.

AUDITOR'S RESPONSIBILITIES FOR THE AUDIT OF THE FINANCIAL STATEMENTS

We have been appointed as auditors under section 151 of the Charities Act 2011 and report in accordance with regulations made under section 154 of that Act. Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists.

Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

CAPABILITY OF THE AUDIT IN DETECTING IRREGULARITIES

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, our procedures included the following:

- We enquired of management, which included obtaining and reviewing supporting documentation, concerning the parent charity & group's policies and procedures relating to:
 - Identifying, evaluating, and complying with laws and regulations and whether they were aware of any instances of non-compliance;
 - Detecting and responding to the risks of fraud and whether they have

knowledge of any actual, suspected, or alleged fraud;

- The internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations.

- We inspected the minutes of meetings of those charged with governance.
- We obtained an understanding of the legal and regulatory framework that the parent charity/ group operates in, focusing on those laws and regulations that had a material effect on the financial statements or that had a fundamental effect on the operations of the parent charity/ group from our professional and sector experience.
- We communicated applicable laws and regulations throughout the audit team and remained alert to any indications of noncompliance throughout the audit.
- We reviewed any reports made to regulators.
- We reviewed the financial statement disclosures and tested these to supporting documentation to assess compliance with applicable laws and regulations.
- We performed analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.
- In addressing the risk of fraud through management override of controls, we tested the appropriateness of journal entries and other adjustments, assessed whether the judgements made in making accounting estimates are indicative of a potential bias and tested significant transactions that are unusual or those outside the normal course of business.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or noncompliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance.

The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

USE OF OUR REPORT

This report is made solely to the charity's trustees, as a body, in accordance with the Charities Act 2011. Our audit work has been undertaken so that we might state to the trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Xaviers Accountants Limited
 Statutory Auditor
 Chartered Certified Accountants
 Suite 3J, Recycling Lives Centre
 1a Essex street
 Preston
 PR1 1QE
 Date: 31 July 2024

Xaviers Accountants Limited is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

SKT WELFARE

Consolidated statement of financial activities and income and expenditure account for the period ended 30 September 2023

	Note s	Unrestricted Funds	Restricted Funds	Period Ended 30-Sep-23 Total Funds	Year Ended 31-Mar-22 Total Funds
		£	£	£	£
Income and endowments from:					
Donations and Legacies	2	5,045,818	7,811,274	12,857,092	8,398,386
Organisational grants		-	-	-	59,355
Investments	3	2,053	-	2,053	654
Other Trading Activities	4	3,293,760	-	3,293,760	1,662,324
Total income		8,341,632	7,811,274	16,152,905	10,120,719
Expenditure on:					
Raising funds	5	(590,081)	-	(590,081)	(526,411)
Charitable activities	5	(2,380,841)	(8,207,379)	(10,588,220)	(5,709,109)
Other Trading Activities		(2,860,412)	-	(2,860,412)	(1,662,324)
Total expenditure		(5,831,334)	(8,207,379)	(14,038,713)	(7,897,844)
Net income for the year		2,510,298	(396,106)	2,114,192	2,222,875
Transfers between funds	13	(791,081)	791,081	-	-
Net movement in funds		1,719,217	394,975	2,114,192	2,222,875
Reconciliation of funds:					
Total funds brought forward		3,213,897	1,811,479	5,025,376	2,802,501
Total funds carried forward		4,933,113	2,206,454	7,139,567	5,025,376

The notes on pages 52 to 65 form an integral part of these financial statements.

SKT WELFARE

Parent Charity's statement of financial activities and income and expenditure account for the period ended 30 September 2023

	Note s	Unrestricted Funds	Restricted Funds	Period Ended 30-Sep-23 Total Funds £	Year Ended 31-Mar-22 Total Funds £
		£	£	£	£
Income and endowments from:					
Donations and Legacies	2	5,479,167	7,811,274	13,290,440	8,398,386
Organisational grants		-	-	-	59,355
Investments	3	2,053	-	2,053	654
Total income		5,481,220	7,811,274	13,292,494	8,458,395
Expenditure on:					
Raising funds	5	(590,081)	-	(590,081)	(526,411)
Charitable activities	5	(2,380,841)	(8,207,379)	(10,588,220)	(5,709,109)
Total expenditure		(2,970,922)	(8,207,379)	(11,178,301)	(6,235,520)
Net income for the year		2,510,298	(396,106)	2,114,192	2,222,875
Transfers between funds	13	(791,081)	791,081	-	-
Net movement in funds		1,719,217	394,975	2,114,192	2,222,875
Reconciliation of funds:					
Total funds brought forward		3,213,897	1,811,479	5,025,376	2,802,501
Total funds carried forward		4,933,113	2,206,454	7,139,567	5,025,376

The notes on pages 52 to 65 form an integral part of these financial statements.

SKT WELFARE


Consolidated and Parent Charity's Balance Sheets as at 30 September 2023

	Notes	Period Ended 30-Sept-23		Year Ended 31-Mar-22	
		Total Funds		Total Funds	
		Group £	Charity £	Group £	Charity £
Fixed assets					
Investments	9	231,796	231,799	-	3
Tangible assets	10	550,999	550,999	585,753	585,753
Total fixed assets		782,795	782,798	585,753	585,756
Current assets					
Stocks		2,739	-	368,853	-
Debtors	11	3,020,939	3,482,500	1,633,079	2,051,410
Cash at bank and in hand		3,416,881	2,982,829	2,477,343	2,448,985
Total current assets		6,440,559	6,465,329	4,479,275	4,500,395
Creditors					
amounts falling due within one year	12	(83,787)	(108,560)	(39,652)	(60,775)
Net current assets		6,356,772	6,356,769	4,439,623	4,439,620
Net assets		7,139,567	7,139,567	5,025,376	5,025,376

The total net assets of the charity are funded by the funds of the charity, as follows:-

Unrestricted Funds	13	4,933,113	4,933,113	3,213,897	3,213,897
Restricted Funds	13	2,206,454	2,206,454	1,811,479	1,811,479
Total Charity Funds		7,139,567	7,139,567	5,025,376	5,025,376

The financial statements on page 48 to 50 were approved by the board and signed on its behalf by



Mr Asif Hussain
Trustee
31 July 2024

The notes on pages 52 to 65 form an integral part of these financial statements.

SKT WELFARE

Consolidated Cash flow statement for the period ended 30 September 2023

Reconciliation of net income/ (expenditure)
to net cash flow from operating activities

	Period Ended 30-Sep-23 £	Year Ended 31-Mar-22 £
Net income as shown in the Statement of Financial Activities	2,114,192	2,222,875
Adjustments for:		
Depreciation charges	60,970	36,914
Interest	(2,053)	(654)
Decrease in stocks	366,115	(368,853)
Decrease in debtors	(1,387,861)	(1,428,157)
Increase in creditors, excluding loans	44,135	(104,433)
Net cash provided by operating activities	A <u>1,195,498</u>	<u>357,692</u>
Cash flows from operating activities		
Net cash provided by operating activities as shown below	A <u>1,195,498</u>	<u>357,692</u>
Cash flows from investing activities		
Interest received	2,053	654
Purchase of property, plant and equipment	(26,216)	(4,511)
Purchase of Investments	(231,796)	
Net cash provided by investing activities	B <u>(255,959)</u>	<u>(3,857)</u>
Overall cash provided by all activities	A+B <u>939,539</u>	<u>353,835</u>
Cash movements		
Change in cash and cash equivalents from activities in the period ended	939,539	353,835
Cash and cash equivalents at 1 April	<u>2,477,343</u>	<u>2,123,508</u>
Cash at bank and in hand less overdrafts at period ended	<u>3,416,881</u>	<u>2,477,343</u>

Analysis of cash and cash equivalents

	Period Ended 30-Sep-23 £	Year Ended 31-Mar-22 £
Cash in hand at for the year ended	3,416,881	2,477,343
	-	-
Total cash and cash equivalents	<u>3,416,881</u>	<u>2,477,343</u>

Reconciliation in net funds

	01-Apr-22 £	Cashflows £	30-Sep-23 £
Cash at bank and in hand	2,477,343	939,539	3,416,881
Total	<u>2,477,343</u>	<u>939,539</u>	<u>3,416,881</u>

SKT WELFARE

Notes to the financial statements
for the period ended 30 September 2023

1. ACCOUNTING POLICIES**SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES AND KEY ACCOUNTING ESTIMATES**

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

STATEMENT OF COMPLIANCE

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) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). They also comply with The Charities Act 2011.

BASIS OF PREPARATION

SKT Welfare meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes. The financial statements are presented in sterling, which is the presentational currency of the entity. The accounting period has been extended to 18 months, and these financial statements cover the period 1 April 2022 to 30 September 2023.

BASIS OF CONSOLIDATION

The consolidated financial statements of the group incorporate the financial statements of SKT Welfare

(“The Charity”) and its wholly owned subsidiary, SKTW Ventures Ltd.

GOING CONCERN

The Trustees consider that there are no material uncertainties about The Charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by The Charity.

INCOME AND ENDOWMENTS

All income is recognised once The Charity has entitlement to the income, it is probable that the income will be received and the amount of the income receivable can be measured reliably.

DONATIONS AND LEGACIES

Donations are recognised when The Charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by The Charity before The Charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of The Charity and it is probable that these conditions will be fulfilled in the reporting period.

GIFTS IN KIND

Gifts in kind are recognised in different ways dependent on how they are used by The Charity:

- (i) Those donated for resale produce income when they are sold. They are valued at the amount actually realised.
- (ii) Those donated for onward transmission to beneficiaries are included in the Statement of Financial Activities as incoming resources and resources expended when they are distributed. They are valued at the amount The Charity would have had to pay to acquire them.

(iii) Those donated for use by The Charity itself are included when receivable. They are valued at the amount The Charity would have had to pay to acquire them.

STOCKS

Stock is valued at the lower of cost and net realisable value

EXPENDITURE

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that

category. Where costs cannot be directly attributed to particular headings, they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

RAISING FUNDS

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

SKT WELFARE

Notes to the financial statements for the period ended 30 September 2023

CHARITABLE ACTIVITIES

Charitable expenditure comprises those costs incurred by The Charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

GRANT PROVISIONS

Provisions for grants are made when the intention to make a grant has been communicated to the recipient but there is uncertainty about either the timing of the grant or the amount of grant payable.

FINANCIAL INSTRUMENTS

The Charity only has financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at amortised cost. Financial assets held at amortised cost comprise cash and bank in hand, debtors and other debtors. Financial liabilities held at amortised cost comprise all creditors except social security and other taxes.

Financial assets held at amortised cost was £6,465,329 (2022: £4,500,395). Financial liabilities held at amortised was £66,375 (2022: £58,922).

GOVERNANCE COSTS

These include the costs attributable to The Charity's compliance with constitutional and statutory requirements, including audit, strategic management and Trustees', meetings and reimbursed expenses.

TANGIBLE FIXED ASSETS

Individual fixed assets are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Freehold property - 4% straight line
Fixtures and fittings - 20% on reducing balance
Motor vehicles - 20% on reducing balance
Computer equipment - 20% on reducing balance

INVESTMENTS

Investment property is property held for rental, capital growth or both, excluding those occupied by the Group or the Parent charity. No depreciation is provided in respect of investment properties. Initial measurement is at cost inclusive of transaction cost. It is subsequently carried at fair value in the balance sheet or at the trustees' best estimate of market value.

Fair value best represents a true and fair view of the value of these assets to the charity and can be determined based on current prices in an active market for similar properties in the same location and condition. Any gain or loss arising from a change in fair value is recognised in the statement of financial activities based on the market value at the year end.

TAXATION

The charity is exempt from tax on its charitable activities. The charity's subsidiary is subject to corporation tax in the same way as any commercial organisation.

FOREIGN EXCHANGE

Transactions in foreign currencies are recorded at the rate of exchange at the date of the transaction. Monetary assets and liabilities denominated in foreign currencies at the balance sheet date are reported at the rates of exchange prevailing at that date.

FUND STRUCTURE

Unrestricted income funds are general funds that are available for use at The Trustees' discretion in furtherance of the objectives of The Charity. Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

PENSIONS AND OTHER POST RETIREMENT OBLIGATIONS

The Charity operates a defined contribution pension scheme which is a pension plan under which fixed contributions are paid into a pension fund and The Charity has no legal or constructive obligation to pay further contributions even if the fund does not hold sufficient assets to pay all employees the benefits relating to employee service in the current and prior periods.

Contributions to defined contribution plans are recognised in the Statement of Financial Activities when they are due. If contribution payments exceed the contribution due for service, the excess is recognised as a prepayment.

CRITICAL ACCOUNTING JUDGEMENTS AND KEY SOURCES OF ESTIMATION UNCERTAINTY

The Trustees are required to make judgments, estimates, and assumptions about the carrying value of assets and liabilities that are not readily apparent from other sources. The estimates and underlying assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

SIGNIFICANT JUDGEMENT AND ESTIMATES

There are no significant judgements and estimates having a material effect on the financial statements.

SKT WELFARE

Notes to the financial statements
for the period ended 30 September 2023

2. Donations and legacies

	Unrestricted Funds	Restricted Funds	Period Ended 30-Sep-23	Year Ended 31-Mar-22
	£	£	£	£
Donations	3,316,704	7,811,274	11,127,978	6,006,191
Admin	1,905,355	-	1,905,355	2,053,694
Organisational grants	-	-	-	59,355
Gift in Kind	257,107	-	257,107	338,500
	5,479,167	7,811,274	13,290,440	8,457,741

3. Investment Income

	Unrestricted Funds	Restricted Funds	Period Ended 30-Sep-23	Year Ended 31-Mar-22
	£	£	£	£
Bank Interest	2,053	-	2,053	654
	2,053	-	2,053	654

SKT WELFARE

Notes to the financial statements
for the period ended 30 September 2023

4. Other Trading Activities

<u>Trading Subsidiary</u>	Unrestricted Funds	Restricted Funds	Period Ended 30-Sep-23	Year Ended 31-Mar-22
	£	£	£	£
SKTW Ventures Ltd				
Income from sale of dry fruit products (dates)	3,293,760	-	3,293,760	1,662,324
	<u>3,293,760</u>	<u>-</u>	<u>3,293,760</u>	<u>1,662,324</u>

5. Total charity resources expended**5a. Cost of raising funds**

	Unrestrict ed Funds	Restricted Funds	Period Ended 30-Sep-23	Year Ended 31-Mar-22
	£	£	£	£
Fundraising and publicity costs	248,325	-	248,325	216,412
Campaigns and event costs	248,325	-	248,325	216,412
Staff & Professional costs	55,045	-	55,045	34,823
Finance & Consultancy costs	4,091	-	4,091	37,651
Office costs	34,295	-	34,295	21,113
	<u>590,081</u>	<u>-</u>	<u>590,081</u>	<u>526,411</u>

SKT WELFARE

Notes to the financial statements
for the period ended 30 September 2023

5b. Cost of charitable activities

	Unrestricted Funds	Restricted Funds	Period Ended 30-Sep-23	Year Ended 31-Mar-22
	£	£	£	£
Aid Deployments	-	1,249,556	1,249,556	247,383
Education	-	638,856	638,856	280,491
Emergency Aid	-	1,494,282	1,494,282	358,933
Food	289,464	1,310,771	1,600,235	997,850
Gift in Kind	257,107	57,564	314,671	417,905
Housing	-	1,347,575	1,347,575	1,384,475
Livelihood	-	31,300	31,300	36,150
Medical	-	439,023	439,023	191,367
Orphans	-	430,032	430,032	381,096
Water	-	866,716	866,716	530,569
Where most needed	1,184,939	59,691	1,244,630	135,659
Winterisation	-	30,816	30,816	36,147
Zakat	-	251,197	251,297	-
Support costs (note 5c)	649,331	-	649,331	711,084
	<u>2,380,841</u>	<u>8,207,379</u>	<u>10,588,220</u>	<u>5,709,109</u>

SKT WELFARE

Notes to the financial statements
for the period ended 30 September 2023

5b. Cost of charitable activities continued...

The cost of charitable activities includes donations made of £3,218,725 (2022: £2,090,149) to SKT Welfare (Turkey) towards various projects. SKT Welfare (Turkey) has been established as a separate legal entity in their own jurisdiction (Turkey) to deliver projects on behalf of SKT Welfare. Consequently, SKT Welfare (Turkey)'s transactions and balances are not included within the financial statements of SKT Welfare.

5c. Cost of supporting charitable activities

	Unrestricte d Funds	Restricted Funds	Period Ended 30-Sep-23	Year Ended 31-Mar-22
	£	£	£	£
Legal & Consultancy	7,077	-	7,077	7,973
Publicity costs	251,598	-	251,598	193,293
Staff Costs	218,240	-	218,240	350,506
Subscriptions & Prof Fees	37,465	-	37,465	1,350
Travel costs	3,351	-	3,351	2,002
Office costs	58,460	-	58,460	43,998
Finance costs	45,267	-	45,267	963
IT Costs	-	-	-	3,701
Governance Costs	27,872	-	27,872	107,298
	649,331	-	649,331	711,084

SKT WELFARE

Notes to the financial statements
for the period ended 30 September 2023

6. Results from trading subsidiary

	SKTW Ventures Ltd £	Period Ended 30-Sep-23 £	SKTW Ventures Ltd £	Year Ended 31-Mar-22 £
Subsidiary trading income	3,293,760	3,293,760	1,662,324	1,662,324
Total	3,293,760	3,293,760	1,662,324	1,662,324
Operating and administrative costs	3,117,519	3,117,519	1,436,721	1,436,721
Net profit/(loss) for the year	176,242	176,242	225,603	225,603
Amounts gift aided to SKT Welfare	176,242	176,242	225,603	225,603
Retained in subsidiary	-	-	-	-
The assets and liabilities of the subsidiary was:				
Current Assets	1,223,363	1,223,363	655,334	655,334
Current Liabilities	(1,223,360)	(1,223,360)	(655,331)	(655,331)
Total net assets	3	3	3	3
Aggregate share capital and reserve	3	3	3	3

SKT WELFARE

Notes to the financial statements
for the period ended 30 September 2023

6. Results from trading subsidiary continued...

SKT Welfare wholly owns SKTW VENTURES LTD, registered in England & Wales with company number 12149334.

In 2023 a Gift Aid payment of £176,242 (2022: £225,603) was receivable from SKTW Ventures Ltd representing the taxable profits generated by the Company in APE 30 September 2023.

7. Trustees' remuneration

No trustees were remunerated during the period ended 30 September 2023 (2022: Nil).

Trustees incurred expenses of £26,837 for travel and subsidence during the period ended 30 September 2023 (2022: £9,883).

8. Net consolidated incoming resources stated after charging:

	Unrestricted Funds £	Restricted Funds £	Period Ended 30-Sep-23 £	Year Ended 31-Mar-22 £
Audit Fee - Consolidated and Charity accounts	8,550	-	8,550	6,000
Audit Fee - Subsidiary accounts	7,125	-	7,125	3,500
Depreciation	60,970	-	60,970	36,914
Exchange (gain) / loss	2,364	-	2,364	11,403
	<u>79,009</u>	<u>-</u>	<u>79,009</u>	<u>57,817</u>

SKT WELFARE

Notes to the financial statements
for the period ended 30 September 2023

9a. Investments

	Period Ended 30-Sep-2023		Year Ended 31-Mar-22	
	Group	Charity	Group	Charity
	£	£	£	£
As at 1 April	-	3	-	3
Additions	-	-	-	-
Disposals	-	-	-	-
As at 30 September	-	3	-	3

The charity has interests in subsidiary undertakings, which are consolidated in the financial statements as follows:

Limited Company

SKTW Ventures Ltd Subsidiary 100% England & Wales
SKTW Ventures Ltd registered office is 652 Huddersfield Rd, Dewsbury, WF13 3HP

9b. Investment Property

	Period Ended 30-Sep-2023		Year Ended 31-Mar-22	
	Group	Charity	Group	Charity
	£	£	£	£
As at 1 April	-	-	-	-
Additions	231,796	231,796	-	-
Disposals	-	-	-	-
As at 30 September	231,796	231,796	-	-

The Investment properties are situated in Turkey and is held in the name of a trustee, on trust for the charity.

The fair value of investment properties as at 30 September 2023 is based on a valuation carried out at that date by the Trustee of the Charity who is not professionally qualified valuer. The valuation was arrived at by reference to market evidence of the transaction prices for similar properties in its location. In the Trustee's opinion there was no material change in value as at 30 September 2023. (2022: £nil).

SKT WELFARE

Notes to the financial statements
for the period ended 30 September 2023

10. Consolidated Tangible assets

	Land and Buildings	Fixture and Fittings	Computer Equipment	Motor Vehicles	Total
	£	£	£	£	£
Cost					
At 1 April 2022	773,154	17,934	31,260	4,280	826,628
Additions	1,293	579	24,344		26,216
Disposals	-			-	-
At 30 September 2023	774,447	18,513	55,604	4,280	852,844
Depreciation					
At 1 April 2022	211,352	9,762	17,638	2,123	240,875
Additions	46,390	2,624	11,310	647	60,971
Disposals	-	-	-	-	-
At 30 September 2023	257,742	12,386	28,948	2,770	301,846
Net book value					
At 30 September 2023	516,705	6,127	26,656	1,510	550,999
At 31 March 2022	561,802	8,172	13,622	2,158	585,753

All assets are used for charitable purposes and there are no inalienable or heritage assets.

SKT Welfare

Notes to the financial statements
for the period ended 30 September 2023

The Charity owns the following Properties:

- (1) SKT Welfare, 652 Huddersfield Rd, Dewsbury, WF13 3HP
- (2) Springs of Hope Orphanage located in Reyhanli, Hatay, Turkey.
This property is held in Trust with SKT Ihracat Ithalat Gida Insaat Saniyi Ve Ticaret Limited Sirketi, a registered company (reg. no. 7721233125) in Turkey. A trustee of the charity is a director and shareholder of the company.

SKT WELFARE

Notes to the financial statements
for the period ended 30 September 2023

11. Debtors

	Period Ended 30-Sep-23		Year Ended 31-Mar-22	
	Group	Charity	Group	Charity
	£	£	£	£
Prepayments and accrued income	823,983	293,824	248,511	248,511
Owed from group undertakings	256,413	1,248,133	223,000	651,331
Other Debtors	1,940,543	1,940,543	1,161,568	1,151,568
	3,020,939	3,482,500	1,633,079	2,051,410

12. Creditors: amounts falling due within one year

	Period Ended 30-Sep-23		Year Ended 31-Mar-22	
	Group	Charity	Group	Charity
	£	£	£	£
Accruals	76,500	66,375	62,922	58,922
PAYE and other taxes	7,287	42,185	(23,270)	1,853
Other Creditors	-	-	-	-
	83,787	108,560	39,652	60,775

13. Consolidated reconciliation of funds

	Unrestricted	Restricted	Period Ended	Year
	Funds	Funds	30-Sep-23	Ended
	£	£	£	31-Mar-22
Accumulated funds b/f	3,213,897	1,811,479	5,025,376	2,802,501
Total Income for the year	8,341,632	7,811,274	16,152,905	10,120,719
Total Expenditure for the year	(5,831,334)	(8,207,379)	(14,038,713)	(7,897,844)
Transfers	(791,081)	791,081	-	-
Closing revenue funds c/f	4,933,113	2,206,454	7,139,567	5,025,376

All restricted funds are for specific humanitarian projects. The restricted funds are categorised by projects.

SKT WELFARE

Notes to the financial statements
for the period ended 30 September 2023

14. Grants to Institutions

Expenditure on charitable activities comprises costs associated with the provision of housing, healthcare facilities, food, water and education carried out by the charity, directly and through partner organisations worldwide

This is further analysed as follows:

Partner Organisations

	Period Ended 30-Sep-23 £	Year Ended 31-Mar-22 £
SKT Welfare (Turkey)	3,218,725	2,090,149
Other Partners	1,476,001	896,575
	<u>4,694,726</u>	<u>2,986,724</u>

The Charity makes grants to several differing partner charities and individuals around the world after due consideration and careful assessment of the partner charity and /or individual. The partner charities are used as an extension of SKT Welfare to help further the objectives of the charity and carry out specific charitable programmes under the direction of SKT Welfare.

All partner charities are subject to regular monitoring and reporting. Due to the inherent risks associated with working in some parts of the world, the names of the partner charities have not been disclosed.

15. Consolidated Staff costs and emoluments

	Period Ended	Year Ended
	30-Sep-23	31-Mar-22
	£	£
Gross Salaries including employers NIC for all staff	1,015,053	408,115
Pension costs	11,133	5,546
Trustees' Remuneration as detailed in note 7	-	-
Total salaries, wages and related costs	<u>1,026,186</u>	<u>413,661</u>

The average number of full-time employees or full-time equivalents (FTE) was 35 (2022:26). During the year no employee was paid compensation (2022: £nil). No employees received emoluments (including pension costs) more than £60,000 per annum (2022: nil).

Neither the trustees nor any persons connected with them have received any remuneration from the charity or any related entity, either in the current or prior year.

16. Ultimate controlling party

The charity is under the control of its legal members.

There has been a change in the key management personnel. Iftekhar Ameer resigned December 2023.

17. Related party disclosures

At the period-end 30 September 2023, SKT Welfare is owed £1,077,261 (2022: £425,728) in relation to the SKT Date Project activity. SKTW Ventures owes SKT Welfare £170,872 in donations (2022: £225,306).

No other related party transactions during 2023 (2022: nil).

SKT WELFARE

Notes to the financial statements
for the period ended 30 September 2023

SKT WELFARE

Notes to the financial statements
for the period ended 30 September 2023

18. Statement of financial activities and income and expenditure account comparatives for prior year

	Unrestricted Funds	Restricted Funds	Year Ended 31-Mar-22 Total Funds
	£	£	£
Income and endowments from:			
Donations and legacies	3,509,365	4,889,021	8,398,386
Organisational grants	59,355	-	59,355
Investments	654	-	654
Total income	3,569,374	4,889,021	8,458,395
Expenditure on:			
Raising funds	(526,411)	0	(526,411)
Charitable activities	(913,608)	(4,795,501)	(5,709,109)
Total expenditure	(1,440,019)	(4,795,501)	(6,235,520)
Net income for the year	2,129,355	93,520	2,222,875
Transfers between funds	(997,375)	997,375	-
Net movement in funds	1,131,980	1,090,895	2,222,875
Reconciliation of funds:			
Total funds brought forward	2,081,917	720,584	2,802,501
Total funds carried forward	3,213,897	1,811,479	5,025,376

SKT WELFARE

England & Wales - Charity number 1153735

Accounts



SPREADING KINDNESS TOGETHER

Head Office
652 Huddersfield Road,
Ravensthorpe,
Dewsbury, WF13 3HP
www.sktwelfare.org



Report of the Trustees
and Consolidated Financial Statements
for the Year ended 31 March 2022

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ACRONYMS

CCCM	Camps Coordination and Camps Management
CHS	Core Humanitarian Standards
GOAC	Guernsey Overseas Aid Commission
HDI	Human Development Index
HHs	Households
ICRC	International Committee of the Red Cross
IRC	International Rescue Committee (IRC)
IRW	Islamic Relief Worldwide
IFPRI	International Food Policy Research Institute
NFIs	Non Food Items
SOH	Spring of Hope
SDG	Sustainable Development Goals
UNECOSOC	United Nations Economic and Social Council
UNICEF	United Nations' Children Fund
UNOCHA	United Nations Office of the Coordination of Humanitarian Affairs
UNDP	United Nations Development Programme
VFM	Value for Money
WASH	Water Sanitation and Hygiene
WHO	World Health Organisation
2020	APE 1 April 2020 to 31 March 2021
2021	APE 1 April 2021 to 31 March 2022



CEO MESSAGE

Assalamualaikum.

❖ We at SKT Welfare work tirelessly to make the world better. As a charity, launched ten years ago, our aim has always been to tackle poverty, thirst, hunger and homelessness.

Inspired by our emaan and the Sunnah of Prophet Muhammad (SAW), our commitment, with the blessed support of our charitable donors, is to strive to provide food, water, health care, and more, to the displaced, the vulnerable, the widowed and the orphaned - refugees rendered homeless by conflict and catastrophic events beyond their control. Events like flooding, drought, or prolonged temperature extremes, for which they have no shelter or protection.

Assalamualaikum. I'm Asif Hussain, and as CEO of SKT Welfare, I invite you to read our latest Annual Report, for the financial year 2021-22 – a year which saw us bring further aid, and relief, in so many significant ways, to 2,121,055 beneficiaries.

Among our many continuing successes is our well-established flagship Safe Haven project, which continues to move from strength to strength. This literally ground-breaking project was devised to provide new homes, and fresh beginnings for vulnerable and struggling refugees – moving them from their makeshift and fragile tent homes into solid and secure homes with space and good facilities, within new self-supportive

communities. Three village communities are completed now, and our fourth is well under way. And as further Safe Haven homes are completed, we will move more vulnerable families into them, adding mosques for prayer, health centres, and schools for education.

We address the special needs of the young, the old, and the sick. In our Springs of Hope project we care for children sadly orphaned by events or of those who have lost their lives. And with our Hifz sponsorship scheme, provide an Islamic education built around Arabic and the Qur'an, teaching students who will go out into their communities as guiding lights to spread the word and wisdom of Prophet Muhammad (SAW).

Food and water are the basics of life, and in 2021-22 SKT Welfare continued to reach out to the hungry and thirsty. We delivered 25,941 food packs to help those struggling to find and provide food for themselves and their families. Each of our food packs sustain a family for a whole month. And we continued to provide water in many ways. Simply delivering water in containers is the quick fix for many. But where we can, we try to deliver a longer-term solution to the challenge of providing fresh water.

In Pakistan we continue to install Water Hand Pumps - bringing up clean fresh water for families, from 20 metres underground

- for their drinking, cooking, and personal use. Water filtration, and distillation plants provide another means to obtain water, where conditions allow. And we addressed the needs of entire communities with the installation of water filtration and distillation plants, to transform the impure and brackish water available, to provide thousands of litres of clean, fresh water to whole communities, on demand. Education is another of our missions that we believe in and support with action. Syrian refugee children suffer many obstacles to their learning – because of their homelife, poverty, the barrier of language, and the cost of textbooks and basic materials.

Our school, the Abdullah ibn Abbas Institute was founded in Turkey to address these challenges, and offer the kind of education these children need to move forward in their lives – to grow intellectually, as they grow up physically. The Institute provides a full Islamic education as part of a comprehensive curriculum which embraces the core subjects and teaching in Arabic.

But we go further, with our Hifz project – devoted to the teaching of the Qur'an and Prophet Muhammad (SAW), making children strong in the faith that unites us and that we share. And which equips them to go out into the world themselves, as teachers and mentors of our faith, in their

own communities – and others. Covid-19 continued to be a challenge for us. Seasonal weather has caused unwanted delays, along with global shortages, but our resolve, efforts, and energies are renewed now but with vaccinations, and increasing control, we've stepped up our action on the ground wherever we can, once again surpassing our targets. We knew what we had achieved in previous years, but never complacent, knew that we could build on our success in the year to come.

A major event of October 2021 were our two hosted live events in London and Harrogate, with the world-renowned and unbeaten Mixed Martial Arts fighter Khabib Nurmagomedov – in which the former champion was on stage, not to fight, but to talk, as a proud Muslim. His emotional and motivational message to his audience to step up, step out, and raise funds for Syrian refugees. They were packed evenings. Not only providing a platform for Khabib's inspiring words, but also for audience members and business sponsors in each night's entertaining and informative Q and A session. And there was a lively charitable auction on both nights, when audience members could bid for a range of signed sporting souvenirs, signed by Khabib, including, on each night, an exclusive painting of Khabib actually created over those electrifying hours, and auctioned off

to the highest bidder.

None of this would be possible without the support of our benevolent donors. And all the people in our organisation in Britain, and on the ground, who work tirelessly to deliver our charity to our countries of operation. Firstly we thank Allah and then our honourable donors for continuing to make SKT Welfare the success story that it is, and who continue to carry it forward. This Annual Report is the record of SKT's goals and our achievement through the financial year from April 2021 to March 2022.

Because of your generous donations, you and others help us make life better for displaced and vulnerable people in the world. We couldn't do what we do without you, and the support of all our blessed donors. Alhamdulillah.

Warmest regards,

Asif Hussain (CEO)

Spreading Kindness Together



VISION, MISSION & VALUES

VISION

A world where everyone is being cared and lives a sustainable life free from extreme poverty

VALUES

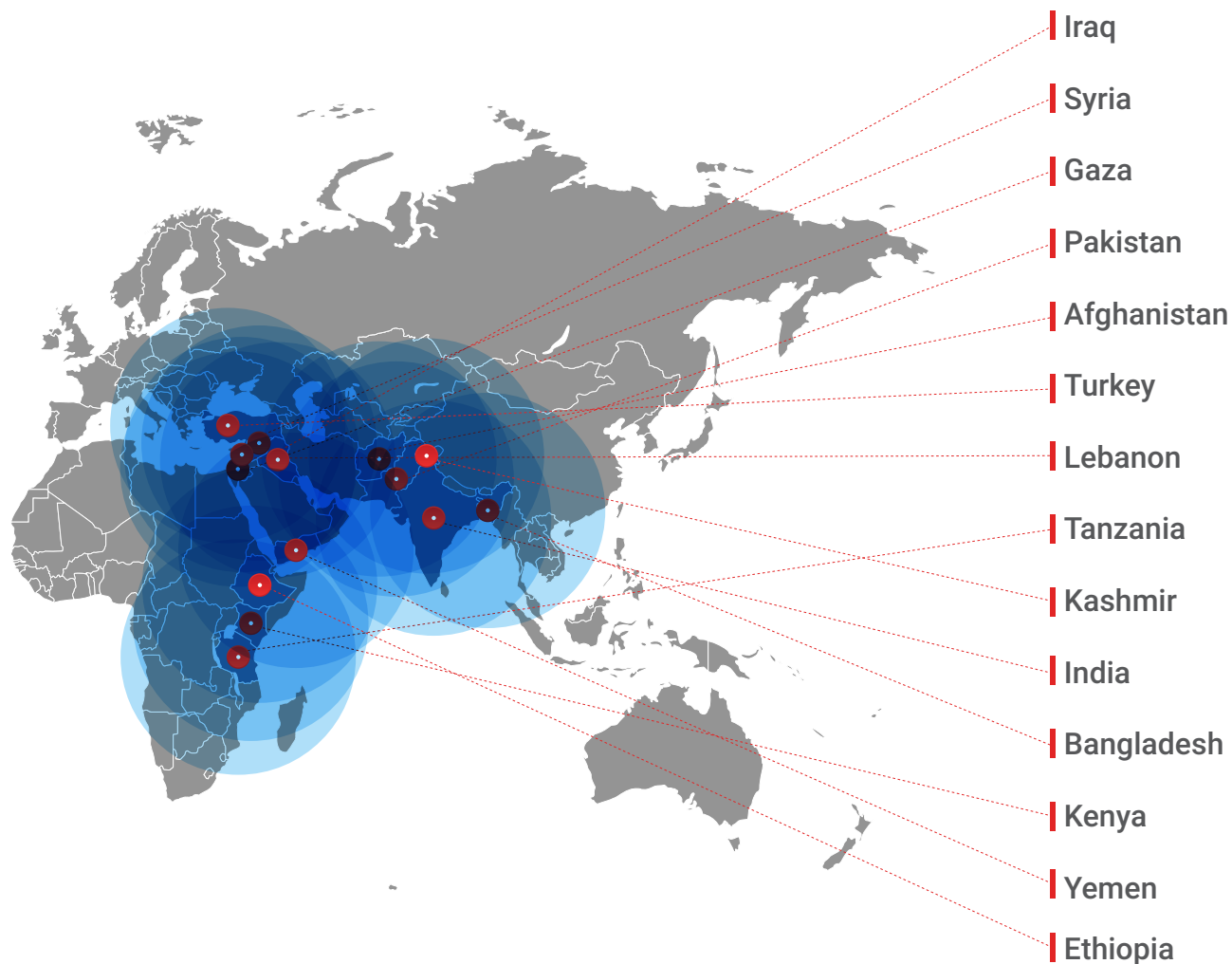
Working together
Empowerment
Leadership
Faith
Accountability
Respect
Excellence

MISSION

To be among the leading humanitarian and development organisations to alleviate human sufferings through principled humanitarian responses and sustainable solutions.

GEOGRAPHICAL FOCUS

◆ The charity is dedicated to the delivery of socio-economic solutions **regardless of race, political affiliation, gender or belief**, with the aim to help relieve the suffering of the world's poor and disenfranchised communities.



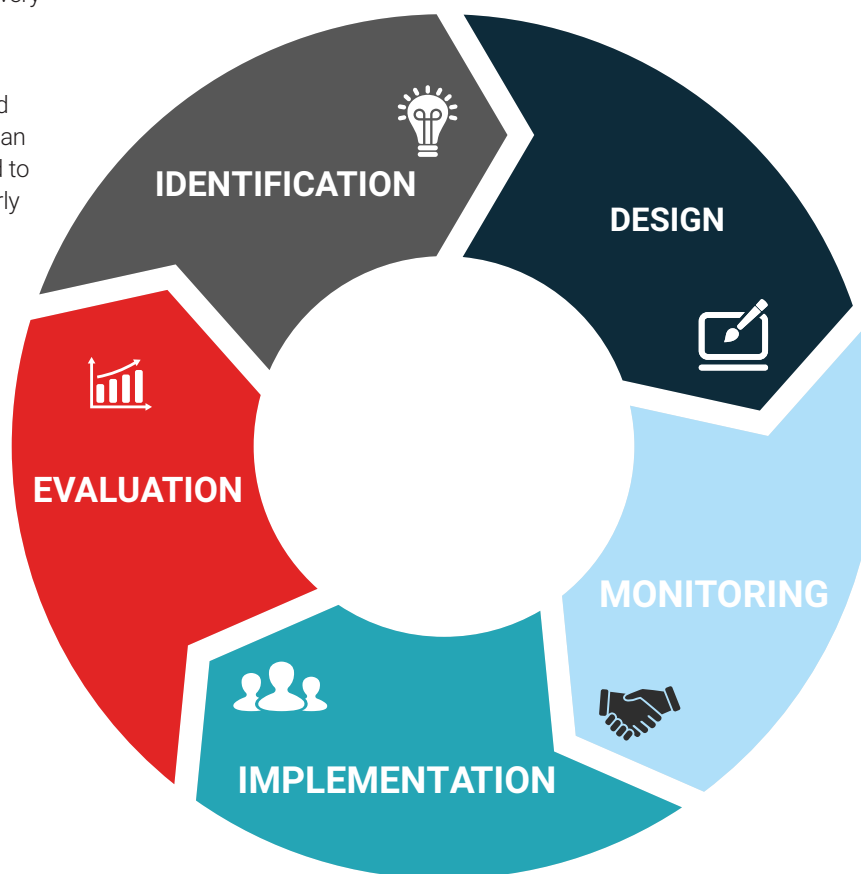
CORE PROJECT CYCLE MANAGEMENT

SKT applied a Project Cycle Management (PCM) approach in all its humanitarian and development projects.

The approach ensured quality programme delivery and adhered to Value for Money (VFM) for its projects in the countries of operations.

The way in which its projects were planned and carried out follows a sequence beginning with an agreed strategy and proper planning, which led to an idea for a specific action. It was then properly designed, implemented, and evaluated for quality project management.

Regular monitoring for all its projects remained a continuous process throughout the project life cycle. Its monitoring, evaluation and learning approach enabled the assessment of the real impact of its projects and increased accountability to different stakeholders.



STRATEGIC PRIORITIES - THEMATIC AREAS

FOOD AID & FOOD SECURITY

Ensuring quality food to lead a healthy life



HEALTH

Ensuring access to health and well being

WATER SANITATION & HEALTH (WASH)

Ensuring access to safe & affordable drinking water



CHILD WELFARE & ORPHANS SUPPORT

Ensuring every child grows up happy, healthy and cared for

IMPACT BENEFICIARIES

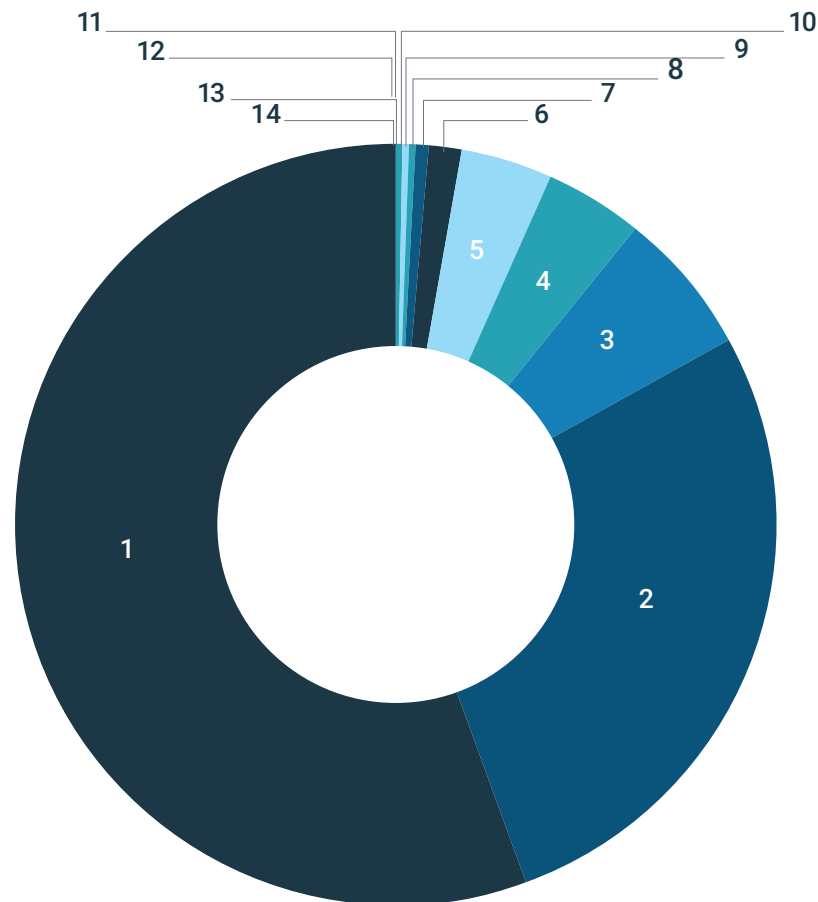
SKT Welfare supported

2,121,055

beneficiaries during the
last reporting period.

	Health and Medical	Protection and NPIs	Education	Food Security and Livelihood	WASH	Shelter	Orphans
Syria	67,320	892		23,016	5,705	5,805	
Turkey			1,842	12,461			149
Gaza	5,000			7,605	220,000		266
Pakistan		3,693		20,234	169,010		
Bangladesh		1,105		4,236		1,105	
India	3,400		1,326	1,198,506			12
Kashmir				86,360			
Yemen	8	850	223	233,940	1,000		
Lebanon	18,040			18,040			
Tanzania			510	1,280			
Ethiopia		913		913			
Kenya		105	105	2,230			
Iraq				2,000			
Afghanistan				1,850			

IMPACT BENEFICIARIES



- ❖ 1 India - 1,203,244
- ❖ 2 Yemen - 236,021
- ❖ 3 Gaza - 232,871
- ❖ 4 Pakistan - 192,937
- ❖ 5 Syria - 102,738
- ❖ 6 Kashmir - 86,360
- ❖ 7 Lebanon - 36,080
- ❖ 8 Turkey - 14,452
- ❖ 9 Bangladesh - 6,446
- ❖ 10 Kenya - 2,440
- ❖ 11 Iraq - 2,000
- ❖ 12 Afghanistan - 1,850
- ❖ 13 Ethiopia - 1,826
- ❖ 14 Tanzania - 1,790

SYRIA: AN OVERVIEW

❖ **The continuing conflict in Syria has inflicted an almost unimaginable degree of devastation and loss on both the Syrian people and their economy.**

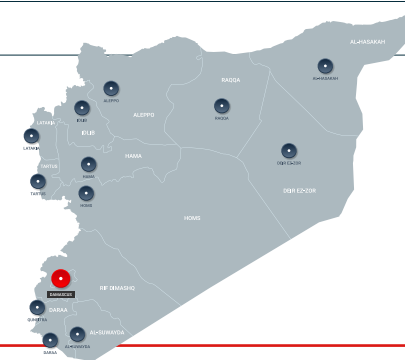
In addition to the more than 400,000 deaths attributed to the conflict so far, and the 6.9 million displaced, the country's economic downturn has worsened, and the value of the Syrian pound dropped to record lows. The price of food, fuel, and other critical items has soared – the price of basic staples, when available, multiplied by 200% with food prices 20 times higher than when the conflict began.

People displaced internally are forced to live in temporary camps, broken buildings, or in the open air – and without proper healthcare or facilities, are particularly susceptible to diseases like cholera which are rife in the crowded camps, particularly where poor water supplies make hygiene challenging, and contaminated water is everywhere.

The lack of sustained access to health care, education, housing, and food have exacerbated the effects of the conflict and pushed millions of people into further unemployment and poverty. And with the deepening economic and political crisis in neighbouring Lebanon and the imposed sanctions of the Caesar Law have further restrained Syria's external economic ties, leading to fuel shortages, price hikes, and a rapid depreciation in local currency.



SYRIA: SITUATIONAL ANALYSIS AND CURRENT NEEDS



❖ **The Syrian civil war began officially on March 15, 2011. In the eleven years since, of the country's population of 21.7 million, 3.7 million children under five suffer from malnutrition, 245,000 acutely, and 553,000 are chronically malnourished.**

In December 2021, the International Rescue Committee (IRC) ranked Syria as the 9th worst humanitarian situation in the world. And went on to announce Syria's worst economic crisis since its war began – a deepening situation into 2022, exacerbating food insecurity for millions – 60% of the population. And forcing many to consider the desperate steps of child labour and marriage.

The country's economy has shrunk by more than half since 2011, and continues to deteriorate. The Syrian refugee crisis remains the world's largest refugee and displacement crisis of our time. Since the conflict, families have suffered under brutal violence that has killed hundreds and thousands of people, torn the nation apart and set back its standard of living by decades.

In 2021 more than 6.8 million refugees were from Syria – more than any other country in the world. An estimated 5.8 million children need humanitarian aid to meet their basic needs in Syria and neighbouring countries. 12 million people are food insecure, an increase of 51% since 2019. 6.9 million people are displaced within Syria, while more than 3.6 million are hosted in neighbouring Turkey – hosting the largest refugee population worldwide. Lebanon hosts approximately 831,000, making 14% of its population. A further 675,000 are in Jordan, 260,000 in Iraq, and 141,000 in Egypt.

Nearly 13,000 children have died or been injured in Syria since its war began. More than 50% of Syrians live in extreme poverty, on less than \$1.90 a day. Infrastructure has collapsed, with hospitals and health centres, schools, and utilities and water and sanitation systems damaged or destroyed. Conflict has shattered the economy, and so many historic landmarks, while once-busy marketplaces have been reduced to rubble.

Syrian children, who carry the hope of the nation for a better future, have been killed, injured and traumatised by the loss of parents and family members,

remain vulnerable to violence and abuse, and an estimated 2.4 million missing school.

Children are inevitably particularly vulnerable to disease, and malnutrition – exacerbated by poor diet, weakening their resistance. Diarrheal diseases like cholera are common, with pneumonia common among respiratory infections.

❖ SKT PROGRAMMES IN SYRIA

SKT Welfare remains extremely active in Syria and Turkey – addressing this ongoing humanitarian crisis,, and like all the world's charitable organisations, remain dependent on the support of all the generous and kind-hearted people prepared to give money, time, and real physical effort to try to relieve the terrible plight of the millions of innocent and suffering refugees, which the conflict has wounded mentally and physically, killed, or made homeless – forcing them to flee to rebuild their lives in a new and foreign place, that may resent their arrival, lack sympathy and understanding and even remain hostile.

SKT has always been there to help the dispossessed and vulnerable on the ground, day-to-day – supplying food, water, medical aid, education, and more. The charity continues the implementation of its ten-year Syrian Humanitarian Response Plan with its SDGs [SDGs Sustainable Development Goals] – a strategy for Syria and neighbouring Turkey, which continues to be the most welcoming and hospitable country for desperate refugees crossing the border from Syria.

PROJECTS IN 2021

ALHUDA SURGICAL HOSPITAL ❖

EDUCATION CAN'T WAIT ❖

ABDULLAH BIN ABBAS INSTITUTE ❖

ARABIC LANGUAGE AND QURAN LEARNING ❖

FOOD PARCEL PROJECT IN SYRIA ❖

FOOD PARCEL PROJECT IN TURKEY ❖

READY TO EAT PARCELS ❖

QURBANI ❖

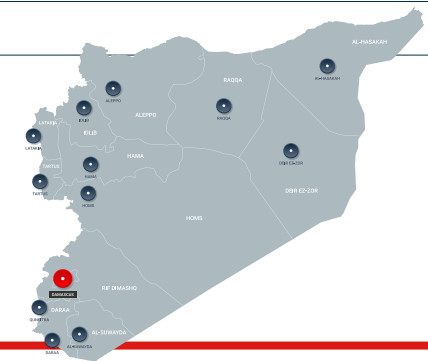
ONE MILLION FREE BREADS ❖

CLEAN WATER, SANITATION & HYGIENE ❖



HEALTH

Ensuring access to health and well being



TARGET 3

End the epidemic of AIDS, tuberculosis, malaria and neglected tropical diseases and combat hepatitis, water-borne diseases and other communicable diseases.

SDG3 Good health and well-being

TARGET 4

Reduce by one third premature mortality from non-communicable diseases through prevention and treatment and promote mental health and well being.

AL-HUDA SURGICAL HOSPITAL

SKT Welfare established Alhuda Surgical Hospital to address at least some of the massive demand for medical services in the continuing Syrian conflict. From its establishment in Western Aleppo, in 2013, it has dealt with all the conflict's challenges and consequences, from mental trauma, to ill-health, injury, and death.

It has served and helped thousands of people, before after repeated devastating hostile attacks, SKT audaciously and courageously relocated the hospital, with its equipment and dedicated team, to a new, largely underground site in Idlib. Here local people have access to a 24-hour ambulance service, a Paediatric Clinic, Neurosurgery, Orthopaedic care, a Pharmacy, Radiology, and Laboratory, where more than 5,610 beneficiaries are supported each month, and more than 28,050 medical services.

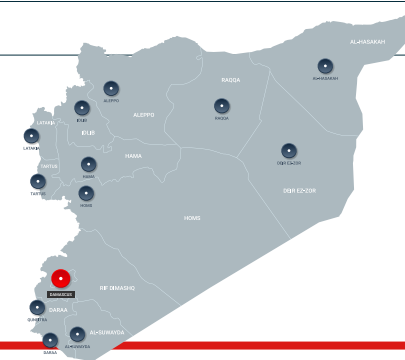
In the year 2021-22, the hospital provided healthcare to 67,320 beneficiaries, in Paediatrics, Surgery, Neurology, Orthopaedics, and Outpatient clinics - meeting again its Global Goals targets 3 and 4, and SDG3: Health and Wellbeing.





HEALTH

Ensuring access to health and well being



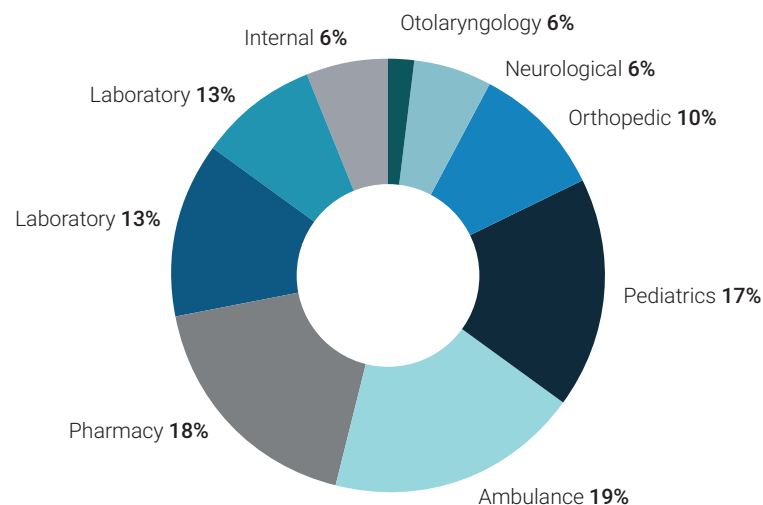
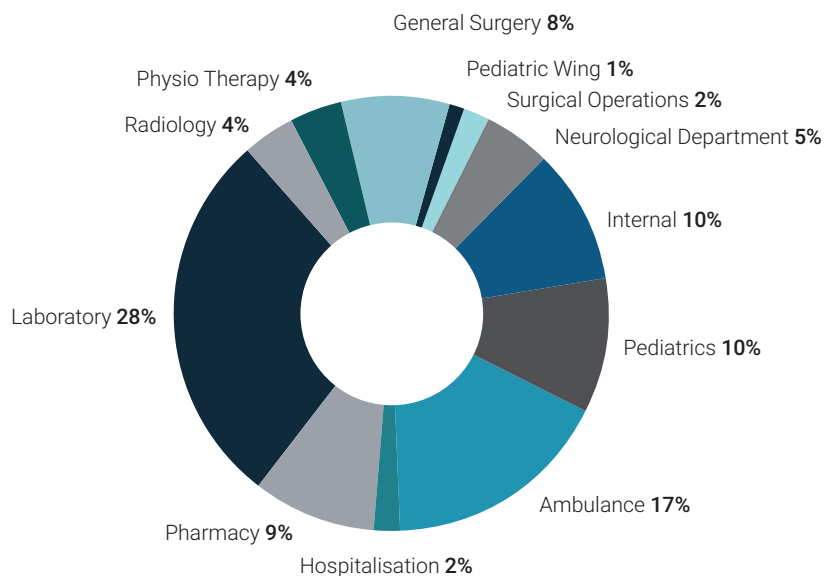
Al-Huda Hospital – Beneficiaries in each department

The main departments of the hospital:

The following table shows the number of beneficiaries during the first month (January) of the year 2020 at Al-Huda Specialised Hospital in the western countryside of Aleppo.

The following table shows the number of beneficiaries in SKT Specialised Hospital in Kafr Lusin from the month (10 to 12):

Neurological	1,081
Orthopedic	1,592
Pediatrics	2,872
Otolaryngology	340
Ambulance	3,192
Internal	954
Pharmacy	2,952
Laboratory	2,128
Radiology	1,472
Total	16,583

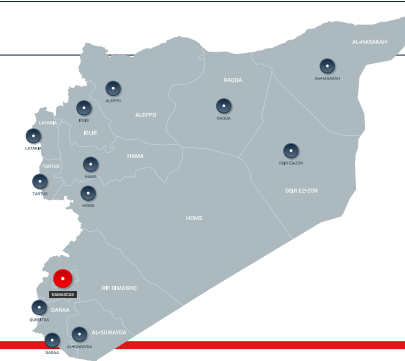




FOOD AID & FOOD SECURITY

Ensuring quality food to lead a healthy life

Contributing to achieve Targets 1 and 2 of SDG 2 (Zero Hunger) SKT ensured provision of nutritional food and their food needs were met through its Food Security and Livelihoods (FSL) projects in Syria.



TARGET 1

End hunger and ensure access by all people, in particular the poor and people in vulnerable situations, including infants, to safe, nutritious and sufficient food all year round.

SDG2 Zero Hunger

TARGET 2

End all forms of malnutrition and achieving, by 2025, the internationally agreed targets on stunting and wasting in children under 5 years of age, and address the nutritional needs of adolescents girls, pregnant and lactating women and older persons.

FOOD PARCEL PROJECT

This year, 2,500 parcels were distributed among Syrian refugees, with 12,461 beneficiaries – the parcels packed with good staple foods, chosen for their energy and nutrition, to meet Core Humanitarian Standards (CHS).

More good nutrition was provided during Qurbani with the distribution of top quality fresh meat shared among 3,985 beneficiaries. And all of this was undertaken with care not to duplicate the humanitarian response of other organisations.

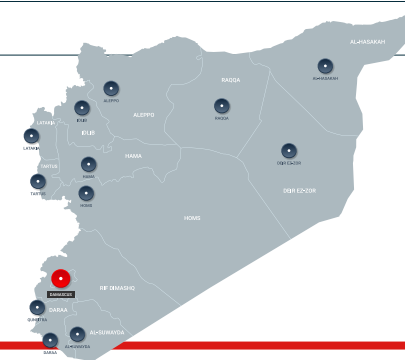




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❖ FREE BREAD PROJECT

Displaced Syrians and refugees suffer from extreme poverty, and the constant challenge of finding adequate food. SKT responded with its established Free Bread Project to provide sustenance among the food insecure.

In the camps of Harem, 16,279 beneficiaries enjoyed free bread delivered at the rate of 4,797 bundles per day.

❖ READY TO EAT PARCELS

In Ramadan 2021, Food Parcels were delivered and distributed in the camps of Maarzaf, Dar Al Salaam, Hamdouch, and Az-Ziraah with 2,113 beneficiaries.

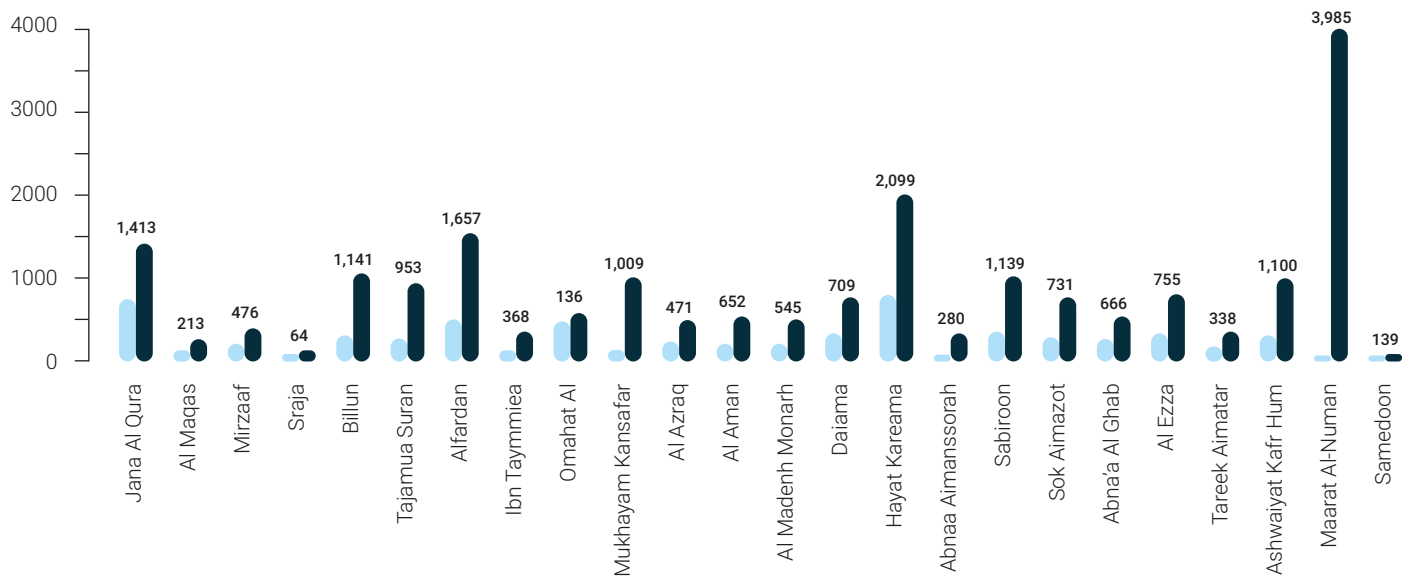
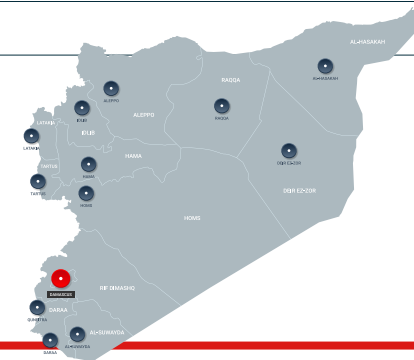




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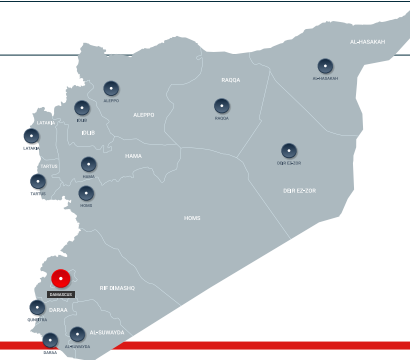


Food aid, bread distribution and targeted camps



WATER SANITATION & HEALTH (WASH)

Ensuring access to safe & affordable drinking water



TARGET 1

Achieve universal and equitable access to safe and affordable drinking water for all.

SDG6

Clean water and sanitation

TARGET 2

Achieve access to adequate and equitable sanitation and hygiene for all and end open defecation. Paying special attention to the needs of women, girls and those in vulnerable situations.

Before 2010, and the start of the present Syria conflict, 98% of people in cities, and 92% of people in rural communities had reliable access to safe water. By October 2021 only 50% of water and sanitation systems are functioning properly. Approximately 14.6 million Syrians lack adequate access to clean water, while 7.6 million people are estimated to be in acute need of WASH services.

CLEAN WATER, SANITATION & HYGIENE

Addressing targets 1 and 2 of SDG 6 (Clean Water and Sanitation) SKT provided diesel water pumps to the Muhammadiyah and Deir Ballut camps with 5,705 beneficiaries – for their drinking, and domestic use.

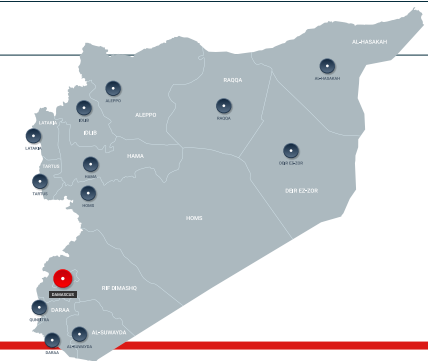




SHELTER

Ensuring access to safe & comfortable housing.

There are approximately 6,700,000 Syrians who are internally displaced. 2021 marked the 11th year of civil war in the country, forcing more and more people from their homes.



SAFE HAVENS

We remember all the values by which the Prophet lived, and in his wisdom and teachings how we should live too - that we be empathetic to the plight of others, and with that understanding, show our compassion, and with charity, reach out to help them.

These values are the driving force of SKT Welfare – and shape our response to those forced to live in sparse shelters.

And when their only cover is the thin fabric of a tent, the most vulnerable are the most at risk – the old, the very young, the sick, and the widowed.

Subject to the extremes of heat and cold, draughts, the risk of flooding, merciless insects, and lack of running water, they are particularly vulnerable to respiratory problems, or waterborne disease.

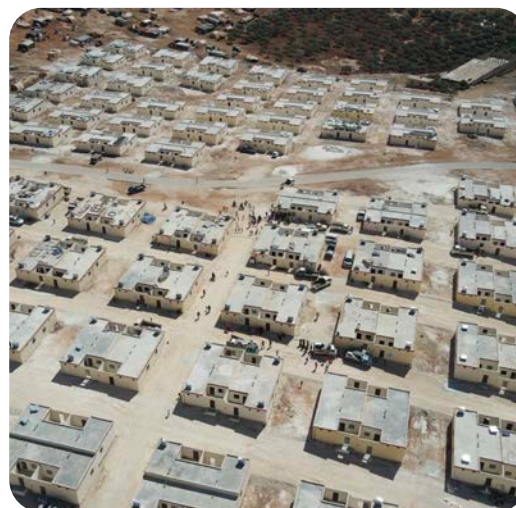
Everyone wants and needs a home. As the Prophet Muhammad (SAW) himself understood.

“And Allah had made your homes a place to rest”

(Surah An-Nahl, Verse 80)

And we, at SKT, believe that too, and answer that need in our flagship Safe Haven Project – to rehouse the most vulnerable in solid, roofed homes, with a stove and fuel to warm and cook upon, toilet facilities, dry mattresses and blankets, and the security of a lockable door they can close to shut out the world and all its weather.

We have now built three thriving Safe Haven communities, and our fourth is well under way – and as we add mosques, health facilities and schools, create communities which are mutually supportive, and provide families - adults and children, with a real home base from which to rebuild their lives.



TURKEY: AN OVERVIEW

- ◆ Turkey's economy grew 11 percent in 2021, the fastest among the G20 countries, as Covid measures were gradually relaxed, but slowed into 2022, and as a high energy and carbon user, is vulnerable to increasing energy costs, and pressure to reduce its carbon use. Inequality is higher than in most advanced economies, and the poorest 20% of households earn just 6.1% of income.

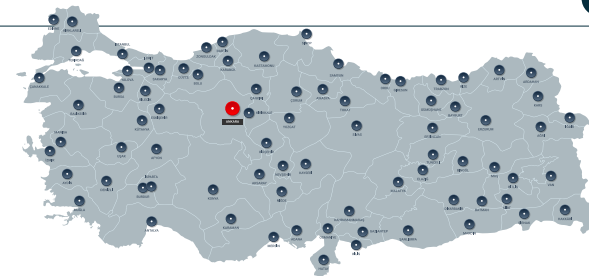
Turkey continues to be the world's biggest host of refugees, and in early 2022 began pressing to relocate large numbers of Syrian refugees back into their country. Anti-refugee sentiment has been mounting, with government initiative currying political favour. And by February 2022 was able to announce it had deported over 155,000 to Syria, under the pretext of "voluntary return."

Nevertheless, Reyhanli in Turkey is the base for our Springs of Hope family centre, where we care for, and educate orphans, giving them a chance to rebuild their lives, and look to a better future.

And it is where we target our Deployments – regrettably suspended due to the international restrictions of Covid, but which we would revive with enthusiasm and renewed vigour, in the year following this report.



TURKEY: DEPLOYMENTS



TRAVEL RESTRICTIONS

Deployments are our once-in-a-lifetime opportunity volunteers to travel with us to Turkey, and deliver SKT's charity themselves, hands-on, among Syrian refugees – providing food packs to the vulnerable, and the orphaned – in their homes, their schools, and their care facilities.

A truly unforgettable experience, it enables volunteers to come with us, spend time with our beneficiaries, and see first-hand, the daily challenges faced by our Syrian brothers and sisters, who live as refugees in Turkey, and see the real, tangible difference that SKT's humanitarian aid can make to their lives.

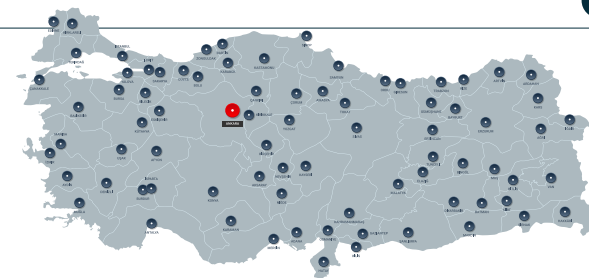
Covid was the unavoidable hurdle that prevented and suspended SKT's Deployment Project for two years, but as vaccines brought the global epidemic under increasing control, so SKT has been reviving its plans to begin again this initiative that invites people from all walks of life to come with us, see, contribute, and experience for themselves the rewards of giving hands-on aid, food, and water to our beneficiaries in Turkey.





EDUCATION CAN'T WAIT

Ensuring access to quality education



TARGET 1

Ensure that all girls and boys complete free, equitable and quality primary and secondary education leading to relevant and effective learning outcomes.

SDG4 Good health and well-being

TARGET 5

Eliminate gender disparities in education and ensure equal access to all levels of educational and vocational training for the vulnerable, including persons with disabilities, indigenous peoples and children in vulnerable situations.

ACCESS TO EDUCATION FOR SYRIAN REFUGEES

SKT Welfare cares about education. Syrian refugee children suffer many obstacles to receiving an education – because of their dislocation from the place they grew up, the change in their homelife, poverty, the barrier of language, and the cost of textbooks and basic materials.

Our school, the Abdullah Ibn Abbas Institute was founded in Turkey to address these challenges, and offer the kind of sponsored education these children need to move forward in their lives – to grow intellectually, as they grow up. The Institute provides a full Islamic education as part of a comprehensive curriculum which embraces the core subjects, and teaching in Arabic and Turkish.

Our Hifz project is our other special education project, inviting benefactors to sponsor a child in a specialised Islamic course devoted to the teaching of the Prophet Muhammad (SAW), and the Qu’ran, making them particularly strong in the faith we all share, and equipping them to go out into the world in due course as mentors and teachers of the faith.



PAKISTAN: AN OVERVIEW

❖ Pakistan is the world's fifth-most populous country – home to 228 million people, and is the world's second-largest Muslim population after Indonesia, with 96% of its population following Islam.

The country is prone to natural disasters – ranging from droughts to monsoon floods, and occasional earthquakes – situations that always bring further unwanted strain to a country long burdened by internal political division, and economic strain.

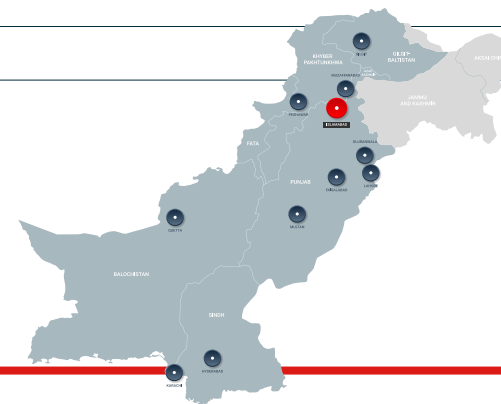
Pakistan is home to one of the largest refugee populations, having accommodated 1.4 million registered Afghans who have been forced to flee their homeland, and a further million believed unregistered. The majority (68%) live in urban areas, the remaining 32% in refugee camps. But Pakistan has suffered one of the most extended refugee crises in the world, receives little support from the international community, and has been putting brakes on further arrivals.

While Pakistan provides refugees and asylum seekers with some access to social services, they hold no official status, and cannot work legally. Proof of Registration entitles refugees to freedom of movement and temporary legal status, but they have no access to formal education, limited work opportunities, and limited access to public healthcare. Consequently, only 8% are formally employed, and most endure high labour/ low pay jobs, or any menial work they can find.

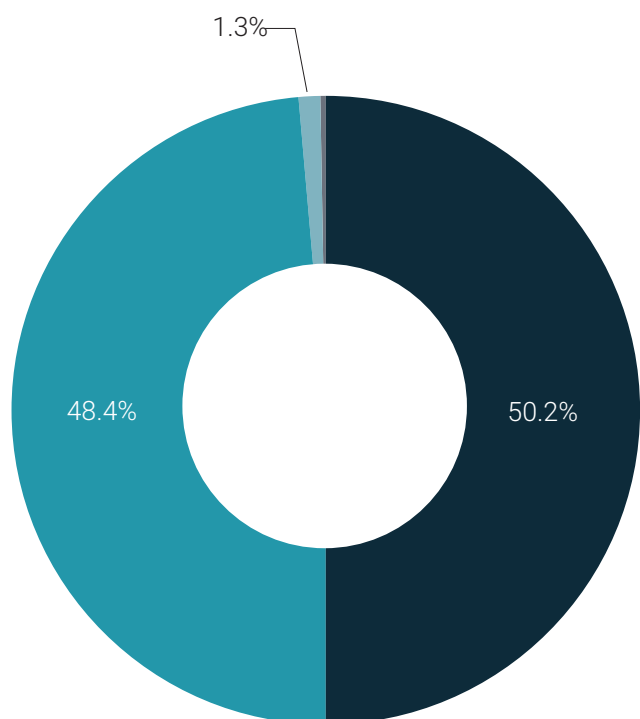
Government tolerance of refugees has fallen markedly with camps being blamed for rising incidents of terrorism. New refugees have been confined in border camps, and repatriation officially embraced and encouraged.



PAKISTAN: OUR PROGRAMMES



Beneficiaries Overview



● WASH - 169,010



● Food & Livelihood - 20,234

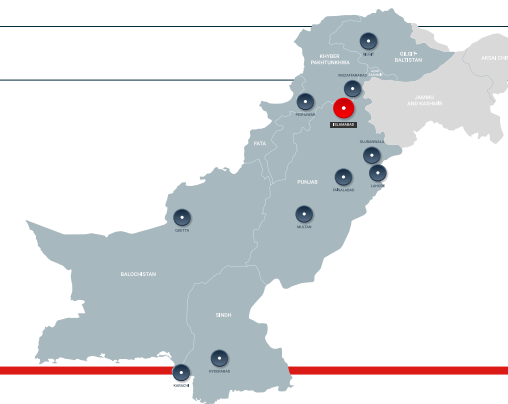


● Protection - 7,558



FOOD AID & FOOD SECURITY

Ensuring quality food to lead a healthy life



◆ FOOD AID AND FOOD SECURITY

Over the years, Pakistan has become a food surplus country, and a major producer of wheat, which it exports to other less fortunate countries. Yet, 37% of the population suffers food insecurity. Of the 208 million population, 20% is undernourished, with 44% of children suffering stunted growth.

Food insecurity is not only about food shortages, but a shortage of money in families to actually buy good nutritious food. Periods of drought cause job losses, and loss of income, while agricultural yields suffer with climate change, and severe weather. The consequence is that the most vulnerable, particularly women, suffer from an inadequate diet. And, inevitably, children. 18% of children suffer from acute malnutrition, 40% suffer stunted growth, and 29% are underweight.

Those living in poorer neighbourhoods, or regions,

face greater food insecurity for longer periods than others – which also drives migration from rural areas to the cities, placing greater strain on already straining public facilities.

This impact is felt in public health, education, and equality – widening the gap between rich and poor, and their contrasting aspirations, life opportunities, and career achievements.

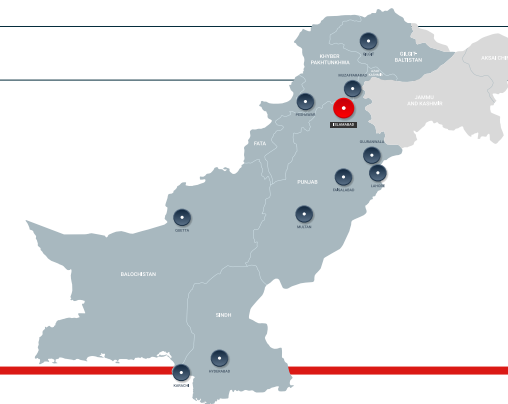
SKT Welfare has continued to address these issues in aid and welfare where and how it can. Thousands of refugee families particularly vulnerable to malnutrition have been identified, recorded on SKT's database, and targeted for assistance and Food Aid throughout the year.





FOOD AID & FOOD SECURITY

Ensuring quality food to lead a healthy life



TARGET 1

End hunger and ensure access by all people, in particular the poor and people in vulnerable situations, including infants, to safe, nutritious and sufficient food all year round.

SDG2 Zero Hunger

TARGET 2

End all forms of malnutrition including achieving, by 2025, the internationally agreed targets on stunting and wasting in children under 5 years of age, and address the nutritional needs of adolescents, girls, pregnant and lactating women and older persons.

◆ In 2021 food security further deteriorated due to high food and fuel prices, rising inflation, and prolonged lack of rainfall leading to drought, livestock disease – all compounded by the impact of Covid-19.

In Lahore, 1,000 Food Parcels, and 72 MiniDeed Food parcels, were distributed, with 5,008 beneficiaries.

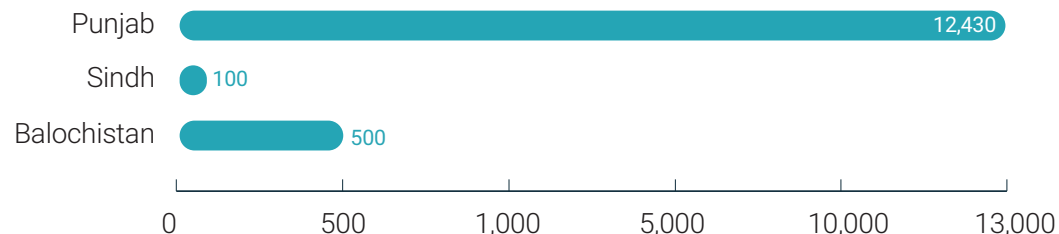
During Ramadan 2021, 1,000 Food Parcels were distributed in Lahore, with 5,000 beneficiaries

During Qurbani 2021, the Minhaj Welfare Foundation sacrificed 28 cows, with 980 beneficiaries of nutritious meat, with a further two cows benefitting 70 people.

And the Sadaqah gift for the people of Lahore benefitted 896.

In this way, once again, SKT Welfare met its targets 1 & 2 of SDG2: zero hunger.

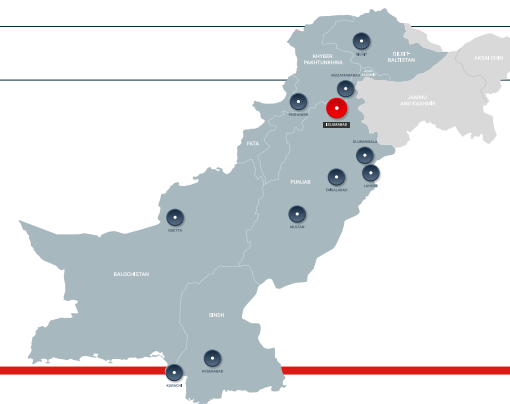
Food Distribution (excluding Qurbani) - locations and beneficiaries





HEALTH

Ensuring access to health and well being



GOOD HEALTH AND WELL-BEING

Healthcare in Pakistan continues to challenge, and remains near the bottom of international ranking in terms of access to Healthcare services.

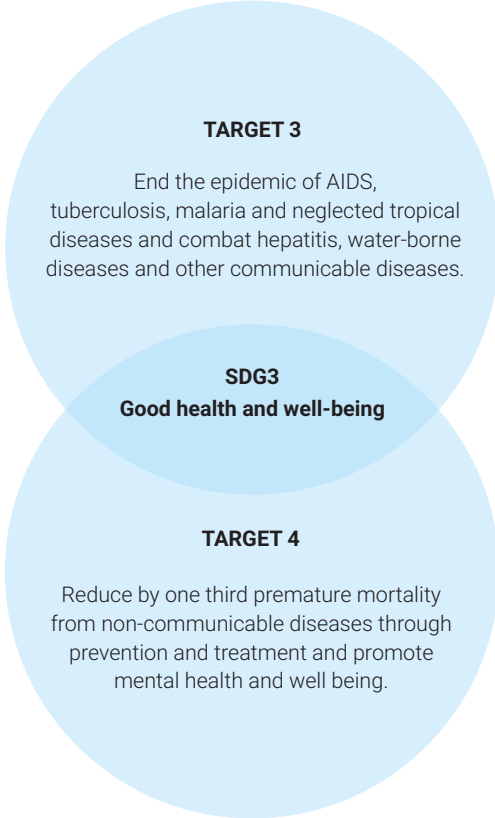
A high level of inequality prevails, with 24% below the poverty line. But there are government initiatives – facilitating the acquisition of bank accounts for Pakistan's poorest women, and access to smartphones.

Education is lacking, despite Pakistan's obligation to provide free education to all children to age 16. Low standards, the diversion of the better-off to private schools, and the lure of child labour, mean that Pakistan suffers the second-highest out-of-school youth population in the world.

Malnutrition is rampant, and with increasingly overcrowded cities, unsafe drinking water,

inadequate sanitation, and low health awareness. A situation seriously worsened by the unexpected additional burden of Coronavirus to challenge the country's continuing efforts to improve health and wellbeing.

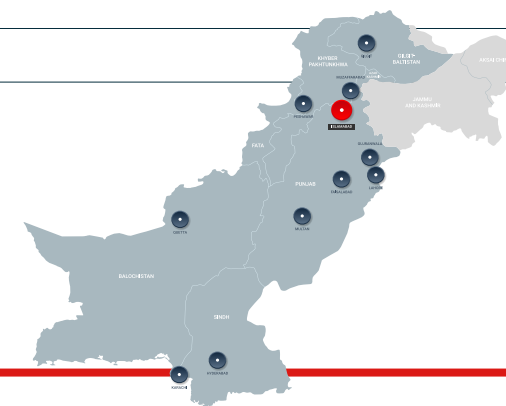
Socially, and economically, we contributed to local work initiatives with the provision of 130 Sewing Machines – but more significantly, by providing improved access to clean, uncontaminated water, by the installation of hand pumps, and water filtration plants.





WATER SANITATION & HEALTH (WASH)

Ensuring access to safe & affordable drinking water



PAKISTAN IS FACING A WATER CRISIS

For millions of people who live without ready access to clean uncontaminated water, death is only a drought away. In rural Pakistan, people walk for several miles daily, often to bring back dirty, disease-ridden water for their families and children. Because they have no alternative. And having no choice but to drink contaminated water, 3 children suffer and die every minute.

We, at SKT, address this chronic need in Pakistan in two ways. One way is by the installation of Water Hand Pumps, to provide a family with clean, safe, disease-free water – a transformative benefit that frees them from their daily water trek, improves their family's health, and their prospects for a better life, and an education for their children.

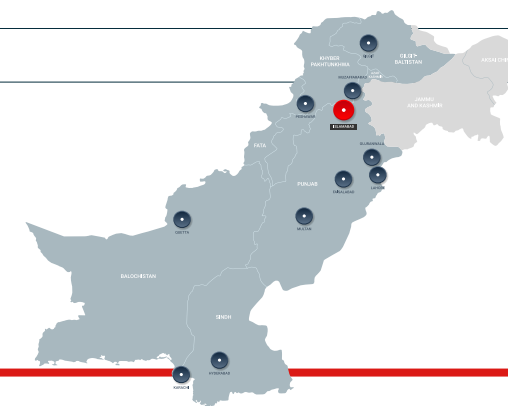
Last year 2,800 Water Hand Pumps were installed, providing clean, fresh water to 14,010 beneficiaries.

Our other big initiative in Pakistan is the installation of water filtration plants - a modern technological marvel that, through osmosis, removes all the harmful minerals, salts and bacteria present in contaminated water sources - giving thousands, at a stroke, a clean, purified alternative, so they will avoid the endemic hazards of water polluted with arsenic and rampant bacteria, which cause widespread health issues of every kind, including diarrhoea, and even death. Last year 11 Water Filtration Plants were installed by SKT, providing, and continuing to supply water to 115,000 beneficiaries.



WATER SANITATION & HEALTH (WASH)

Ensuring access to safe & affordable drinking water



TARGET 1

Achieve universal and equitable access to safe and affordable drinking water for all.

SDG6

Clean water and sanitation

TARGET 2

Achieve access to adequate and equitable sanitation and hygiene for all and end open defecation. Paying special attention to the needs of women, girls and those in vulnerable situations.

❖ **Pakistan not only faces problems with access to water, but also issues of water quality. According to a PUBMED study, water pollution is one of the major threats to public health in Pakistan.**

Drinking water quality is poorly managed and monitored. Pakistan ranks at number 80 among 122 nations regarding drinking water quality. Throughout the country

drinking water sources, both surface and groundwater, are contaminated with coliforms, toxic metals and pesticides. Various drinking water quality parameters set by WHO are frequently violated. Improper disposal of municipal and industrial effluents, and indiscriminate applications of agrochemicals in agriculture, are the main factors contributing to the deterioration of water quality, and responsible exclusively, or in combination, for various public health problems.

Access to water is not only a basic need and prerequisite for a healthy life, but also a fundamental human right, and prolonged water shortage

can trigger an economic and health crisis.

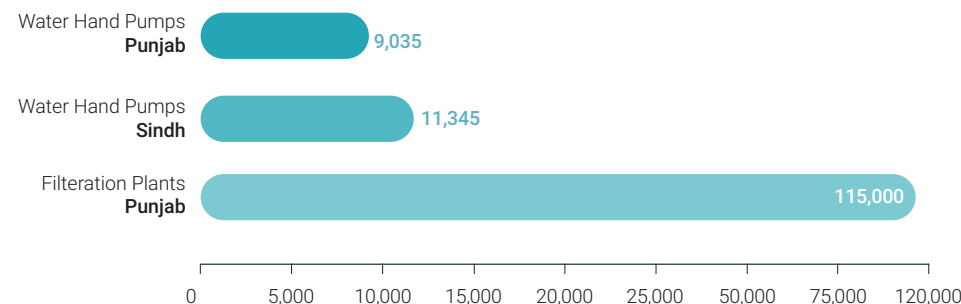
According to PCRWR Pakistan, water related diseases cause annual national income loss of PKR 25-58 billion - approximately 0.6 to 1.44% of GDP. In Pakistan 200,000 children die every year from diarrheal diseases alone (UN commission on Sustainable Development).

Acutely aware of the importance of the availability of clean water for agriculture, cooking food, domestic use and to maintain health and hygiene.

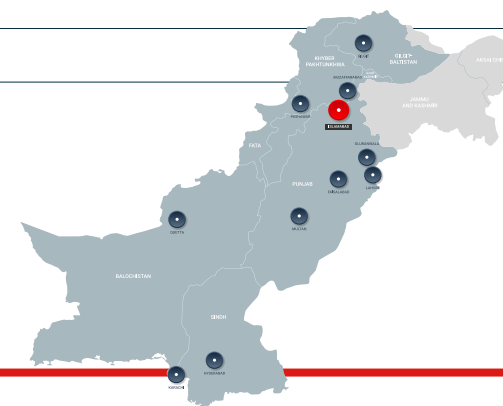
SKT has committed itself to ensure that the people of Pakistan receive quality water suitable for consumption, and to effectively play their role in the growth of the country.

Access to safe and clean drinking water to the most deserving people in Punjab contributed to the achievement of SKT's targets 1 and 2 of SDG 6; Clean water and sanitation.

Beneficiaries served by: Pakistan Water Filtration and Hand Pumps Overview



PAKISTAN: CASE STUDY



“When my husband died, my children and I were thrown out of our family home as my in-laws feared that I would demand a share in the ancestral property. My parents brought me home but because my father was a cancer patient, we struggled a lot financially. I used to wash dishes and wash clothes at peoples’ houses to earn some money, but whenever they found out that I was a widow, they would sack me without any notice. A time came when I even had to sleep on the streets on cold, wintery nights.”

This heart-breaking story is one among many such stories found in Pakistan, showing the ordeals which vulnerable women and their children have to go through when they find themselves with no roof over their heads. We can’t even imagine the difficulties that women like Mehwish Begum* have had to face and the constant stress they feel to be able to find some work so that they can build a safe haven for their children. Alhamdulillah, SKT Welfare was able to provide hope to Mehwish and her family by building a home for them in Muzaffargarh, Punjab. The house consists of one living room/bedroom space, a bathroom and a kitchen with food supplies.



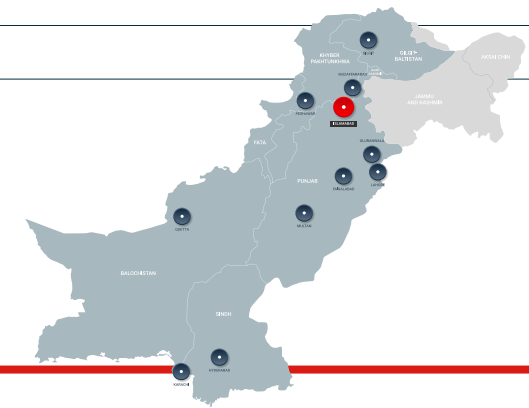
“SKT Welfare built a house for me and my children and we now have a roof over our heads, a place to call home and stay protected from the cold. We are grateful to SKT Welfare and those who donated to this cause.”

Mehwish Begum



CHILD WELFARE & ORPHANS SUPPORT

Ensuring every child grows up happy, healthy and cared for



REDUCED INEQUALITIES

SKT strongly believes in the social inclusion of children who are excluded due to poverty and inequality, and does something about that every Eid. Celebrated by Muslims twice a year, it is an event in which parents who can afford to, buy their children gifts, clothes and sweets, bringing great happiness and cheer. Unfortunately, the majority of the Muslim countries in the world are facing wars, conflicts and poverty resulting in a significant increase in the number of orphans.

Contributing to the SDG 10, which adheres to reducing inequalities, SKT identified those orphan children who were most vulnerable, and provided them with food and Eid gifts during Eid festivals so they weren't left out. In 2021, SKT distributed EID gifts and clothes to 2,693 orphan children from Lahore, to make their EID happier and sweeter.

2,693 beneficiaries in Lahore were given Eid Gifts



PALESTINE: AN OVERVIEW

- Gaza, already suffering from years of conflict were hit by further aerial bombardment for eleven days in May 2021, causing more devastation to homes, businesses, and infrastructure. More than 253 people were killed, including 35 women, and 66 children. 2000 were injured, and tens of thousands forced to flee their homes.

Under constant military and aerial threat, its citizens suffered daily privations in water, power, healthcare, and education, demanding more urgent aid from charities like SKT Welfare. According to UNRWA, the UN agency that cares for refugees, years of conflict have left 80% of Gaza's population dependent on international assistance.

Gaza water is judged undrinkable, power cuts are frequent, while medical supplies, equipment, and staff to use, and administer them, are in short supply. Schools are understaffed and overcrowded, raising stress levels for students and staff, heightening the risk and spread of disease, and limiting concentration and productivity.

Tackling Palestine and Gaza's humanitarian crisis has been a priority for SKT – with 266 beneficiaries of its orphan protection scheme, delivering food parcels at Ramadan, with 1,250 beneficiaries. Fundraising benefitted 1,271 families numbering 6,355 people. While the chronic water shortage was addressed with the transformative installation of two desalination plants to provide clean, uncontaminated water to 220,000 beneficiaries.



YEMEN: AN OVERVIEW

After eight years of war, Yemen remains possibly the world's worst humanitarian crisis. Long one of the poorest countries in the Middle East, the impact of conflict has been catastrophic. More than 6 million people have been uprooted, 20.7 million are in dire need of humanitarian assistance, and the risk of large-scale famine has never been more acute, with 16.2 million facing hunger.

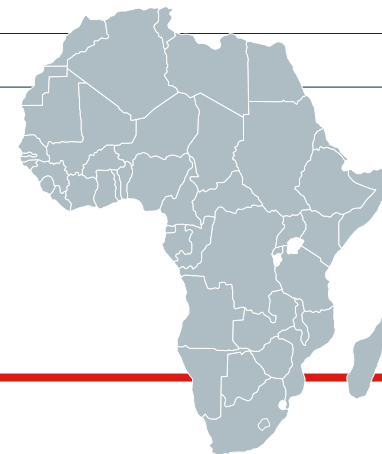
The arrival of Covid-19 made everything worse. The unexpected global virus that ravaged countries everywhere, hit hardest among vulnerable communities where people unavoidably live too close together, medical facilities are under-resourced and under-equipped, people are too physically weak to resist further assault on their bodies, and vaccine-supplies remained inadequate, or too late to make a difference.

Food-poverty and hunger is widespread. Diets are often basic, and lack the proteins, vitamins and minerals that we take for granted in our own daily meals.

SKT Welfare has responded to Yemen's plight in several significant ways. Food Parcels at Ramadan, and other occasions, boosted by 42 pallets of rice, benefitted 6,750 people. Qurbani sacrifice provided meat to 211,670 beneficiaries. And in the winter months we distributed 30 Winter Kits, benefitting 150 people. And of course, our work in Yemen doesn't stop, as we continue to address the shortages and suffering of our brothers and sisters there.



NEW TERRITORIES



2021 was a year in which SKT consolidated its operations in established territories, while venturing into a new one – Afghanistan, where we distributed 260 Food Parcels, with 1,300 beneficiaries.

Other territories benefitted as follows.

In Tanzania we distributed 100 Food Parcels at Ramadan, benefitting 500 people, and built 3 further mosques, benefitting 360 worshippers. Qurbani was our opportunity to benefit 2,125 people with nutritious meat in Kenya.

In Bangladesh, there were 1,746 beneficiaries at Ramadan, while in Reyhanli, Turkey, our Orphan Sponsorship scheme at Springs of Hope, provided a special Education for 149 children.

India enjoyed Qurbani with 1,195,955 beneficiaries. In Kashmir Qurbani beneficiaries numbered 85,860.

1,650 people benefitted from Winter Kits in Pakistan, and Yemen, while in Lebanon, Food Parcels, benefitted 18,040 people.



SKT - THE DATE PROJECT



ETHICALLY SOURCED DATES

ABOUT THE DATE PROJECT

This unique and remarkable 100% volunteer run initiative, has, since 2015, transformed and helped the lives of thousands in desperate need of humanitarian aid.

The idea was simple: to raise funds for the Al-Huda Bakery in Syria (established in 2014), by selling a box of the finest Medjoul dates for £10 per tin in Ramadan – with the profits from each tin sold providing funds for fifty loaves of bread for a Syrian family. And, since 2015 over 15 million loaves of bread have been provided to Syrian refugees in camps in around Idlib, Northern Syria.

Since 2016 over 146 million litres of clean drinking water have been provided to Palestinians from our 2 purpose-built desalination plants in Gaza, with a 3rd plant installed during 2021-22.

Since 2017, 85 orphaned children a month, in Turkey have been provided with support in their education, psychology, specialist needs, medical care, food and clothing.

In 2018, 6,700 patients were screened for clinical eye disorders across 3 separate camps in Syria – providing free cataract surgery and reading glasses. And over 30% screened were provided with medication for infections and allergies.

From 2019 to 2020, nearly 3,000 families, suffering in Yemen's civil war, received food packs and essential aid, with over 950 tonnes of rice and flour delivered to its hardest hit areas.

We built on this in 2021, delivering a further 42 pallets with 2,100 rice bags, benefitting 4,400 people.



The dates we sell are ethically sourced; they are the finest Medjool dates from the Jordan Valley inside Jordan, hand-selected and packed by a community of Syrian refugees who are employed in the process.



Please note, none of the dates have been selected from Occupied Palestine/Israel.

Our Medjool dates are grown in date farms located in the Jordanian segment of the Jordan Valley and as such, customers should have peace of mind regarding who they are supporting.

SKT QURBANI PROGRAMMES

Qurbani is our annual sacrifice of chosen animals, performed during the days of Eid al-Adha – and from which many portions of nutritious meat are divided and distributed among thousands of vulnerable people and families, at risk of malnutrition due to poor or inadequate diets, beyond their control. For them, Qurbani meat is more than a blessed gift at a sacred time; it can be the food that makes a vital difference to their health – particularly to the aged, infirm, or children - lifting their bodily resistance and vitality, and lowering their susceptibility to disease, and physical decline.

Qurbani distribution by country

Yemen	14,170
Pakistan	1,050
Syria	3,985
Kashmir	8,820
Kenya	2,125
Bangladesh	950
India	107,960

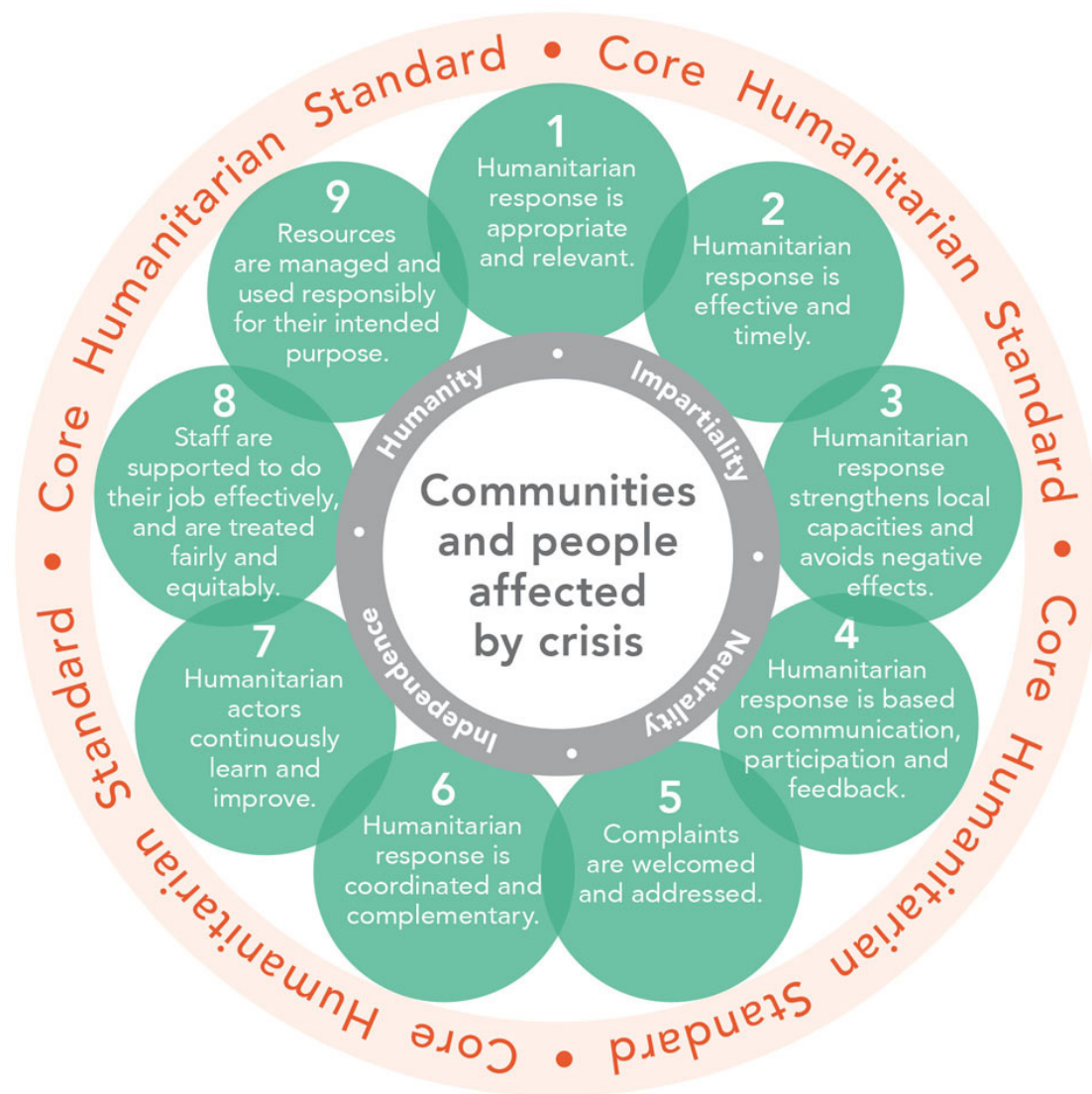
**SKT's 2021 Qurbani programme
in 7 Countries benefitted
1,502,391 individuals**



SKT COMMITMENT TO CORE HUMANITARIAN PRINCIPLES AND STANDARDS

SKT became the member of the Core Humanitarian Standards (CHS) Alliance in 2018 and continues to practice its principles and commitments.

While implementing its humanitarian projects in the countries of operations, SKT adhered to the core humanitarian principles of humanity, impartiality, independence and neutrality. SKT worked to ensure that communities were placed at the centre of humanitarian action while respecting their rights and dignity. SKT worked towards application of the Core Humanitarian Standards in all its projects and programmes through the CHS Alliance's nine commitments.



AIMS, OBJECTIVES AND TARGETS FOR 2022

FOLLOWING ARE THE MAIN AIMS, OBJECTIVES AND TARGETS OF SKT WELFARE IN 2021

1

To take initiatives in promoting SKT's vision, mission and values across the globe.

SKT aims to take initiatives in the UK and its countries of operations to promote its Vision, Mission and Values. SKT will ensure each country should live with SKT's vision, mission and values and should apply these in all its programmes.

2

To roll out all its policies, manuals and processes in the UK at field levels.

SKT believes that it is mandatory that all its policies, manuals and processes are rolled out in the UK and at country levels. Every staff member should be completely aware of SKT's policies, manuals and processes and implement these in all its humanitarian and development projects.

3

To further strengthen its programmes department with special emphasis on robust monitoring and evaluation systems and mechanism.

SKT will focus on expanding and strengthening its programmes department in the UK and at country levels. This will be done through the recruitment of more programme staff in the UK and at country levels for effective implementation. Moreover, in 2021, special focus will be given to monitoring and evaluation of projects in a robust manner. Each field office will have monitoring tools and frameworks in place to measure the performance of each project and to achieve objectives.

4

To adhere to the concept of Value for Money.

SKT will adhere to the concept of Value for Money (VFM) in all its programming in the countries of operation. SKT believes that VFM is expressed in terms of pursuing economy, efficiency and effectiveness to achieve desired outcomes and maximise the benefit of those outcomes.

5

To take key initiatives for SKT's geographical expansion.

SKT will take initiatives in setting up its Fundraising offices in Europe and North America. A plan has already been developed to start the process of registering SKT in some countries in Europe and North America. These include the setting up of offices in Ireland, Italy, the Netherlands, Canada and the United States. Furthermore, SKT has plans to expand its field offices and to focus more on the African region. These include the setting up of offices in Tanzania and the Sub-Saharan African region. Furthermore, SKT plans to register as an International NGO (INGO) in Pakistan and strengthen its Yemen office.

6

To maximise quality income and build strategic partnerships.

SKT has plans to maximise its quality income through community fundraising and build strategic partnerships with institutional donors, trusts, foundations, government aid commissions and the corporate sector. In this regard, SKT will focus more on quality proposal submissions to the institutional donors which include UN agencies, Guernsey Overseas Aid Commission (GOAC), OPEC Fund for International Development (OFID) and Government of Isle of Man.

Financial Review for the Year Ended 31 March 2022

Report of the Trustees

The trustees present their report with the financial statements of the parent charity and group for the year ended 31 March 2022. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

Objectives and activities

We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities.

The principal objectives set out by the charity and contained within our trust deeds, are summarised as follows:

- To provide relief to victims of natural and man-made disasters worldwide, regardless of colour, race, ethnicity and to facilitate rehabilitation back into communities by providing sustainable aid concentrating on education and welfare.

- To help young people, especially but not exclusively through leisure time and educational activities, so as to develop their capabilities that they may grow to full maturity as individuals and members of society

Our objectives are set to reflect the aims and purpose of the charity. They are constantly reviewed and assessed by the Trustees to ensure they continue to reflect our aims. The Charity Commission's guidance notes have been consulted in formulating these objectives.

Risk Management

The Trustees take their responsibilities towards staff, donors, and beneficiaries very seriously.

An important aspect of discharging these responsibilities involves the identification and management of all potential risks that might compromise staff, resources, or ability to deliver programmes.

The Charity, therefore, has the ultimate duty to regularly identify and review the risks to which The Charity is exposed, and ensure that appropriate controls are in place to provide reasonable assurance against fraud, malicious acts, and error. The Trustees, along with the CEO and the senior staff, actively review these risks on a regular basis.

Risks are complex, due to the nature of the work we carry out. They are assessed on the basis of their likelihood and potential impact, which would allow the implementation of mitigation strategies to manage these risks. Also, wherever possible, risks are covered by suitable insurance, to reduce their financial impact.

The principal risks to the charity have been identified as:

Strategic Reputation

One of the most valuable assets of any charity is its reputation. It is vitally important that we do all we can to meet the expectations of our donors, beneficiaries, supporters and other organisations that we partner with.

To protect The Charity against reputational damage, we implement the following policies:

- Fraud, Corruption and Bribery - We work very hard to ensure that integrity and transparency are embedded in all our policies and procedures. Conflict of interest; Anti-Bribery; Anti-Terrorism and Anti-Money Laundering policies are introduced and closely monitored.

- Senior level representation on many important forums and influential fronts, to ensure positive visibility, including a strong media presence.

Operational

Risks in this area include physical risks to our personnel and volunteers, and risks compromising the continuation of project delivery. To mitigate against such risks, The Charity has taken the following actions:

- Developed Standard Operating Procedures for common processes to protect against loss of key staff or volunteers;
- Improved the quality and the scope of training, to disseminate skills and good practice within the organisation, and to ensure staff safety and wellbeing;
- Regular reviews of key systems and procedures to improve and strengthen the internal policies and communication processes, thus maintaining a clear structure of delegated authority and control;
- Applied robust due diligence policy in our dealings with donors;
- Adopted clear processes to review and assess our performance management system on the ground;
- All programmes have up-to-date security policies, which include the provision of regular comprehensive security briefings and assessments, in response to rapid changes in the political situation;
- Culture and Behaviour – SKT Welfare monitors and learns lessons from peer organisations and as such focused on ensuring it develops the right culture and behaviour as The Charity grows:
 - As such we have undertaken a review of policy and procedures to ensure they are ‘fit for purpose’.
 - Enhanced support to field offices in Turkey.
 - A programme of regular training for all staff.

The Trustees, are therefore, satisfied that adequate systems and procedures are in place to manage and minimise exposure to the identified risks.

Plans for Future Periods

Aims and key objectives for future periods

The Charity intends to continue the projects outlined above and to expand them as required by needs on the ground, and determined by the limits of our capacity. In addition, we will continue to consider other projects, within the funds and staff capacity available, and based on comprehensive and up-to-date needs assessments. Furthermore, we will continue to closely monitor the progress of the various projects and to analyse the challenges facing them. A number of issues have been identified:

- We will work to provide the most appropriate solutions for our beneficiaries. This will be realised through the development of appropriate accountability, compliance and quality tools/ mechanism to align with industry standards and best practice.
- To ensure we have the resources and systems in place to play a leading role in defining and shaping the direction of The Charity. The quality of programming delivered align with humanitarian principles and are delivered in the most efficient and effective way.
- To ensure professionalism, integrity, transparency & accountability.
- We aim to reach out to an increasing number of institutional donors during this year. However, it would be imperative to build capacity and enhance the quality of programmes.

Sectors of work:

Our programmes are structured into seven sectors of work:

- Food Security & Livelihood
- WASH (Water, Sanitation and Hygiene)
- NFI (Non-Food Items)
- Health and Medical Care
- Education
- Social & Seasonal
- Programmes
- Protection

Each of these areas is managed by a dedicated team, in charge of the planning, implementation, reporting and documentation of projects within their respective sector.

Going Concern

In view of the financial performance as at the balance sheet date, the Board of Trustees has a reasonable expectation that The Charity will have the resources to continue in operational existence for the foreseeable future.

The Trustees believe there are no material uncertainties that call into doubt our ability to continue as a going concern. The annual financial statements have therefore been prepared on the basis that The Charity is a going concern.

COVID-19 Response

As a result of the virus lockdown in March 2020, The Charity had to temporarily close our offices in the UK in accordance with the local regulations. As a result of the lockdown measures and travel restrictions, it became difficult to travel between countries for management and work was conducted via online calls and meetings.

The Charity has implemented safety measures for staff and as the lockdown has eased, selected staff are returning to the office based on need and social distancing measures. The Charity has not experienced a drop in income as a result of the pandemic. On the contrary, The Charity's income increased during Ramadan 2020. The Charity has adjusted its community fundraising to focus on online donations.

Public Benefit

The Trustees confirm that they have complied with the requirements of Section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by The Charity Commission for England and Wales.

Fundraising

The Charity strives to adhere to relevant statutory regulations including the Data Protection Act (2018), Charities Act (2011) and the Telephone Preference Service. We are continually revising our policies and procedures as we grow to keep up-to date with changes in legislation and regulations.

SKT Welfare is registered with the Fundraising Regulator and have developed our procedures to comply with the Code of Fundraising Practice.

SKT Welfare is also a member of the Institute of Fundraising and our fundraising activities are legal, open, honest and respectful. The Charity utilises a number of different fundraising approaches, which includes the following:

- Major-donor giving
- Corporate giving
- Community fundraising
- Challenges
- Live TV appeals
- Events
- Volunteers
- Direct mail
- Online giving

Fundraising activities are carried out by our own staff, volunteers, partners and professional fundraisers.

Code of Fundraising Practice

We comply with the Fundraising Regulator's Code of Fundraising Practice and ensure our fundraising activities reflect the code standards.

General Data Protection Regulation (GDPR)

Staff are required to read and understand the organisational GDPR policy which is accessible to all new staff and volunteers. GDPR training is ongoing for new staff and volunteers. We have a Data Protection policy and privacy statements.

Protection of Vulnerable People

The Charity abides by the Fundraising Regulator's Code of Fundraising Practice and ensures our staff and volunteers are fully briefed about the code of conduct with regard to the protection of vulnerable people. Before any external facing fundraising activity is undertaken, we brief staff and volunteers on best practice and make them aware of the need to identify, respect, support and protect vulnerable people.

Complaints Handling

There may be times when we do not meet the high standards we set ourselves and for such instances we have a complaints policy in place. Complaints are captured centrally, dealt with in accordance with the process laid down in the policy and reported to the Fundraising Regulator through the annual return. In 2022 we received 0 complaints (2021: 0).

Structure, governance and management

Governance

SKT Welfare under its constitution is a UK registered charity (1153735) with the Charity Commission. It is a Charitable Incorporated Organisation whose Foundation was registered with the Charity Commission on 9 September 2013. On the 04 February 2014, the assets of Sacred Knowledge, which was a UK registered charity (1127634) with the Charity Commission, were transferred into SKT Welfare (1153735). Sacred Knowledge Trust was incepted on 21 January 2009 and operated under the governance of a deed of trust adopted on 1 September 2009 and later amended on 15 September 2012.

Organisational Structure and Management

Appointed trustees are responsible for general management and control of the charity and to ensure that it operates within the guidelines dictated by the Charity Commission and its own governing documents.

The trustees meet regularly to discuss and review the Charity's operations. At these meetings, they also make macro and micro level decisions relating to the running of the charity and its activities, mainly the delivery of humanitarian aid projects to different parts of the world, as well as within the UK. The trustees also have a group of volunteers working under them (in the form of sub-committees and teams) that focus on particular projects of the charity's work. The teams that manage the day-to-day running of the charity are primarily:

- 1) Finance and Operations
- 2) International Aid Projects
- 3) Fundraising and
- 4) PR, Media and Communications

At least one trustee, with the relevant skill set and experience, is responsible for oversight of one of these teams and the recommendations and activities are reported back into the monthly Trustee meetings.

Related Parties

SKTW Ventures Ltd is a trading subsidiary of SKT Welfare. It supports our charitable activities by retailing high-quality types of dates across the UK. The registered address of SKTW Ventures Ltd is 652 Huddersfield Rd, Dewsbury, WF13 3HP.

Disclosure of Information to Auditor

Each Trustee has taken steps that they ought to have taken as a Trustee in order to make themselves aware of any relevant audit information and to establish that The Charity's auditor is aware of that information. The Trustees confirm that there is no relevant information that they know of and of which they know the auditor is unaware.

Reference and administrative details**Registered Charitable incorporated organisation:**

CE000173
(England and Wales)

Registered Charity number

1153735

Registered office

652 Huddersfield Road
Dewsbury
WF13 3HP

Trustees

Mr Asif Hussain
Mr Muzaffar Ali
Mr Majid Butt (Resigned August 2022)
Mr Zubair Sharif
Mr Iftekhhar Ameer (Appointed October 2022)

Auditors

Xaviers Accountants Limited
Chartered Certified Accountants
Suite 30, Recycling Lives Centre
1a Essex street
Preston
PR1 1QE

Financial Review

2021/22 has been a strong financial period, SKT Welfare raised over £8.4m - including Gift Aid. SKT Welfare spent around £6.2m helping the large number of beneficiaries we support in all areas of the world from natural disasters and war zones to educational and orphan programmes. At the same time the balance sheet shows reserves of £5.02m (2021: £2.80m). Moreover, in the event of a significant drop in funding, the Trustees feel that they would be able to continue the current activities of the Charity through the availability of these reserves. The Charity needs to be able to respond quickly to emergencies should the need arise, to get aid and assistance where most needed around the world. The Charity's reserve policy is to hold equivalent to three months operating costs.

Statement of trustees' responsibilities

The Trustees are responsible for preparing The Trustees' report and the Financial Statements in accordance with applicable law and regulations.

Charity law requires The Trustees to prepare financial statements for each financial year in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under charity law The Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the parent charity and group and of the incoming resources and application of resources, including the income and expenditure, of the group for that period.

In preparing these financial statements, The Trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Make judgements and accounting estimates that are reasonable and prudent;
- State whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that The Charity will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain The Charity's transactions and disclose with reasonable accuracy at any time the financial position of The Charity and enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of The Charity and group and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by The Trustees of the Charity on 31 January 2023 and signed on its behalf by:



Mr Asif Hussain
CEO / Trustee

Independent Auditor's Report to the Trustees of SKT Welfare

Opinions

We have audited the financial statements of SKT Welfare (The "Parent Charity") and its subsidiary (The "Group") for the year ended 31 March 2022 which comprise of the consolidated statement of financial activities, the parent charity statement of financial activities, the group and parent charity balance sheets, the consolidated cash flow statement and notes to the consolidated financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- Give a true and fair view of the state of the group's and parent charity's affairs as at 31 March 2022 and of group and parent charity's incoming resources and application of resources for the year then ended;
- Have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- Have been prepared in accordance with the requirements of The Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of The Charity in accordance with the ethical requirements relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we

have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions related to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the group's and parent charity's ability to continue as a going concern for a period of at least 12 months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report, including the trustees' report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements, or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to

determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the group and parent charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- The information given in the trustees' report is inconsistent in any material respect with the financial statements; or
- Sufficient accounting records have not been kept by the parent charity; or
- The parent charity's financial statements are not in agreement with the accounting records; or
- We have not received all the information and explanations we require for our audit.

Responsibilities of Trustees

As explained more fully in the Statement of Trustees' Responsibilities, the Trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Trustees are responsible for assessing the group's and the parent charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the group or the parent charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditors under section 144 of the Charities Act 2011 and report in accordance with regulations made under section 154 of that Act.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists.

Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Capability of the audit in detecting irregularities

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, our procedures included the following:

- We enquired of management, which included obtaining and reviewing supporting documentation, concerning the parent charity's/ group's policies and procedures relating to:

- Identifying, evaluating, and complying with laws and regulations and whether they were aware of any instances of non-compliance;

- Detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected, or alleged fraud;

- The internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations.

- We inspected the minutes of meetings of those charged with governance.

- We obtained an understanding of the legal and regulatory framework that the parent charity/ group operates in, focusing on those laws and regulations that had a material effect on the financial statements or that had a fundamental effect on the operations of the parent charity/ group from our professional and sector experience.

- We communicated applicable laws and regulations throughout the audit team and remained alert to any indications of non-compliance throughout the audit.

- We reviewed any reports made to regulators.

- We reviewed the financial statement disclosures and tested these to supporting documentation to assess compliance with applicable laws and regulations.

- We performed analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.

In addressing the risk of fraud through management override of controls, we tested the appropriateness of journal entries and other adjustments, assessed whether the judgements made in making accounting estimates are indicative of a potential bias and tested significant transactions that are unusual or those outside the normal course of business.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance

with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with the Charities Act 2011. Our audit work has been undertaken so that we might state to the trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Xaviers Accountants Limited
Statutory Auditor
Chartered Certified Accountants
Suite 3J, Recycling Lives Centre
1a Essex street
Preston
PR1 1QE

Date: 31 January 2023

Xaviers Accountants Limited is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

SKT Welfare

Consolidated statement of financial activities and income and expenditure account
for the year ended 31 March 2022

	Notes	Unrestricted Funds	Restricted Funds	Year Ended 31-Mar-22 Total Funds	Year Ended 31-Mar-21 Total Funds
		£	£	£	£
Income and endowments from:					
Donations and Legacies	2	3,509,365	4,889,021	8,398,386	6,445,525
Organisational grants	2	59,355	-	59,355	236,926
Investments	3	654	-	654	1,618
Other Trading Activities	4	1,662,324	-	1,662,324	-
Total income		<u>5,231,698</u>	<u>4,889,021</u>	<u>10,120,719</u>	<u>6,684,069</u>
Expenditure on:					
Raising funds	6	(526,411)	-	(526,411)	(368,938)
Charitable activities	6	(913,608)	(4,795,501)	(5,709,109)	(5,609,577)
Other Trading Activities	7	(1,662,324)	-	(1,662,324)	-
Total expenditure		<u>(3,102,343)</u>	<u>(4,795,501)</u>	<u>(7,897,844)</u>	<u>(5,978,515)</u>
Net income for the year		2,129,355	93,520	2,222,875	705,554
Transfers between funds		<u>(997,375)</u>	<u>997,375</u>	<u>-</u>	<u>-</u>
Net movement in funds		1,131,980	1,090,895	2,222,875	705,554
Reconciliation of funds:					
Total funds brought forward		<u>2,081,917</u>	<u>720,584</u>	<u>2,802,501</u>	<u>2,096,947</u>
Total funds carried forward		<u>3,213,897</u>	<u>1,811,479</u>	<u>5,025,376</u>	<u>2,802,501</u>

The notes on pages 48 to 53 form an integral part of these financial statements.

SKT Welfare

Parent Charity's statement of financial activities and income and expenditure account for the year ended 31 March 2022

	Notes	Unrestricted Funds	Restricted Funds	Year Ended 31-Mar-22 Total Funds	Year Ended 31-Mar-21 Total Funds
		£	£	£	£
Income and endowments from:					
Donations and Legacies	2	3,509,365	4,889,021	8,398,386	6,445,525
Organisational grants	2	59,355	-	59,355	236,926
Investments	3	654	-	654	1,618
Total income		3,569,374	4,889,021	8,458,395	6,684,069
Expenditure on:					
Raising funds	6	(526,411)	-	(526,411)	(368,938)
Charitable activities	6	(913,608)	(4,795,501)	(5,709,109)	(5,609,577)
Total expenditure		(1,440,019)	(4,795,501)	(6,235,520)	(5,978,515)
Net income for the year		2,129,355	93,520	2,222,875	705,554
Transfers between funds		(997,375)	997,375	-	-
Net movement in funds		1,131,980	1,090,895	2,222,875	705,554
Reconciliation of funds:					
Total funds brought forward		2,081,917	720,584	2,802,501	2,096,947
Total funds carried forward		3,213,897	1,811,479	5,025,376	2,802,501

The notes on pages 48 to 53 form an integral part of these financial statements.

SKT Welfare

Consolidated and Parent Charity's Balance Sheets
for the year ended 31 March 2022

	Notes	Year Ended 31-Mar-22		Year Ended 31-Mar-21	
		Total Funds		Total Funds	
		Group £	Charity £	Group £	Charity £
Fixed assets					
Tangible assets	10	585,753	585,753	618,155	618,155
Investments	11	-	3	3	3
Total fixed assets		585,753	585,756	618,158	618,158
Current assets					
Stocks		368,853	-	-	-
Debtors	12	1,633,079	2,051,410	204,922	204,922
Cash at bank and in hand		2,477,343	2,448,985	2,123,508	2,123,508
Total current assets		4,479,275	4,500,395	2,328,430	2,328,430
Creditors amounts falling due within one year	13	(39,652)	(60,775)	(144,086)	(144,086)
Net current assets		4,439,623	4,439,620	2,184,344	2,184,344
Net assets		5,025,376	5,025,376	2,802,501	2,802,501

The total net assets of the charity are funded by the funds of the charity, as follows:-

Unrestricted Funds	14	3,213,897	3,213,897	2,081,917	2,081,917
Restricted Funds	14	1,811,479	1,811,479	720,584	720,584
Total Charity Funds		5,025,376	5,025,376	2,802,501	2,802,501

The financial statements on pages 44 to 46 were approved by the board and signed on its behalf by



31 January 2023

The notes on pages 48 to 53 form an integral part of these financial statements.

SKT Welfare

Consolidated Cash flow statement
for the year ended 31 March 2022

Reconciliation of net income/ (expenditure) to net cash flow from operating activities	Year Ended 31-Mar-22 £	Year Ended 31-Mar-21 £
Net income as shown in the Statement of Financial Activities	2,222,875	705,554
Adjustments for:		
Depreciation charges	36,914	34,284
Interest	(654)	(1,618)
Increase in stocks	(368,853)	
Increase in debtors	(1,428,157)	983,484
Decrease in creditors, excluding loans	(104,433)	(2,464)
Net cash provided by operating activities	A 357,692	1,719,240
Cash flows from operating activities		
Net cash provided by operating activities as shown below	A 357,692	1,719,240
Cash flows from investing activities		
Interest received	654	1,618
Purchase of property, plant and equipment	(4,511)	(31,656)
Net cash provided by investing activities	B (3,857)	(30,038)
Overall cash provided by all activities	A+B 353,835	1,689,202
Cash movements		
Change in cash and cash equivalents from activities in the year ended 31 March 2022	353,835	1,689,202
Cash and cash equivalents at 1 April	2,123,508	434,306
Cash at bank and in hand less overdrafts at 31 March	2,477,343	2,123,508

Analysis of cash and cash equivalents

	Year Ended 31-Mar-22 £	Year Ended 31-Mar-21 £
Cash in hand at for the year ended 31 March	2,477,343	2,123,508
Total cash and cash equivalents	2,477,343	2,123,508

Reconciliation in net funds

	01-Apr-21 £	Cashflows £	31-Mar-22 £
Cash at bank and in hand	2,123,508	353,835	2,477,343
Total	2,123,508	353,835	2,477,343

SKT Welfare

Notes to the financial statements for the year ended 31 March 2022

1. Accounting Policies**Summary of significant accounting policies and key accounting estimates**

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

Statement of compliance

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) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). They also comply with The Charities Act 2011.

Basis of preparation

SKT Welfare meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

The financial statements are presented in sterling, which is the presentational currency of the entity.

Basis of consolidation

The consolidated financial statements of the group incorporate the financial statements of SKT Welfare ("The Charity") and its wholly owned subsidiary, SKTW Ventures Ltd.

Going concern

The Trustees consider that there are no material uncertainties about The Charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value

of assets held by The Charity.

The COVID-19 Pandemic has required the charity work through unprecedented conditions which has caused prolonged obstructions throughout the reporting period and as a result the Charity had to temporarily close its offices in UK and move staff to home-working where possible. The Charity has not experienced a drop in income and expects to significantly increase its income in 2022.

Income and endowments

All income is recognised once The Charity has entitlement to the income, it is probable that the income will be received and the amount of the income receivable can be measured reliably.

Donations and legacies

Donations are recognised when The Charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by The Charity before The Charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of The Charity and it is probable that these conditions will be fulfilled in the reporting period.

Gifts in kind

Gifts in kind are recognised in different ways dependent on how they are used by The Charity:

- (i) Those donated for resale produce income when they are sold. They are valued at the amount actually realised.
- (ii) Those donated for onward transmission to beneficiaries are included in the Statement of Financial Activities as incoming resources and resources expended when they are distributed. They are valued at the amount The Charity would have had to pay to acquire them.
- (iii) Those donated for use by The Charity itself are included when receivable. They are valued at the amount The Charity would have had to pay to acquire them.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings, they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Raising funds

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

Charitable activities

Charitable expenditure comprises those costs incurred by The Charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Grant provisions

Provisions for grants are made when the intention to make a grant has been communicated to the recipient but there is uncertainty about either the timing of the grant or the amount of grant payable.

SKT Welfare

Notes to the financial statements
for the year ended 31 March 2022

Financial instruments

The Charity only has financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at amortised cost.

Financial assets held at amortised cost comprise cash and bank in hand, debtors and other debtors. Financial liabilities held at amortised cost comprise all creditors except social security and other taxes.

Financial assets held at amortised cost was £4,500,395 (2021: £2,328,430). Financial liabilities held at amortised was £58,922 (2021: £136,634).

Governance costs

These include the costs attributable to The Charity's compliance with constitutional and statutory requirements, including audit, strategic management and Trustees', meetings and reimbursed expenses.

Tangible fixed assets

Individual fixed assets are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Freehold property - 4% straight line

Fixtures and fittings - 20% on reducing balance

Motor vehicles - 20% on reducing balance

Computer equipment - 20% on reducing balance

Taxation

The charity is exempt from tax on its charitable activities. The charity's subsidiary is subject to corporation tax in the same way as any commercial organisation.

Foreign exchange

Transactions in foreign currencies are recorded at the rate of exchange at the date of the transaction. Monetary assets and liabilities denominated in foreign currencies at the balance

sheet date are reported at the rates of exchange prevailing at that date.

Fund structure

Unrestricted income funds are general funds that are available for use at The Trustees' discretion in furtherance of the objectives of The Charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Pensions and other post retirement obligations

The Charity operates a defined contribution pension scheme which is a pension plan under which fixed contributions are paid into a pension fund and The Charity has no legal or constructive obligation to pay further contributions even if the fund does not hold sufficient assets to pay all employees the benefits relating to employee service in the current and prior periods.

Contributions to defined contribution plans are recognised in the Statement of Financial Activities when they are due. If contribution payments exceed the contribution due for service, the excess is recognised as a prepayment.

Critical accounting judgements and key sources of estimation uncertainty

The Trustees are required to make judgments, estimates, and assumptions about the carrying value of assets and liabilities that are not readily apparent from other sources. The estimates.

The Trustees are required to make judgments, and underlying assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

Significant judgement and estimates

There are no significant judgements and estimates having a material effect on the financial statements.

SKT Welfare

Notes to the financial statements
for the year ended 31 March 2022

2. Donations and legacies

	Unrestricted Funds	Restricted Funds	Year Ended 31-Mar-22	Year Ended 31-Mar-21
	£	£	£	£
Donations	3,509,365	4,550,521	8,059,886	5,922,308
Organisational grants	59,355	-	59,355	236,926
Gift in Kind	-	338,500	338,500	523,217
	<u>3,568,720</u>	<u>4,889,021</u>	<u>8,457,741</u>	<u>6,682,451</u>

3. Investment Income

	Unrestricted Funds	Restricted Funds	Year Ended 31-Mar-22	Year Ended 31-Mar-21
	£	£	£	£
Bank Interest	654	-	654	1,618
	<u>654</u>	<u>-</u>	<u>654</u>	<u>1,618</u>

4. Other Trading Activities

	Unrestricted Funds	Restricted Funds	Year Ended 31-Mar-22	Year Ended 31-Mar-21
	£	£	£	£
Trading Subsidiary				
SKTW Ventures Ltd				
Income from sale of dry fruit products (dates)	1,662,324	-	1,662,324	-
	<u>1,662,324</u>	<u>-</u>	<u>1,662,324</u>	<u>-</u>

5. Charity governance costs

	Unrestricted Funds	Restricted Funds	Year Ended 31-Mar-22	Year Ended 31-Mar-21
	£	£	£	£
External Audit	6,000	-	6,000	6,000
Accountancy Fees	10,776	-	10,776	4,821
Legal & Consultancy	8,868	-	8,868	44,473
Staff Costs	58,653	-	58,653	60,121
Subscriptions & Prof Fees	10,471	-	10,471	11,419
Finance costs	10,440	-	10,440	8,043
Office costs	2,090	-	2,090	2,752
	<u>107,298</u>	<u>-</u>	<u>107,298</u>	<u>137,630</u>

6. Total charity resources expended

6a. Cost of raising funds

	Unrestricted Funds	Restricted Funds	Year Ended 31-Mar-22	Year Ended 31-Mar-21
	£	£	£	£
Fundraising and publicity costs	216,412	-	216,412	319,209
Campaigns and event costs	216,412	-	216,412	-
Staff & Professional costs	34,823	-	34,823	-
Finance & Consultancy costs	37,651	-	37,651	21,239
Office costs	21,113	-	21,113	28,489
	<u>526,411</u>	<u>-</u>	<u>526,411</u>	<u>368,938</u>

SKT Welfare

Notes to the financial statements
for the year ended 31 March 2022

6b. Cost of charitable activities

	Unrestricted Funds	Restricted Funds	Year Ended 31-Mar-22	Year Ended 31-Mar-21
	£	£	£	£
Aid Deployments	-	247,383	247,383	45,540
Education	-	280,491	280,491	126,093
Emergency Aid	-	358,933	358,933	107,520
Food	202,524	795,326	997,850	2,103,785
Gift in Kind	-	417,905	417,905	623,021
Housing	-	1,384,475	1,384,475	144,584
Livelihood	-	36,150	36,150	8,802
Medical	-	191,367	191,367	142,097
Orphans	-	381,096	381,096	658,198
Water	-	530,569	530,569	785,394
Where most needed	-	135,659	135,659	54,978
Winterisation	-	36,147	36,147	112,842
Support costs (note 6c)	711,084	-	711,084	696,724
	<u>913,608</u>	<u>4,795,501</u>	<u>5,709,109</u>	<u>5,609,577</u>

Charitable activities include grants received from charitable organisations, relating to various humanitarian projects amounting to £7,500 (2021: £4,250).

6c. Cost of supporting charitable activities

	Unrestricted Funds	Restricted Funds	Year Ended 31-Mar-22	Year Ended 31-Mar-21
	£	£	£	£
Legal & Consultancy	7,973	-	7,973	83,136
Publicity costs	193,293	-	193,293	52,831
Staff Costs	350,506	-	350,506	355,238
Subscriptions & Prof Fees	1,350	-	1,350	19,916
Travel costs	2,002	-	2,002	6,562
Office costs	43,998	-	43,998	57,797
Finance costs	963	-	963	(38,790)
IT Costs	3,701	-	3,701	22,405
Governance costs (note 5)	107,298	-	107,298	137,630
	<u>711,084</u>	<u>-</u>	<u>711,084</u>	<u>696,724</u>

7. Results from trading subsidiary

	SKTW Ventures Ltd	Year Ended 31-Mar-22	SKTW Ventures Ltd	Year Ended 31-Mar-21
	£	£	£	£
Subsidiary trading income	1,662,324	1,662,324	-	-
Total	<u>1,662,324</u>	<u>1,662,324</u>	<u>-</u>	<u>-</u>
Operating and administrative costs	1,436,721	1,436,721	-	-
Net profit/(loss) for the year	<u>225,603</u>	<u>225,603</u>	<u>-</u>	<u>-</u>
Amounts gift aided to SKT Welfare	225,603	225,603	-	-
Retained in subsidiary	-	-	-	-
The assets and liabilities of the subsidiary was:				
Current Assets	655,334	655,334	3	3
Current Liabilities	(655,331)	(655,331)	-	-
Total net assets	<u>3</u>	<u>3</u>	<u>3</u>	<u>3</u>
Aggregate share capital and reserve	3	3	3	3

SKT Welfare wholly owns SKTW VENTURES LTD, registered in England & Wales with company number 12149334.

In 2022 a Gift Aid payment of £225,603 (2021: £nil) was receivable from SKTW Ventures Ltd representing the taxable profits generated by the Company in APE 31 March 2022.

SKT Welfare

Notes to the financial statements
for the year ended 31 March 2022

8. Trustees' remuneration

No trustees were remunerated during the year ended 31 March 2022 (2021: Nil).

Trustees incurred expenses of £9,883 for travel and subsidence during the year ended 31 March 2022 (2021: £3,795).

9. Net consolidated incoming resources stated after charging:

	Unrestricted Funds	Restricted Funds	Year Ended 31-Mar-22	Year Ended 31-Mar-21
	£	£	£	£
Audit Fee - Consolidated and charity accounts	6,000	-	6,000	6,000
Audit Fee - Subsidiary accounts	3,500	-	3,500	-
Depreciation	36,914	-	36,914	34,284
Exchange (gain) / loss	11,403	-	11,403	(38,790)
	<u>57,817</u>	<u>-</u>	<u>57,817</u>	<u>1,494</u>

10. Consolidated Tangible assets

At Year ended 31 March 2022

	Land and Buildings	Fixture and Fittings	Computer Equipment	Motor Vehicles	Total
	£	£	£	£	£
Cost					
At 1 April 2021	773,154	15,826	28,857	4,280	822,117
Additions	-	2,108	2,403	-	4,511
Disposals	-	-	-	-	-
At 31 March 2022	<u>773,154</u>	<u>17,934</u>	<u>31,260</u>	<u>4,280</u>	<u>826,628</u>
Depreciation					
At 1 April 2021	180,426	7,719	14,233	1,583	203,961
Charge for the year	30,926	2,043	3,405	540	36,914
On disposals	-	-	-	-	-
At 31 March 2022	<u>211,352</u>	<u>9,762</u>	<u>17,638</u>	<u>2,123</u>	<u>240,875</u>
Net book value					
At 31 March 2022	<u>561,802</u>	<u>8,172</u>	<u>13,622</u>	<u>2,157</u>	<u>585,753</u>
At 31 March 2021	592,728	8,107	14,623	2,697	618,155

All assets are used for charitable purposes and there are no inalienable or heritage assets.

11. Investments

	Year Ended 31-Mar-22		Year Ended 31-Mar-21	
	Group	Charity	Group	Charity
	£	£	£	£
As at 1 April	3	3	3	3
Additions	-	-	-	-
Disposals	-	-	-	-
As at 31 March	<u>3</u>	<u>3</u>	<u>3</u>	<u>3</u>

The charity has interests in subsidiary undertakings, which are consolidated in the financial statements as follows:

Limited Company
SKTW Ventures Ltd Subsidiary 100% England & Wales

SKTW Ventures Ltd registered office is 652 Huddersfield Rd, Dewsbury, WF13 3HP

12. Debtors

	Year Ended 31-Mar-22		Year Ended 31-Mar-21	
	Group	Charity	Group	Charity
	£	£	£	£
Prepayments and accrued income	248,511	248,511	103,750	103,750
HMRC JRS Grant	-	-	16,338	16,338
Owed from group undertakings	223,000	651,331	-	-
Other Debtors	<u>1,161,568</u>	<u>1,151,568</u>	<u>84,834</u>	<u>84,834</u>
	<u>1,633,079</u>	<u>2,051,410</u>	<u>204,922</u>	<u>204,922</u>

13. Creditors: amounts falling due within one year

	Year Ended 31-Mar-22		Year Ended 31-Mar-21	
	Group	Charity	Group	Charity
	£	£	£	£
Accruals	62,922	58,922	136,634	136,634
PAYE and other taxes	(23,270)	1,853	7,452	7,452
Other Creditors	-	-	-	-
	<u>39,652</u>	<u>60,775</u>	<u>144,086</u>	<u>144,086</u>

14. Consolidated reconciliation of funds

	Unrestricted Funds	Restricted Funds	Year Ended 31-Mar-22	Year Ended 31-Mar-21
	£	£	£	£
Accumulated funds b/f	2,081,917	720,584	2,802,501	2,096,947
Total Income for the year	5,231,698	4,889,021	10,120,719	6,684,069
Total Expenditure for the year	(3,102,343)	(4,795,501)	(7,897,844)	(5,978,515)
Transfers	(997,375)	997,375	-	-
Closing revenue funds c/f	<u>3,213,897</u>	<u>1,811,479</u>	<u>5,025,376</u>	<u>2,802,501</u>

All restricted funds are for specific humanitarian projects. The restricted funds are categorised by projects.

SKT Welfare

Notes to the financial statements
for the year ended 31 March 2022

15. Grants to Institutions

Expenditure on charitable activities comprises costs associated with the provision of housing, healthcare facilities, food, water and education carried out by the charity, directly and through partner organisations worldwide

This is further analysed by country as follows:

Partner Organisations	Year Ended 31-Mar-22 £	Year Ended 31-Mar-21 £
SKT Welfare (Gaza)	-	26,320
SKT Welfare (Iraq)	21,523	8,095
SKT Welfare (Kenya)	22,625	10,000
SKT Welfare (Turkey)	2,090,149	902,192
Human Welfare Trust (India)	-	55,365
Yemen Act (Yemen)	-	8,913
Jameya Islamia Shakhaiti (Bangladesh)	-	2,000
Voluntary Organisation for Social Development (Bangladesh)	-	17,250
	<u>2,134,297</u>	<u>1,030,136</u>

16. Consolidated Staff costs and emoluments

The average number of full-time employees or full-time equivalents (FTE) was 26 (2021:17).

	Year Ended 31-Mar-22 £	Year Ended 31-Mar-21 £
Gross Salaries including employers NIC for all staff	408,115	399,454
Pension costs	5,546	7,475
Trustees' Remuneration as detailed in note 7	-	-
Total salaries, wages and related costs	<u>413,661</u>	<u>406,929</u>

During the year no employee was paid compensation (2021: £nil). No employees received emoluments (including pension costs) more than £60,000 per annum (2021: nil).

Neither the trustees nor any persons connected with them have received any remuneration from the charity or any related entity, either in the current or prior year.

The key management personnel of the group is the Chief Executive Officer and all other trustees. The total employee benefits of the key management personnel of the group were nil (2021: nil).

The arrangements with volunteers are difficult to value precisely in monetary terms and have not been recognised in the Statement of Financial Activities. The volunteers and the charity accept and agree that no contract of employment is created by these arrangements.

17. Ultimate controlling party

The charity is under the control of its legal members.

There has been a change in the key management personnel. Majid Butt resigned August 2022 and Iftekhar Ameer was appointed October 2022.

18. Related party disclosures

At the year-end 31 March 2022, SKT Welfare is owed £425,728 (2021: £nil) in relation to The Date Project activity. SKTW Ventures owes SKT Welfare £225,306 (2021: £nil) in donations.

No other related party transactions during 2022. (2021: the Charity repaid back the interest free loans owed to 2 trustees of £57,370. The outstanding balance was £0 at the year end).

19. Statement of financial activities and income and expenditure account comparatives for prior year

	Unrestricted Funds £	Restricted Funds £	Year Ended 31-Mar-21 Total Funds £
Income and endowments from:			
Donations and legacies	1,354,037	5,091,488	6,445,525
Organisational grants	232,676	4,250	236,926
Investments	1,618	-	1,618
Total income	<u>1,588,331</u>	<u>5,095,738</u>	<u>6,684,069</u>
Expenditure on:			
Raising funds	(368,938)	-	(368,938)
Charitable activities	(634,661)	(4,974,916)	(5,609,577)
Total expenditure	<u>(1,003,599)</u>	<u>(4,974,916)</u>	<u>(5,978,515)</u>
Net income for the year	584,732	120,822	705,554
Transfers between funds	(120,256)	120,256	-
Net movement in funds	482,476	223,078	705,554
Reconciliation of funds:			
Total funds brought forward	1,599,441	497,506	2,096,947
Total funds carried forward	<u>2,081,917</u>	<u>720,584</u>	<u>2,802,501</u>

SKT WELFARE

England & Wales - Charity number 1153735

Accounts



**SPREADING
KINDNESS
TOGETHER**

Head Office
652 Huddersfield Road,
Ravensthorpe,
Dewsbury, WF13 3HP
www.sktwelfare.org



**Report of the Trustees
and Financial Statements
for the Year ended 31 March 2021**

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CCCM

Camps Coordination and Camps Management

CHS

Core Humanitarian Standards

GOAC

Guernsey Overseas Aid Commission

HDI

Human Development Index

HHs

Households

ICRC

International Committee of the Red Cross

IRC

International Rescue Committee (IRC)

IRW

Islamic Relief Worldwide

IFPRI

International Food Policy Research Institute

NFIs

Non Food Items

SOH

Spring of Hope

SDG

Sustainable Development Goals

UNECOSOC

United Nations Economic and Social Council

UNICEF

United Nations' Children Fund

UNOCHA

United Nations Office of the Coordination of Humanitarian Affairs

UNDP

United Nations Development Programme

VFM

Value for Money

WASH

Water Sanitation and Hygiene

WHO

World Health Organisation

2020

APE 1 April 2020 to 31 March 2021

2021

APE 1 April 2021 to 31 March 2022



CEO MESSAGE

Assalaamu alaikum.

We, at SKT Welfare, dream of a better world – a world without famine, strife, poverty, hunger, and thirst – a world where our brothers and sisters can feel safe, look forward with faith - and believe that their hopes can be made real, and that their children and grandchildren can grow up and find happiness, success, and fulfilment, in a world their parents and grandparents toiled to make a better place.

SKT Welfare was formed with our eyes open, our minds aware, and our hearts determined that, inspired by our Imaan and the Sunnah of The Prophet (Peace be upon Him), and our commitment, we can work, with the blessed support of our charitable donors, to provide food, water, health care, and more, to the displaced, the vulnerable, the widowed and the orphaned. And now, with our Safe Haven project, launched in 2020, we can rehouse, and transform the lives of those most in need.

Assalaamu alaikum. I'm Asif Hussein, and as the CEO of SKT Welfare, I am proud to share with you, in this, SKT Welfare's latest Annual Report, our aims and our achievements, in a year made even more challenging by an event that no-one had foreseen – the arrival of Covid-19. The pandemic has inevitably made life even harder for all the suffering people we help, and more challenging for ourselves too, as we coped with international restrictions to slow the pandemic's spread, but forced

to work around these restrictions, continued to deliver the charity that all our supporters have come to expect from us - striving to meet the ambitious targets that we set for ourselves, and which we always seek to deliver.

OUR TARGETS in 2020-21. We knew what we had achieved in previous years, but never complacent, knew that we could build on our success in the year to come.

FOOD and WATER are the basics of life, and in 2020-21 SKT Welfare reached out to the hungry and thirsty. We delivered 585,310 food packs to help those struggling to find and provide food for themselves and their families. Each food pack feeds a family for a whole month.

And we continued to provide water in many ways, matched to the particular plight and situations of those without. Physically delivering water containers was the quick fix for many – addressing people's immediate needs. But where we could, we undertook a longer-term method to provide water.

In Pakistan we set up Water Hand Pumps - providing clean water to individual families, for drinking, cooking, and every domestic use, including hygiene. And we addressed the needs of entire communities with the installation of water filtration and distillation plants, to transform the impure and brackish

water available, to provide thousands of litres of clean, fresh water to whole communities, on demand.

Education is another of our missions that we believe in and support with action.

Syrian refugee children suffer many obstacles to their learning – because of their homelife, poverty, the barrier of language, and the cost of textbooks and basic materials.

Our school, the Abdullah ibn Abbas Institute was founded in Turkey to address these challenges, and offer the kind of education these children need to move forward in their lives – to grow intellectually, as they grow up physically. The Institute provides a full Islamic education as part of a comprehensive curriculum which embraces the core subjects and teaching in Arabic.

But we go further, with our Hifz project – devoted to the teaching of the Quran and the Prophet (saw), making children strong in the faith that unites us and that we share. And which equips them to go out into the world themselves, as teachers and mentors of our faith, in their own communities – and others.

SAFE HAVEN was the big project and achievement of 2020-21. The ambition to build new homes for our most vulnerable brothers and sisters in Syria, and to actually make it happen. I was energised and inspired by a

chance meeting in 2013, with people who demonstrated how building blocks could be manufactured inexpensively from local natural materials, and then cemented together to build walls, thus creating practical dwellings in a simple way. I knew this was a technique that SKT could adopt, for the benefit of vulnerable refugees suffering and despairing from their forced life in a tent. The ambition was that, provided we could obtain land to clear, and develop ourselves, we could do more than just provide food, water, and better health facilities. We could build homes for desperate and struggling refugees. We could take them out of their makeshift tents, and actually move and relocate them in solid, secure homes where they could rebuild their lives, and contemplate a better future for themselves and their families – literally Safe Havens.

We started with the essential purchase of land in Idlib. And with a plan that I knew we could make real: the construction of solid homes, in communities of 250 – each with a supportive Health Centre, a School, a Mosque, and a safe place for women and children. Construction began quickly, and soon over the months that followed, and ever since, we began moving families chosen for their particular vulnerability and personal suffering, into our new transformative homes – at the remarkably low cost of just £1250 each, paid for by our generous donors. Each of them is thanked personally for their charity, and are rewarded with a worded plaque of their choice on the home they have gifted, sent a personal video, recorded by the very grateful recipients, who describe where they came from, the conditions they were living under – and the transformative impact of their move to a Safe Haven, built and allocated by SKT Welfare.

None of this would be possible without the support of our benevolent donors. And all the people in our organisation in Britain, and on the ground, who work tirelessly to deliver our charity to our countries of operation. Firstly we thank Allah and then our honorable donors for continuing to make SKT Welfare the success story that it is, and who continue to carry it forward. This Annual Report is the record of SKT's goals and our achievement through the financial year from April 2020 to March 2021.



VISION, MISSION & VALUES

VISION

A world where everyone is being cared and lives a sustainable life free from extreme poverty

VALUES

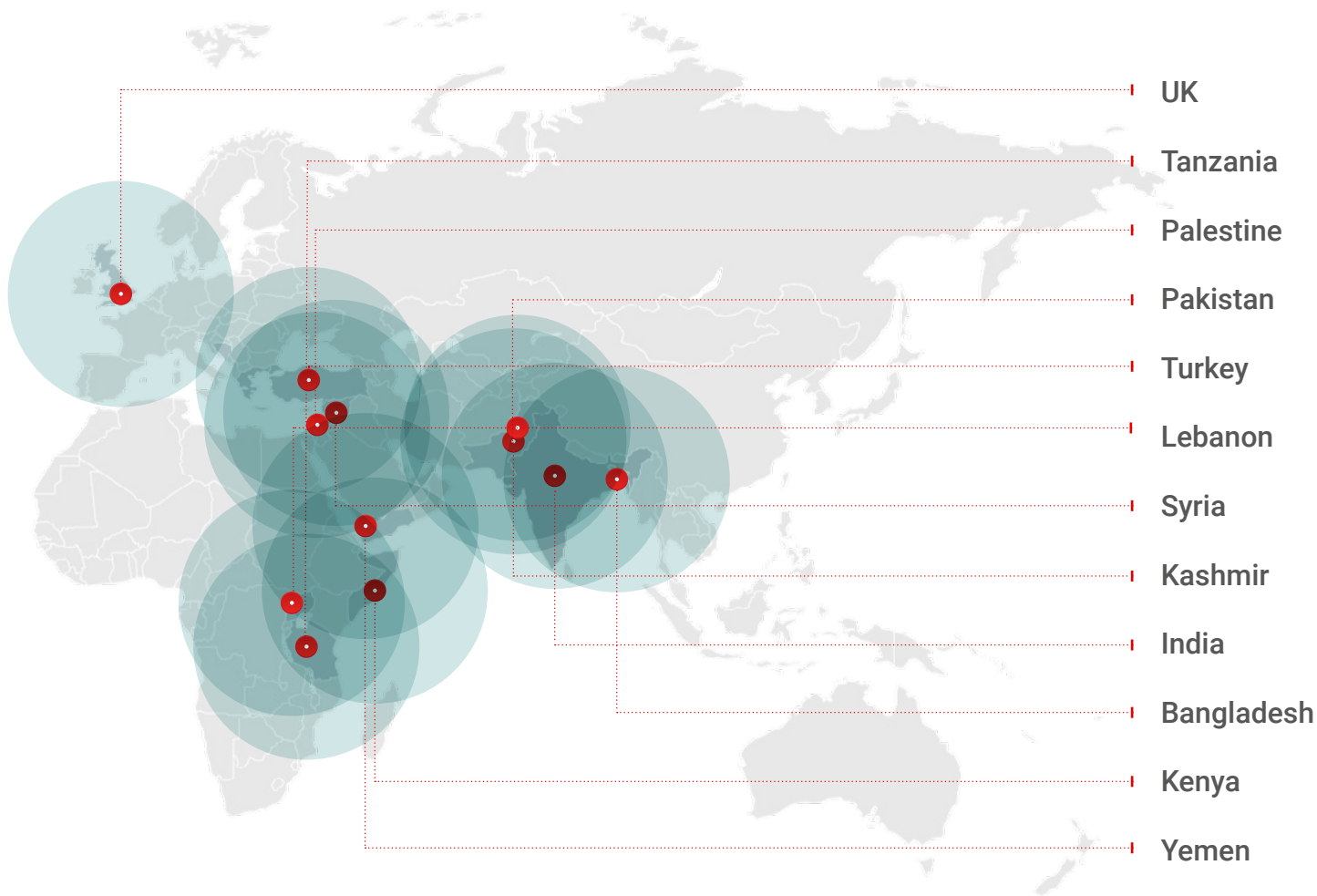
Working together
Empowerment
Leadership
Faith
Accountability
Respect
Excellence

MISSION

To be among the leading humanitarian and development organisations to alleviate human sufferings through principled humanitarian responses and sustainable solutions.

GEOGRAPHICAL FOCUS

The charity is dedicated to the delivery of socio-economic solutions **regardless of race, political affiliation, gender or belief**, with the aim to help relieve the suffering of the world's poor and disenfranchised communities.



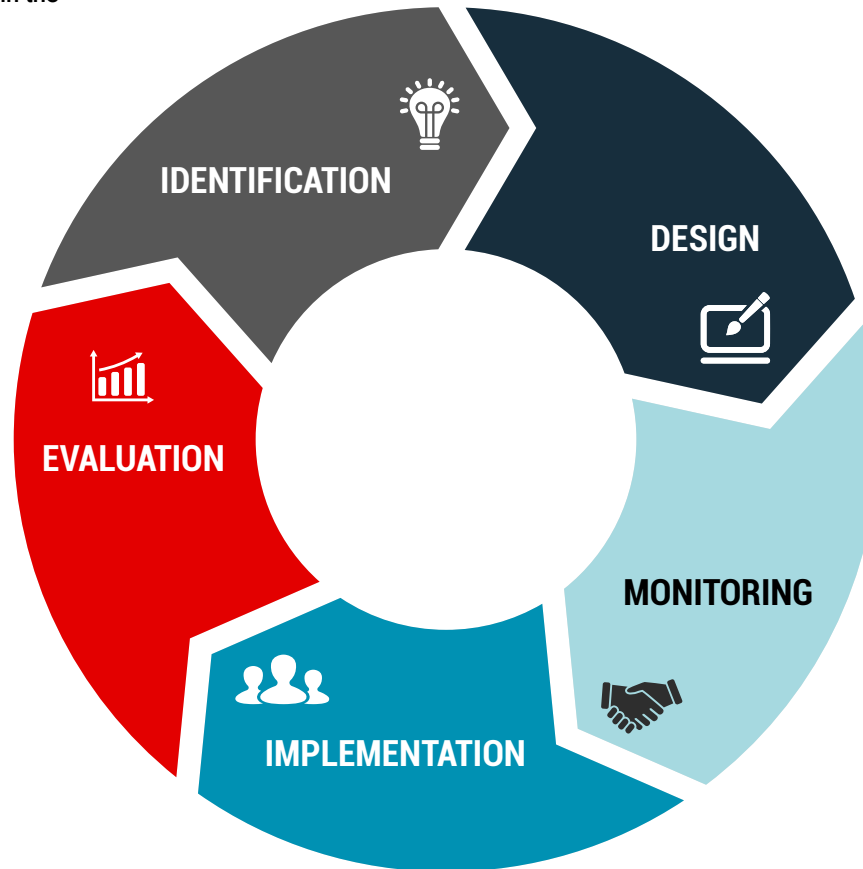
CORE PROJECT CYCLE MANAGEMENT

SKT applied a Project Cycle Management (PCM) approach in all its humanitarian and development projects.

The approach ensured quality programme delivery and adhered to Value for Money (VFM) for its projects in the countries of operations.

The way in which its projects were planned and carried out follows a sequence beginning with an agreed strategy and proper planning, which led to an idea for a specific action. It was then properly designed, implemented, and evaluated for quality project management.

Regular monitoring for all its projects remained a continuous process throughout the project life cycle. Its monitoring, evaluation and learning approach enabled the assessment of the real impact of its projects and increased accountability to different stakeholders.



STRATEGIC PRIORITIES - THEMATIC AREAS

FOOD AID & FOOD SECURITY

Ensuring quality food to lead a healthy life



Ensuring access to health and well being

WATER SANITATION & HEALTH (WASH)

Ensuring access to safe & affordable drinking water



CHILD WELFARE & ORPHANS SUPPORT

Ensuring every child grows up happy, healthy and cared for

IMPACT BENEFICIARIES

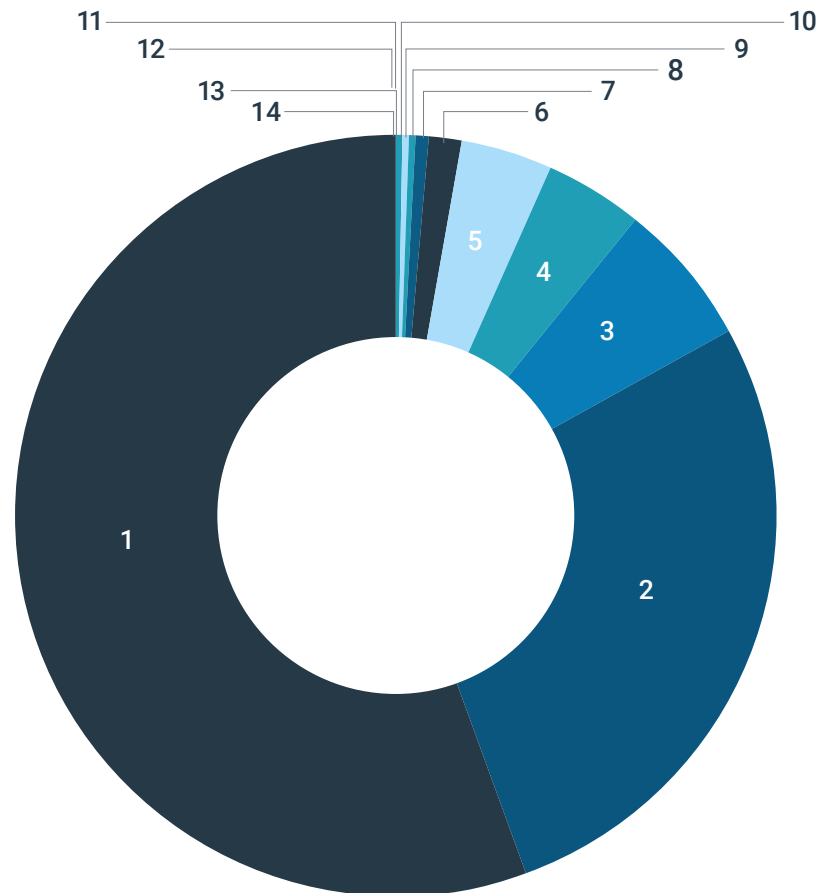
SKT Welfare supported

2,153,222

beneficiaries during the
last reporting period.

	Health	Protection and NFIs	Education	Food Security and Livelihood	WASH	Shelter
Syria	62,238	638		37,757	23,138	82
Turkey			1,200			158
Gaza		10		6,745	220,000	
Pakistan		1,056		37,399	38,774	5
Bangladesh			20	1,250		
India				1,091,475		
Kashmir		1,450		77,450		
Yemen		1,044		529,251	2,261	
Lebanon	2,209			4,778		
Tanzania			400	3,075		
Somalia				5,700		
Kenya				975		
Ethiopia				975		
UK				1,709		

IMPACT BENEFICIARIES



- ❖ **1 India - 1,091,475**
- ❖ **2 Yemen - 532,556**
- ❖ **3 Syria - 123,853**
- ❖ **4 Kashmir - 78,900**
- ❖ **5 Pakistan - 77,234**
- ❖ **6 Gaza - 28,755**
- ❖ **7 Lebanon - 6,987**
- ❖ **8 Somalia - 5,700**
- ❖ **9 Tanzania - 3,475**
- ❖ **10 UK - 1,709**
- ❖ **11 Turkey - 1,358**
- ❖ **12 Bangladesh - 1,270**
- ❖ **13 Kenya - 975**
- ❖ **14 Ethiopia - 975**

SYRIA: AN OVERVIEW

The conflict in Syria has inflicted an almost unimaginable degree of devastation and loss on the Syrian people and their economy.

More than 400,000 deaths have been directly attributed to the conflict so far, with millions more non-lethal casualties known to have occurred. More than half of the country's pre-conflict population has been displaced — one of the largest displacements of people since World War II. Partly, as a result of this, by 2017 economic activity in Syria had shrunk by more than 60% compared to what it had been in 2010. The displaced population has either been internally displaced or has taken refuge in other countries. Internally displaced people inside Syria are forced to live in temporary camps, wounded buildings or under the sky, and are being supported by Aid agencies to help them survive.

The social and economic impact of the conflict is also large — and growing. A lack of sustained access to health care, education, housing, and food have exacerbated the effects of the conflict and pushed millions of people into unemployment and poverty. With a severely degraded healthcare system, Syrians remain extremely vulnerable to additional shocks.

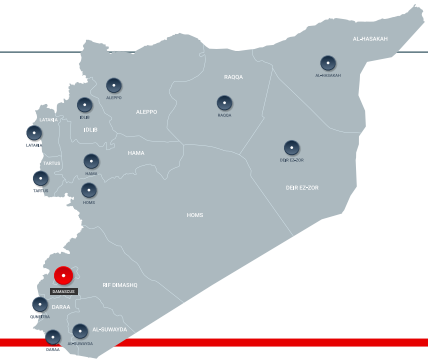
In addition, a deepening economic and political crisis in neighbouring Lebanon and the introduction of the Caesar Law have further restrained Syria's external economic ties, leading to fuel shortages, price hikes, and a rapid depreciation in local currency.





HEALTH

Ensuring access to health and well being



TARGET 3

End the epidemic of AIDS, tuberculosis, malaria and neglected tropical diseases and combat hepatitis, water-borne diseases and other communicable diseases.

SDG3

Good health and well-being

TARGET 4

Reduce by one third premature mortality from non-communicable diseases through prevention and treatment and promote mental health and well being.

ALHUDA SURGICAL HOSPITAL

SKT Welfare established Alhuda Surgical Hospital to address at least some of the massive demand for medical services in the continuing Syrian conflict. From its establishment in Western Aleppo, in 2013, dealt with its challenges and consequences, from physical and mental suffering, to ill-health, injury, and death.

It has served and helped thousands of people, but suffered repeated devastating hostile attacks, before being eventually relocated, with its dedicated team, to a new, largely underground site in Idlib. Here local people have access to a 24-hour ambulance service, a Paediatric Clinic, Neurosurgery, Orthopaedic care, a Pharmacy, Radiology, and Laboratory, where more than 5,000 beneficiaries are supported each month, and more than 20,000 medical services.

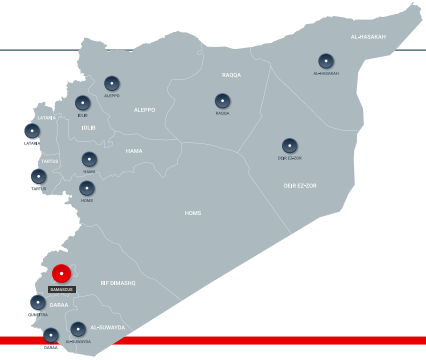
In the year 2020, the hospital provided healthcare to 60,000 beneficiaries, in Paediatrics, Surgery, Neurology, Orthopaedics, and Outpatient clinics - meeting again its Global Goals targets 3 and 4, and SDG3: Health and Wellbeing.





HEALTH

Ensuring access to health and well being



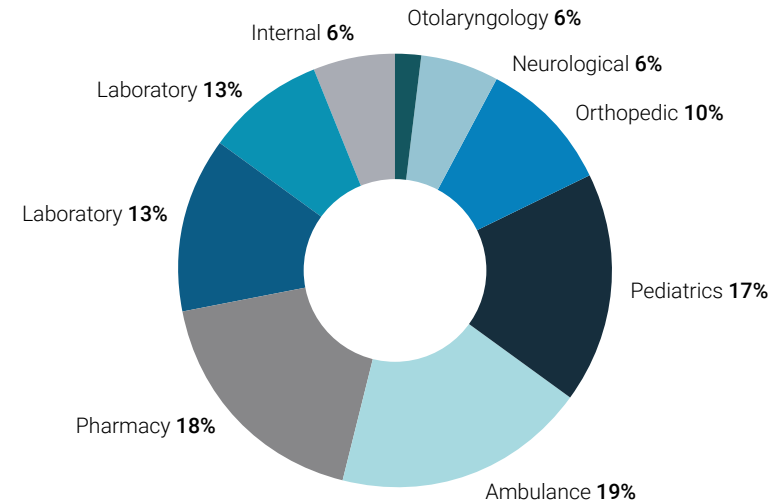
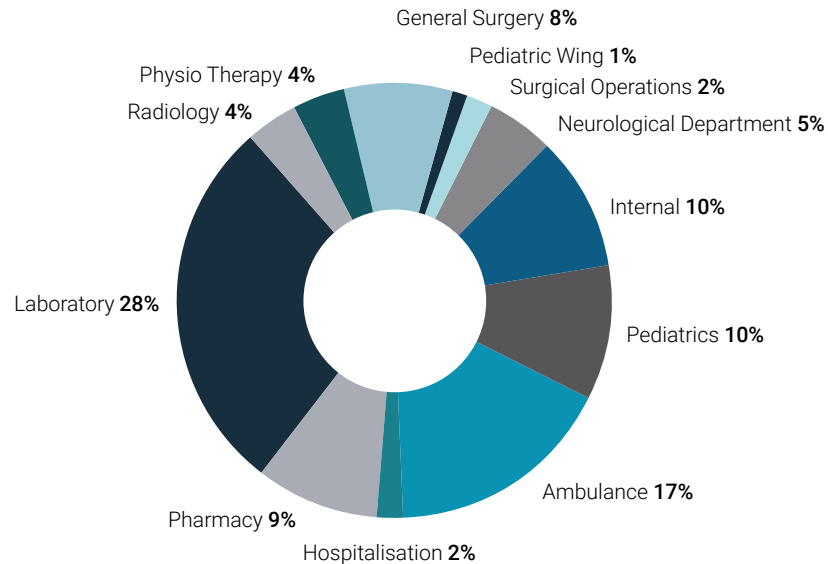
Al-Huda Hospital – Beneficiaries in each department

The main departments of the hospital:

The following table shows the number of beneficiaries during the first month (January) of the year 2020 at Al-Huda Specialised Hospital in the western countryside of Aleppo.

The following table shows the number of beneficiaries in SKT Specialised Hospital in Kafr Lusin from the month (10 to 12):

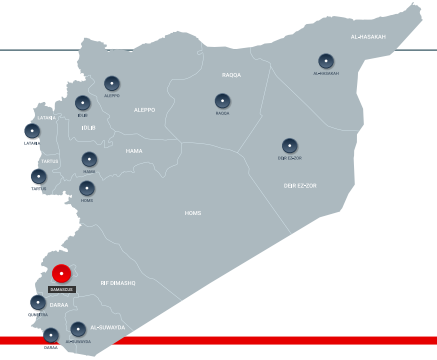
Neurological	1,081
Orthopedic	1,592
Pediatrics	2,872
Otolaryngology	340
Ambulance	3,192
Internal	954
Pharmacy	2,952
Laboratory	2,128
Radiology	1,472
Total	16,583





EDUCATION CAN'T WAIT

Ensuring access to quality education



TARGET 1

Ensure that all girls and boys complete free, equitable and quality primary and secondary education leading to relevant and effective learning outcomes.

SDG4

Good health and well-being

TARGET 5

Eliminate gender disparities in education and ensure equal access to all levels of educational and vocational training for the vulnerable, including persons with disabilities, indigenous peoples and children in vulnerable situations.

EDUCATION CAN'T WAIT

Education remains a priority for SKT in its care and concerns for displaced and refugee children, their welfare, rebuilding their lives, and looking to their future.

Building a school in Sha'am is a good way to channel Sadaqah Jariyah, as a long-term charity.

And a school, a mosque, and a Health Centre are at the heart of every Safe Haven community that we began in 2020, described in detail elsewhere, with the aim of providing a quality education that will help lift them out of the cycle of poverty they endure, and which restricts their growth, physically, and in spirit.

Our flagship Hifz Sponsorship Programme provides orphaned children with a life-changing three year Islamic education in a safe, loving environment that also provides clothing and food.

It makes children strong in their faith, so they may go out into the

to become teachers and leaders in their communities. As their lives are changed by this wonderful opportunity, they will go on to change the lives of others, and spread the blessed word of the Prophet (saw), and the Qu'ran, in years to come. Above all, our educational projects continue to be aligned with Targets 1 and 5 of SDG4, which is quality education.

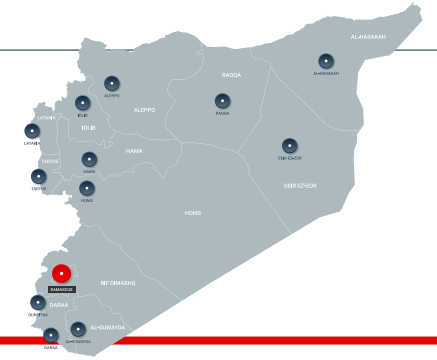




FOOD AID & FOOD SECURITY

Ensuring quality food to lead a healthy life

Contributing to achieve Targets 1 and 2 of SDG 2 (Zero Hunger) SKT ensured provision of nutritional food and their food needs were met through its Food Security and Livelihoods (FSL) projects in Syria.



TARGET 1

End hunger and ensure access by all people, in particular the poor and people in vulnerable situations, including infants, to safe, nutritious and sufficient food all year round.

SDG2 Zero Hunger

TARGET 2

End all forms of malnutrition and achieving, by 2025, the internationally agreed targets on stunting and wasting in children under 5 years of age, and address the nutritional needs of adolescents girls, pregnant and lactating women and older persons.



FOOD PARCEL PROJECT

This year, 440 parcels were distributed among Syrian refugees, with 2,233 beneficiaries – the parcels packed with good staple foods, chosen for their energy-provision, and rich in nutrition, meeting Core Humanitarian Standards (CHS).

More good nutrition was provided at Qurbani with the distribution of good quality fresh meat shared among 2095 beneficiaries.

Mothers nursing babies were not forgotten either, with 45 beneficiaries of special baby milk.

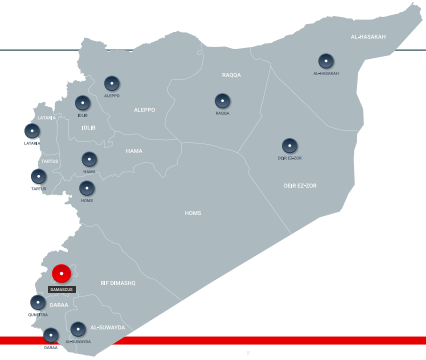
And all of this undertaken with due care not to duplicate the humanitarian response of other organisations



FOOD AID & FOOD SECURITY

Ensuring quality food to lead a healthy life

Contributing to achieve Targets 1 and 2 of SDG 2 (Zero Hunger) SKT ensured provision of nutritional food and their food needs were met through its Food Security and Livelihoods (FSL) projects in Syria.



FREE BREAD PROJECT

Displaced Syrians and refugees suffer from extreme poverty, and the constant challenge of finding adequate food. SKT responded with its established Free Bread Project to provide sustenance among the food insecure. In the camps of Harem and Salkin, 33,384 beneficiaries enjoyed free bread delivered at the rate of 9,272 bundles per day.

READY TO EAT PARCELS

In Ramadan 2020, Food Parcels were delivered and distributed in the camps of As-Sadaqu, Al-Mahra, and Al-Omari, with 2,233 beneficiaries.

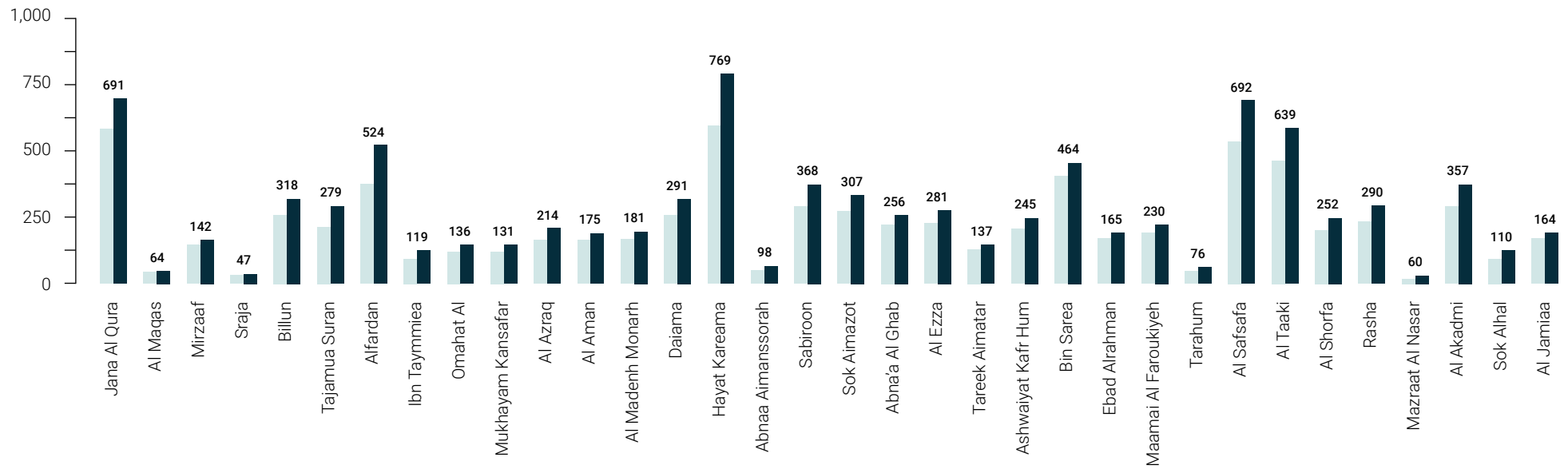
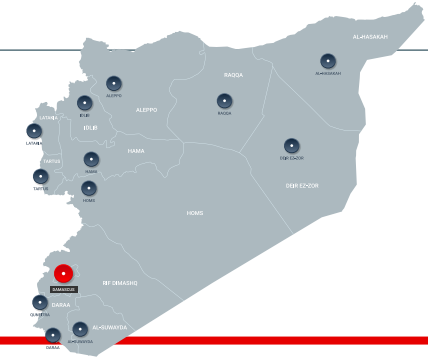




FOOD AID & FOOD SECURITY

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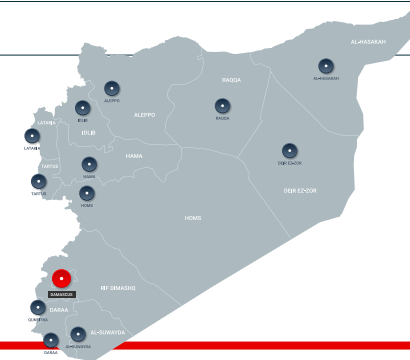
Food aid, bread distribution and targeted camps



WATER SANITATION & HEALTH (WASH)

Ensuring access to safe & affordable drinking water

There are approximately 15.5 million Syrians who lack adequate access to clean water. 27% of the households in Northern Syria spend one-fifth of their income on water from tankers.



TARGET 1

Achieve universal and equitable access to safe and affordable drinking water for all.

SDG6

Clean water and sanitation

TARGET 2

Achieve access to adequate and equatable sanitation and hygiene for all and end open defecation. Paying special attention to the needs of women, girls and those in vulnerable situations.

CLEAN WATER, SANITATION & HYGIENE

Addressing targets 1 and 2 of SDG 6 (Clean Water and Sanitation) SKT provided water to camps in the Salkin district, with 23,138 beneficiaries – for drinking, and domestic use. Sanitation was enhanced in 8 camps with improvements to drainage, improved lighting in toilet blocks, and attention to camp access and movement, with gravelling to roads in 14 camps. And addressing personal health and wellbeing, Dignity kits were distributed to women, with 2,238 beneficiaries.

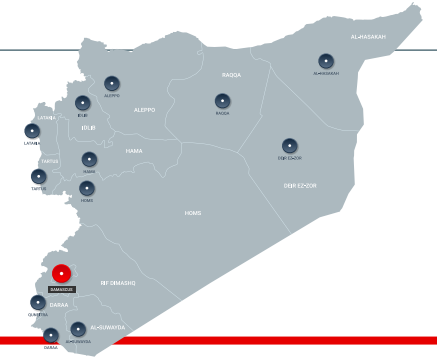




SHELTER

Ensuring access to safe & comfortable housing.

There are approximately 6,568,000 Syrians who are internally displaced. 2021 marked the 11th year of civil war in the country, forcing more and more people from their homes.



SAFE HAVENS

The decade-long conflict in Syria has left over 6 million people without a home.

With no protection, refugees are at the mercy of the elements. Driven from their homeland, by events beyond their control, they struggle to put down roots in a new place – forced to endure the sparse cover of a meagre tent – leaky, draughty when cold, and stifling when hot – and always subject to the risk of flood, and the bother and bite of insects.

And there's no privacy either, no sanitation or security – with constant fear and jeopardy for vulnerable women and children – who with no experience of a better life, risk permanent trauma.

SKT Welfare responded in 2020 with an extraordinary initiative – the launch of its flagship SAFE HAVEN project – building on land it purchased and cleared specially for the task, solidly built homes for the most vulnerable refugees. Paid for by the generosity of our donors,

they provide selected families with a true home they can call their own, with two rooms, a toilet area, running water, and a kitchen place for them to cook food.

Built in safe, mutually-supportive communities of 250 homes – each with their own mosque, health centre, school, and a safe place for women.

Built for a mere £1250 each, they are the perfect charitable gift for our generous donors, who can choose to contribute towards a home, or buy one or more outright – for which they can place a plaque of their own wording or dedication upon the front of their donated home, and receive their own feedback video, recorded by the beneficiaries. Each Safe Haven is Zakat eligible, perfect for Sadaqah Jariyah, and we are building more Safe Haven villages – creating communities of better homes, to give a better future: the dignity, warmth and safety of Safe Havens – theirs for them and their families, now and for years to come.



TURKEY: AN OVERVIEW

Turkey continues to be the world's biggest host of refugees. At the end of 2020, there were some 3.64 million Syrians under Temporary Protection (TP), and 322,188 International Protection (IP) applicants, mainly from Iraq, Afghanistan and Iran.

Turkey has been the primary destination for Syrian refugees, with the first camps set up some ten years ago. Over 98% of refugees live among the host community, with less than 2% in Temporary Accommodation Centres. Turkey's refugee response had to be adapted in 2020 to the rise of Covid, which posed significant challenge to an already complex operation.

SKT's efforts to help Syrian refugees in Turkey included, in 2019-20, the work of its deployment programmes, in which volunteers contributed to the our workers on the ground. Alas, deployments were not undertaken in 2020, due to the particularly restrictive impact of Covid emergency measures.

However, we continued to deploy our charity in every way that we could – in Food, Security, and Livelihood (FSL), and Education: Spring of Hope, which benefitted 39 families – 39 mothers, and their children: 72 girls, 47 boys – a total of 119, adding up to 158 beneficiaries. Our Quran school provided education to 650 children, and Abdullah Ibn Abbas a further 550 – adding up to 1,319 educational beneficiaries.

Unusually and unfortunately, due to the arrival of the Covid pandemic, we did not undertake Deployments during 2020 – only reviving them in the following year, 2021.



TURKEY: DEPLOYMENTS



TRAVEL RESTRICTIONS

Unfortunately, due to travel restrictions during the pandemic, deployments were unable to go ahead in this period. We are looking forward to running deployments again in 2022.

Deployments are a way of connecting our donors with beneficiaries. It was with deep regret that we had to postpone them. However, we must put the safety of our staff first. This has given us the opportunity to plan our forthcoming deployments rigorously, which means we can help even more people.





EDUCATION CAN'T WAIT

Ensuring access to quality education



TARGET 1

Ensure that all girls and boys complete free, equitable and quality primary and secondary education leading to relevant and effective learning outcomes.

SDG4

Good health and well-being

TARGET 5

Eliminate gender disparities in education and ensure equal access to all levels of educational and vocational training for the vulnerable, including persons with disabilities, indigenous peoples and children in vulnerable situations.

ACCESS TO EDUCATION FOR SYRIAN REFUGEES

SKT Welfare cares about Education. Syrian refugee children suffer many obstacles to receiving an education – because of their homelife, poverty, the barrier of language, and the cost of textbooks and basic materials.

Our school, the Abdullah bib Abbas Institute was founded in Turkey to address these challenges, and offer the kind of education these children need to move forward in their lives – to grow intellectually, as they grow up physically. The Institute provides a full Islamic education as part of a comprehensive curriculum which embraces the core subjects and teaching in Arabic and Turkish.

Our Hifz project – devoted to the teaching of the Prophet (saw), and the Qu’ran, making children strong in the faith we share, and equipping them to go out into the world, as teachers and mentors.



PAKISTAN: AN OVERVIEW

Pakistan is the world's fifth-most populous country with a population of almost 227million, and is the world's second-largest Muslim Population after Indonesia, having been established as an Islamic state.

The country is prone to natural disasters – ranging from droughts to drowning floods, and occasional earthquakes – situations that always bring further unwanted strain, and demand urgent action, adding to the administrative and economic burden.

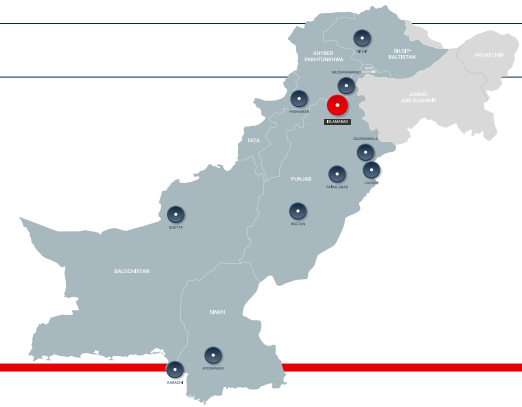
Pakistan is home to one of the largest refugee populations, having accommodated 1.4 million registered Afghans who have been forced to flee their home, and a further million believed unregistered. The majority (68%) live in urban areas, the remaining 32% in refugee camps. But Pakistan has suffered one of the most extended refugee crises in the world, receives little support from the international community, and is putting the brakes on more arrivals.

While Pakistan provides refugees and asylum seekers with some access to social services, they hold no official status, and cannot work legally. Proof of Registration entitles refugees to freedom of movement and temporary legal status, but they have no access to formal education, limited work opportunities, and limited access to public healthcare. Consequently, only 8% are formally employed, most endure high labour, low pay jobs, or any menial work they can find.

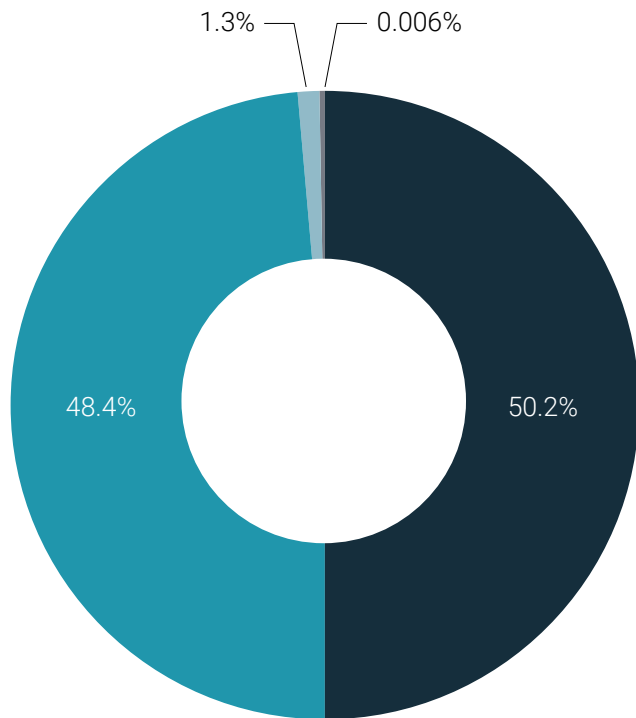
Government tolerance of refugees has fallen markedly with camps being blamed for the rising incidents of terrorism. New refugees have been confined in border camps, and Repatriation officially embraced and encouraged.



PAKISTAN: OUR PROGRAMMES



Beneficiaries Overview



WASH - 38,774



Food Security - 37,399



Protection - 1,056

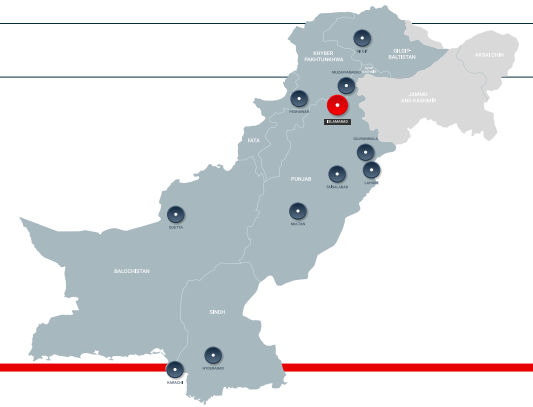


Shelter - 5



FOOD AID & FOOD SECURITY

Ensuring quality food to lead a healthy life



FOOD AID AND FOOD SECURITY

Food insecurity in Pakistan is rampant, with approximately 17% suffering moderate to severe insecurity. The causes are varied. Periods of draught caused job losses, and income reduction, while agricultural yields suffered with the impact of climate change. Food insecurity is not only about food shortages, but a shortage of money in families to actually buy food, and also the cost, and lack, of wholesome nutritious food – to address hunger, and the needs of human bodies, particularly those of growing children.

Those living in poorer neighbourhoods, or regions, face greater food insecurity for longer periods than others – which

also drives migration from rural areas to the cities, placing greater strain on already straining public facilities.

This impact is felt in public health, education, equality and opportunity – widening the gap, and the contrasting aspirations and achievements available to rich and poor.

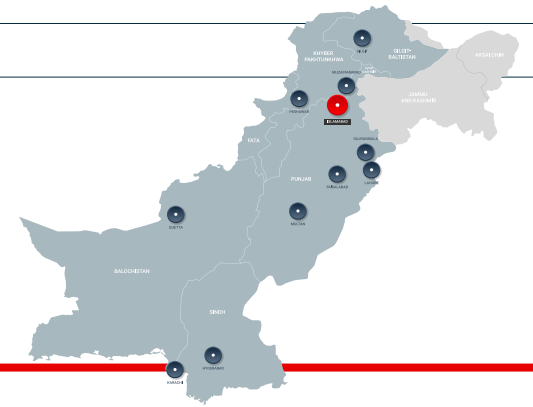
SKT Welfare has continued to address shortcomings and shortages in all welfare categories. Thousands of refugee families have been identified as particularly vulnerable to malnutrition, recorded on SKT's database, and targeted for assistance, and our Food Aid during this year.





FOOD AID & FOOD SECURITY

Ensuring quality food to lead a healthy life



TARGET 1

End hunger and ensure access by all people, in particular the poor and people in vulnerable situations, including infants, to safe, nutritious and sufficient food all year round.

SDG2 Zero Hunger

TARGET 2

End all forms of malnutrition including achieving, by 2025, the internationally agreed targets on stunting and wasting in children under 5 years of age, and address the nutritional needs of adolescents, girls, pregnant and lactating women and older persons.

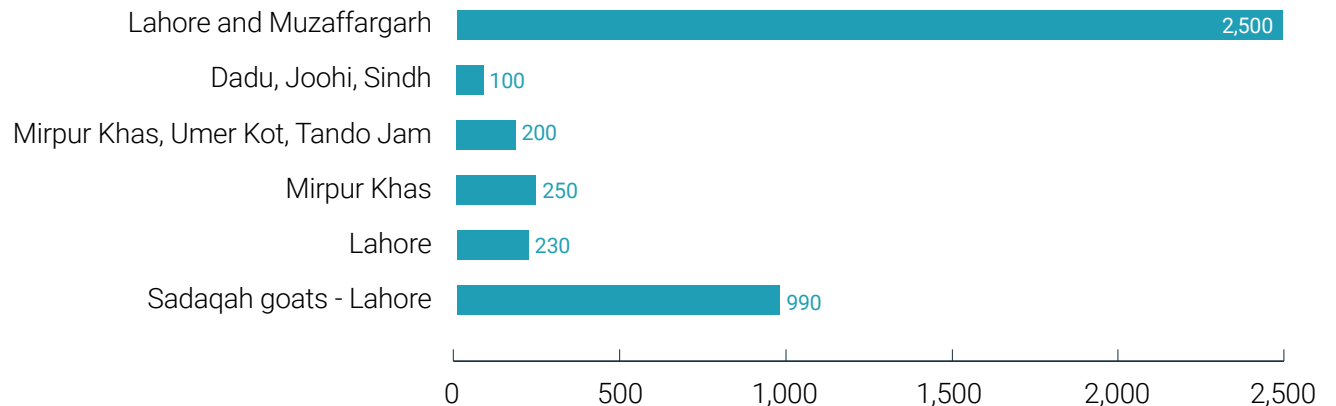
- Severe flooding in Pakistan in 2020, triggered SKT rapid Food Aid response.
 - In Dadu, Joohi, Sidh 20 Emergency Food Parcels were distributed, with 100 beneficiaries.
 - In Mirpur Khas, Umer Kot, and Tando Jam, a total of 40 Emergency Food Parcels were distributed, with 200 beneficiaries.
 - And in Lahore 46 Emergency Food Parcels were distributed, with 230 beneficiaries.

During Ramadan 2020, 500 Food Parcels were distributed to refugees in Lahore & Muzaffargarh, while at Qurbani 2020, in Sindh, 21 cows were sacrificed, rewarding 33,075 beneficiaries with nutritious meat.

And the Sadaqah gift for the people of Lahore were 22 goats benefitting 990.

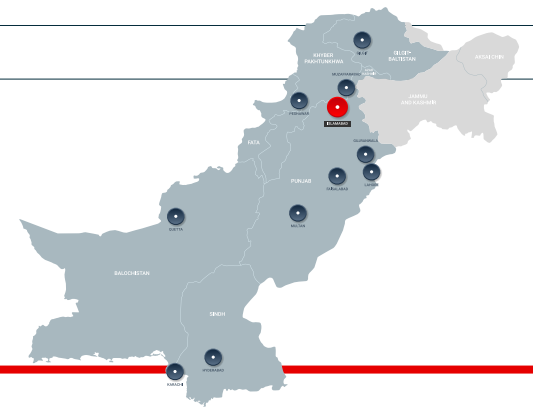
In this way, once again, SKT Welfare met its targets 1 & 2 of SDG2: zero hunger.

Food Distribution (excluding Qurbani) - locations and beneficiaries





Ensuring access to health and well being



GOOD HEALTH AND WELL-BEING

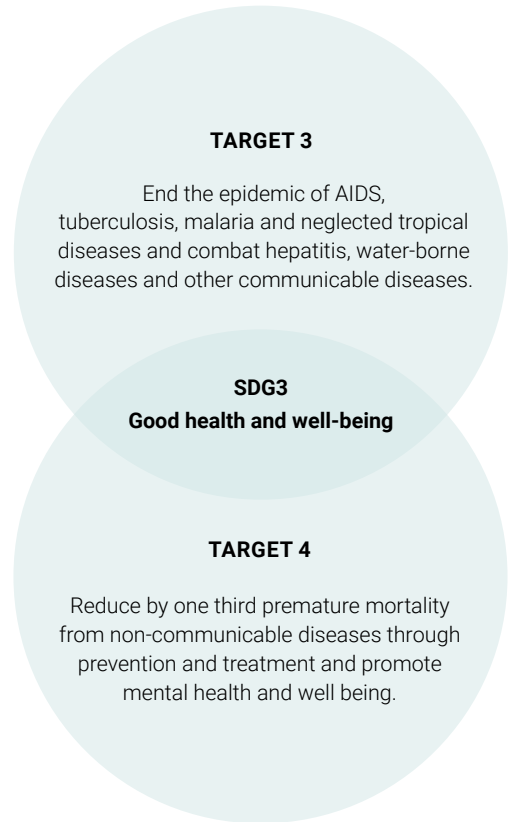
Healthcare in Pakistan continues to challenge, and remains near the bottom of international ranking in terms of access to Healthcare services.

A high level of inequality prevails, with 24% below the poverty line. But there are government initiatives – facilitating the acquisition of bank accounts for Pakistan’s poorest women, and access to smartphones. Education is lacking, despite Pakistan’s obligation to provide free education to all children to age 16. Low standards, the diversion of the better-off to private schools, and the lure of child labour, mean that Pakistan suffers the second-highest out-of-school youth population in the world.

Malnutrition is rampant, with one in three children underweight (28.9%), and many suffering

stunted growth. Meanwhile, increasingly overcrowded cities, unsafe drinking water, inadequate sanitation, and low health awareness – and in 2020, the unexpected additional burden of Coronavirus compounded the continuing challenge of raising Health and Wellbeing in Pakistan.

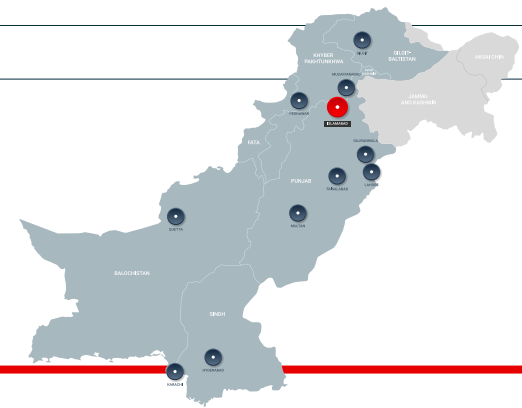
Socially, and economically, we contributed to local work initiatives with the provision of 54 Sewing Machines, and 9 beautician courses – but more significantly, we provided extended access to water.





WATER SANITATION & HEALTH (WASH)

Ensuring access to safe & affordable drinking water



PAKISTAN IS FACING A WATER CRISIS

For millions of people who live without ready access to clean uncontaminated water, death is only a drought away. In rural Pakistan, people walk for several miles daily, often to bring back dirty, disease-ridden water for their families and children. Because they have no alternative. And having no choice but to drink contaminated water, 3 children suffer and die every minute.

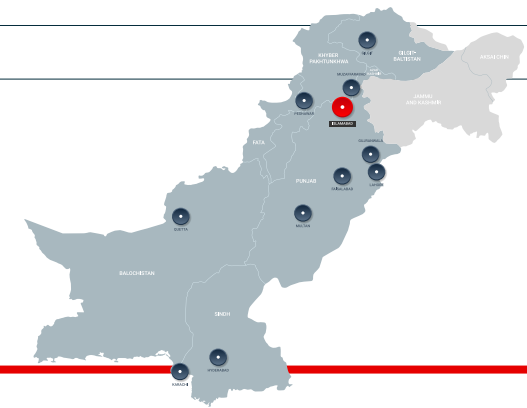
We, at SKT, address this chronic need in Pakistan in two ways – by the installation of Water Hand Pumps, to provide a family with clean, safe, disease-free water – a transformative benefit that frees them from their daily water trek, improves their family's health, and their prospects for a better life, and an education for their children. 901 Water Hand Pumps were installed, providing clean, fresh water to 7,109 beneficiaries.

Our other big initiative in Pakistan is the installation of water filtration plants - a modern technological marvel that, through osmosis, removes all the harmful minerals, salts and bacteria present in contaminated water sources - giving thousands, at a stroke, a clean, purified alternative, so they will avoid the endemic hazards of water polluted with arsenic and rampant bacteria, which cause widespread health issues of every kind, including diarrhoea, and even death. Two Water Filtration Plants were installed by SKT, providing, and continuing to supply water to 32,000 beneficiaries.



WATER SANITATION & HEALTH (WASH)

Ensuring access to safe & affordable drinking water



TARGET 1

Achieve universal and equitable access to safe and affordable drinking water for all.

SDG6

Clean water and sanitation

TARGET 2

Achieve access to adequate and equatable sanitation and hygiene for all and end open defecation. Paying special attention to the needs of women, girls and those in vulnerable situations.

♦ **Apart from accessibility to water, Pakistan is facing water quality issues. According to a PUBMED study, water pollution is one of the major threats to public health in Pakistan.**

Drinking water quality is poorly managed and monitored. Pakistan ranks at number 80 among 122 nations regarding drinking water quality. Throughout the country drinking water sources, both surface and groundwater, are contaminated with coliforms, toxic metals and pesticides. Various drinking water quality parameters set by WHO are frequently violated. Human activities like improper disposal of municipal and industrial effluents and indiscriminate applications of agrochemicals in agriculture are the main factors contributing to the deterioration of water quality. Microbial and chemical pollutants are the main factors responsible exclusively, or in combination, for various public health problems.

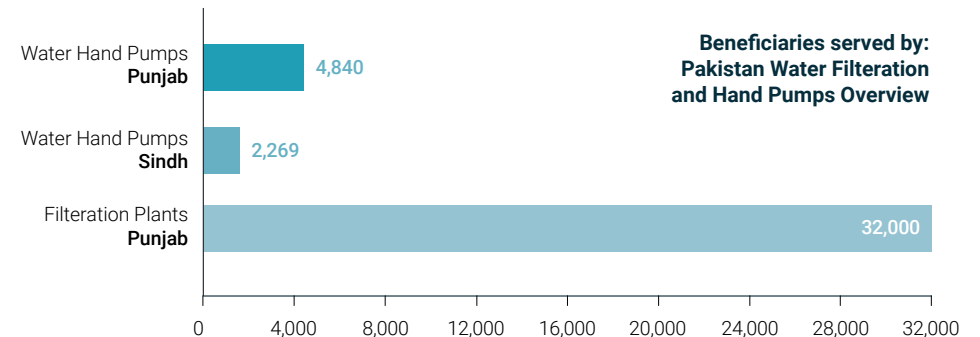
Access to water is not only a basic need and prerequisite for a healthy

life, but it is also a fundamental human right. Water shortage usually results in economic and health crisis. According to PCRWR Pakistan, water related diseases cause annual national income loss of PKR 25-58 billion which is approximately 0.6 to 1.44% of GDP. In Pakistan 200,000 children die every year from diarrheal diseases alone (UN commission on Sustainable Development).

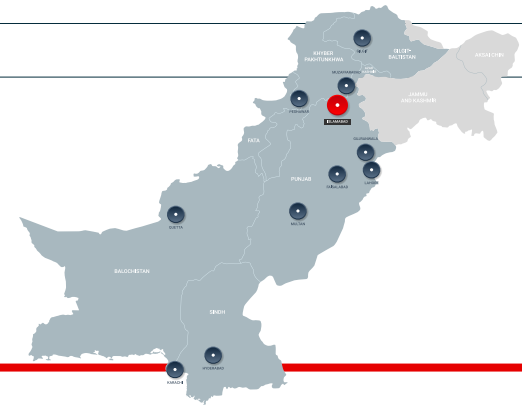
Considering the importance of the availability of clean water for agriculture, cooking food, domestic use and to maintain health and hygiene, SKT has committed itself to ensure that the people of Pakistan

receive quality water suitable for consumption, and play their role in the growth of Pakistan. SKT, based on their pre-water quality testing results, and identification of water scarce areas,

Access to safe and clean drinking water to the most deserving people in Punjab contributed to the achievement of targets 1 and 2 of SDG 6; Clean water and sanitation.



PAKISTAN: CASE STUDY



CASE STUDY

“When my husband died, my children and I were thrown out of our family home as my in-laws feared that I would demand a share in the ancestral property. My parents brought me home but because my father was a cancer patient, we struggled a lot financially. I used to wash dishes and wash clothes at peoples’ houses to earn some money, but whenever they found out that I was a widow, they would sack me without any notice. A time came when I even had to sleep on the streets on cold, wintery nights.”

This heart-breaking story is one among many such stories found in Pakistan, showing the ordeals which vulnerable women and their children have to go through when they find themselves with no roof over their heads. We can’t even imagine the difficulties that women like Mehwish Begum* have had to face and the constant stress they feel to be able to find some work so that they can build a safe haven for their children. Alhamdulillah, SKT Welfare was able to provide hope to Mehwish and her family by building a home for them in Muzaffargarh, Punjab. The house consists of one living room/bedroom space, a bathroom and a kitchen with food supplies.



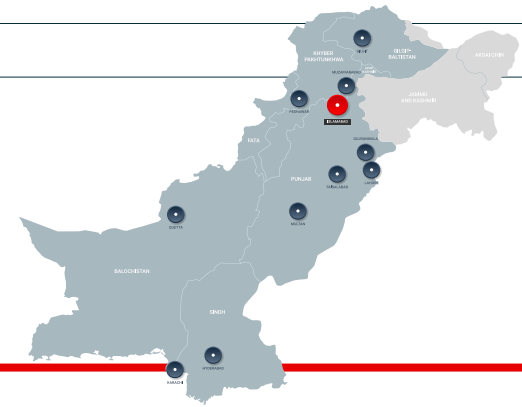
“SKT Welfare built a house for me and my children and we now have a roof over our heads, a place to call home and stay protected from the cold. We are grateful to SKT Welfare and those who donated to this cause.”

Mehwish Begum



CHILD WELFARE & ORPHANS

Ensuring every child grows up happy, healthy and cared for



REDUCED INEQUALITIES

SKT strongly believe in the social inclusion of children who are excluded due to poverty and inequality in society. Eid is an event which is celebrated by Muslims across the world twice in a year. Those who can afford to, buy their children gifts, clothes and sweets, which brings great happiness and adds value to their childrens cognitive growth. Unfortunately, the majority of the Muslim countries in the world are facing wars, conflicts and poverty resulting in a significant increase in the number of orphans.

Contributing to the SDG 10, which adheres to reducing inequalities, SKT identified those orphan children who were most vulnerable and provided them with food and Eid gifts during Eid festivals so that they should be included. In 2020, SKT distributed EID gifts and clothes to 286 orphan children from Lahore, to make their EID happier and sweeter.

286 beneficiaries in Lahore were given Eid Gifts



PALESTINE: AN OVERVIEW

“Gaza will be unlivable in, by 2020,” was the UN’s extraordinarily bleak prediction back in 2012.

Of course, Palestinians continued to live in Gaza through 2020, and beyond – but with the merciful help of charities like SKT Welfare. Under constant military and aerial threat, its citizens suffered daily privations in water, power, healthcare, and education. According to UNRWA, the UN agency that cares for refugees, years of conflict have left 80% of Gaza’s population dependent on international assistance.

The water is judged undrinkable, power cuts are frequent, medical supplies, equipment, and staff to use and administer them are in short supply. Schools are understaffed and overcrowded – raising stress levels for students and staff, heightening the risk and spread of disease, and limiting concentration and productivity.

Tackling Palestine and Gaza’s humanitarian crisis has been a priority for SKT – with its orphan protection scheme, delivering 404 food parcels at Ramadan, with 2,020 beneficiaries, and at Qurbani, sacrificing 900 animals benefitting 4,725 people - and addressing the chronic water shortage with the transformative installation of two desalination plants to provide clean, uncontaminated water to 220,000 beneficiaries.



NEW TERRITORIES

2020 was a year in which SKT Welfare not only continued its operations in established territories, but ventured into new ones.

In Tanzania we distributed 30 Food Parcels at Ramadan, benefitting 150 people, and built 2 mosques, benefitting 400 worshippers.

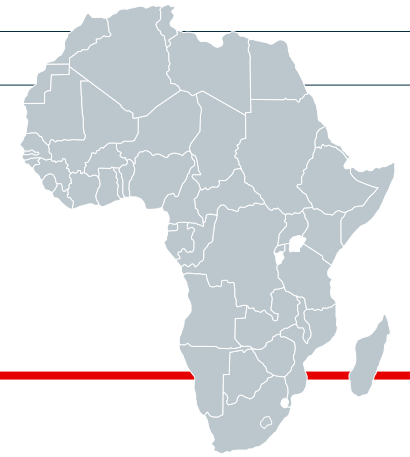
Qurbani was our opportunity to benefit 975 people with nutritious meat in Kenya.

There were also 975 Qurbani beneficiaries in Ethiopia, and in Somalia a further 5,700 beneficiaries. In Bangladesh, there were 1,250 beneficiaries at Ramadan, and our Orphan Sponsorship scheme provided a special Education for 20 children.

India enjoyed Qurbani with 1,091,475 beneficiaries. In Kashmir Qurbani beneficiaries numbered 77,450. While Winter protection was provided by 195 Winter Kits, with 1450 beneficiaries. In Lebanon, 800 Food Parcels, and 400 Hygiene Kits benefitted 6,987.

In the UK, we addressed the challenge of food shortages brought about by Covid, distributing 150 Food Parcels, with 750 beneficiaries, and 25 Food Hampers for 125 beneficiaries.

And we delivered aid to lorry drivers, trapped in their cabs for days by temporary border closure at Dover, who were grateful for a total of 834 Food Parcels shared among them. SKT Charity that began at home!



SKT - THE DATE PROJECT



ABOUT THE DATE PROJECT

This unique and remarkable 100% volunteer-run initiative, has, since 2015, transformed and helped the lives of thousands in desperate need of humanitarian aid.

The idea was simple: to raise funds for the Al-Huda Bakery in Syria established in 2014, by selling a box of the finest Medjoul dates for £10 per tin in Ramadan – with the profits from each tin sold providing funds for fifty loaves of bread for a Syrian family. And, since 2015 over 15 million loaves of bread have been provided to Syrian refugees in camps in around Idlib, Northern Syria.

Since 2016 over 125 million litres of clean drinking water have been provided to Palestinians from our 2 purpose-built desalination plants in Gaza, with a 3rd plant soon to be constructed.

Since 2017, 85 orphaned children a month, have been provided with support in their education, psychology, specialist needs, medical care, food and clothing.

In 2018 6,700 patients were screened for clinical eye disorders across 3 separate camps – providing free cataract surgery and reading glasses. And over 30% screened were provided with medication for infections and allergies.

Since 2019 nearly 3000 families, suffering in Yemen's civil war, have received food packs and essential aid, with over 950 tonnes of rice and flour delivered to its hardest hit areas.

In Rohingya since 2019, while brutal persecution has driven almost a million people across international borders to seek refuge, over 10,000 families in makeshift camps have been allocated essential food supplies to last them 4 weeks.



ETHICALLY SOURCED

The dates we sell are ethically sourced; they are the finest Medjool dates from the Jordan Valley inside Jordan, hand-selected and packed by a community of Syrian refugees



Please note, none of the dates have been selected from Occupied Palestine/Israel.

Our Medjool dates are grown in date farms located in the Jordanian segment of the Jordan Valley and as such, customers should have peace of mind regarding who they are supporting.

SKT QURBANI PROGRAMMES

Qurbani is our annual sacrifice of chosen animals, performed during the days of Eid al-Adha – and from which many portions of nutritious meat are divided and distributed among thousands of vulnerable people and families, at risk of malnutrition due to poor or inadequate diets, beyond their control. For them, Qurbani meat is more than a blessed gift at a sacred time; it can be the food that makes a vital difference to their health – particularly to the aged, infirm, or children - lifting their bodily resistance and vitality, and lowering their susceptibility to disease, and physical decline.

Qurbani distribution by country

Yemen	448,695
Pakistan	33,075
Somalia	5,700
Gaza	4,725
Tanzania	2,925
Syria	2,095
Kashmir	1,450
Ethiopia	975
Kenya	975

**SKT's 2020 Qurbani programme
in 9 Countries benefitted
500,615 individuals**



SKT COMMITMENT TO CORE HUMANITARIAN PRINCIPLES

SKT became the member of the Core Humanitarian Standards (CHS) Alliance in 2018 and continues to practice its principles and commitments.

While implementing its humanitarian projects in the countries of operations, SKT adhered to the core humanitarian principles of humanity, impartiality, independence and neutrality. SKT worked to ensure that communities were placed at the centre of humanitarian action while respecting their rights and dignity. SKT worked towards application of the Core Humanitarian Standards in all its projects and programmes through the CHS Alliance's nine commitments.



AIMS, OBJECTIVES AND TARGETS

◆ FOLLOWING ARE THE MAIN AIMS, OBJECTIVES AND TARGETS OF SKT WELFARE IN 2021

1

To take initiatives in promoting SKT's vision, mission and values across the globe.

SKT aims to take initiatives in the UK and its countries of operations to promote its Vision, Mission and Values. SKT will ensure each country should live with SKT's vision, mission and values and should apply these in all its programmes.

2

To roll out all its policies, manuals and processes in the UK at field levels.

SKT believes that it is mandatory that all its policies, manuals and processes are rolled out in the UK and at country levels. Every staff member should be completely aware of SKT's policies, manuals and processes and implement these in all its humanitarian and development projects.

3

To further strengthen its programmes department with special emphasis on robust monitoring and evaluation systems and mechanism.

SKT will focus on expanding and strengthening its programmes department in the UK and at country levels. This will be done through the recruitment of more programme staff in the UK and at country levels for effective implementation. Moreover, in 2021, special focus will be given to monitoring and evaluation of projects in a robust manner. Each field office will have monitoring tools and frameworks in place to measure the performance of each project and to achieve objectives.

4

To adhere to the concept of Value for Money.

SKT will adhere to the concept of Value for Money (VFM) in all its programming in the countries of operation. SKT believes that VFM is expressed in terms of pursuing economy, efficiency and effectiveness to achieve desired outcomes and maximise the benefit of those outcomes.

5

To take key initiatives for SKT's geographical expansion.

SKT will take initiatives in setting up its Fundraising offices in Europe and North America. A plan has already been developed to start the process of registering SKT in some countries in Europe and North America. These include the setting up of offices in Ireland, Italy, the Netherlands, Canada and the United States. Furthermore, SKT has plans to expand its field offices and to focus more on the African region. These include the setting up of offices in Tanzania and the Sub-Sahara African region. Furthermore, SKT plans to register as an International NGO (INGO) in Pakistan and strengthen its Yemen office.

6

To maximise quality income and build strategic partnerships.

SKT has plans to maximise its quality income through community fundraising and build strategic partnerships with institutional donors, trusts, foundations, government aid commissions and the corporate sector. In this regard, SKT will focus more on quality proposal submissions to the institutional donors which include UN agencies, Guernsey Overseas Aid Commission (GOAC), OPEC Fund for International Development (OFID) and Government of Isle of Man.

Financial Review for the Year Ended 31 March 2021

Report of the Trustees

The trustees present their report with the financial statements of the charity for the year ended 31 March 2021. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

Objectives and activities

We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities.

The principal objectives set out by the charity and contained within our trust deeds, are summarised as follows:

- To provide relief to victims of natural and man-made disasters worldwide, regardless of colour, race, ethnicity and to facilitate rehabilitation back into communities by providing sustainable aid concentrating on education and welfare.
- To help young people, especially, but not exclusively through leisure time and educational activities, so as to develop their capabilities that they may grow to full maturity as individuals and members of society.

Our objectives are set to reflect the aims and purpose of the charity. They are constantly reviewed and assessed by the Trustees to ensure they continue to reflect our aims. The Charity Commission's guidance notes have been consulted in formulating these objectives.

Risk Management

The Trustees take their responsibilities towards staff, donors, and beneficiaries very seriously. An important aspect of discharging these responsibilities involves the identification and management of all potential risks that might compromise staff, resources, or ability to deliver programmes.

The Charity, therefore, has the ultimate duty to regularly identify and review the risks to which The Charity is exposed, and ensure that appropriate controls are in place to provide reasonable assurance against fraud, malicious acts, and error. The Trustees, along with the CEO and the

senior staff, actively review these risks on a regular basis.

Risks are complex, due to the nature of the work we carry out. They are assessed on the basis of their likelihood and potential impact, which would allow the implementation of mitigation strategies to manage these risks. Also, wherever possible, risks are covered by suitable insurance, to reduce their financial impact.

The principal risks to the charity have been identified as:

Strategic Reputation

One of the most valuable assets of any charity is its reputation. It is vitally important that we do all we can to meet the expectations of our donors, beneficiaries, supporters and other organisations that we partner with.

To protect The Charity against reputational damage, we implement the following policies:

- Fraud, Corruption and Bribery - We work very hard to ensure that integrity and transparency are embedded in all our policies and procedures. Conflict of interest; Anti-Bribery; Anti-Terrorism and Anti-Money Laundering policies are introduced and closely monitored.
- Senior level representation on many important forums and influential fronts, to ensure positive visibility, including a strong media presence.

Operational

Risks in this area include physical risks to our personnel and volunteers, and risks compromising the continuation of project delivery. To mitigate against such risks, The Charity has taken the following actions:

- Developed Standard Operating Procedures for common processes to protect against loss of key staff or volunteers;
- Improved the quality and the scope of training, to disseminate skills and good practice within the organisation, and to ensure staff safety and wellbeing;
- Regular reviews of key systems and procedures to improve and strengthen the internal policies and communication processes, thus maintaining a clear structure of delegated authority and control;
- Applied robust due diligence policy in our dealings with donors;
- Adopted clear processes to review and assess our performance management system on the ground;
- All programmes have up-to-date security policies, which include the provision of regular comprehensive security briefings and assessments, in response to rapid changes in the political situation;
- Culture and Behaviour – SKT Welfare monitors and learns lessons from peer organisations and as such focused on ensuring it develops the right culture and behaviour as The Charity grows:
 - As such we have undertaken a review of policy and procedures to ensure they are 'fit for purpose'.
 - Enhanced support to field offices in Turkey.
 - A programme of regular training for all staff.

The Trustees, are therefore, satisfied that adequate systems and procedures are in place to manage and minimise exposure to the identified risks.

Plans for Future Periods

Aims and key objectives for future periods

The Charity intends to continue the projects outlined above and to expand them as required by needs on the ground, and determined by the limits of our capacity. In addition, we will continue to consider other projects, within the funds and staff capacity available, and based on comprehensive and up-to-date needs assessments. Furthermore, we will continue to closely monitor the progress of the various projects and to analyse the challenges facing them. A number of issues have been identified:

- We will work to provide the most appropriate solutions for our beneficiaries. This will be realised through the development of appropriate accountability, compliance and quality tools/ mechanism to align with industry standards and best practice.
- To ensure we have the resources and systems in place to play a leading role in defining and shaping the direction of The Charity. The quality of programming delivered align with humanitarian principles and are delivered in the most efficient and effective way.
- To ensure professionalism, integrity, transparency & accountability.
- We aim to reach out to an increasing number of institutional donors during this year. However, it would be imperative to build capacity and enhance the quality of programmes.

Sectors of work:

Our programmes are structured into seven sectors of work:

- Food Security & Livelihood
- WASH (Water, Sanitation and Hygiene)
- NFI (Non-Food Items)
- Health and Medical Care
- Education
- Social & Seasonal
- Programmes
- Protection

Each of these areas is managed by a dedicated team, in charge of the planning, implementation, reporting and documentation of projects within their respective sector.

Going Concern

In view of the financial performance as at the balance sheet date, the Board of Trustees has a reasonable expectation that The Charity will have the resources to continue in operational existence for the foreseeable future.

The Trustees believe there are no material uncertainties that call into doubt our ability to continue as a going concern. The annual financial statements have therefore been prepared on the basis that The Charity is a going concern.

COVID-19 Response

As a result of the virus lockdown in March 2020, The Charity had to temporarily close our offices in the UK in accordance with the local regulations. As a result of the lockdown measures and travel restrictions, it became difficult to travel between countries for management and work was conducted via online calls and meetings.

The Charity has implemented safety measures for staff and as the lockdown has eased, selected staff are returning to the office based on need and social distancing measures. The Charity has not experienced a drop in income as a result of the pandemic. On the contrary, The Charity's income increased during Ramadan 2020. The Charity has adjusted its community fundraising to focus on online donations.

Public Benefit

The Trustees confirm that they have complied with the requirements of Section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by The Charity Commission for England and Wales.

Fundraising

The Charity strives to adhere to relevant statutory regulations including the Data Protection Act (2018), Charities Act (2011) and the Telephone Preference Service. We are continually revising our policies and procedures as we grow to keep up-to date with changes in legislation and regulations.

SKT Welfare is registered with the Fundraising Regulator and have developed our procedures to comply with the Code of Fundraising Practice.

SKT Welfare is also a member of the Institute of Fundraising and our fundraising activities are legal, open, honest and respectful. The Charity utilises a number of different fundraising approaches, which includes the following:

- Major-donor giving
- Corporate giving
- Community fundraising
- Challenges
- Live TV appeals
- Events
- Volunteers
- Direct mail
- Online giving

Fundraising activities are carried out by our own staff, volunteers, partners and professional fundraisers.

Code of Fundraising Practice

We comply with the Fundraising Regulator's Code of Fundraising Practice and ensure our fundraising activities reflect the code standards.

General Data Protection Regulation (GDPR)

Staff are required to read and understand the organisational GDPR policy which is accessible to all new staff and volunteers. GDPR training is ongoing for new staff and volunteers. We have a Data Protection policy and privacy statements.

Protection of Vulnerable People

The Charity abides by the Fundraising Regulator's Code of Fundraising Practice and ensures our staff and volunteers are fully briefed about the code of conduct with regard to the protection of vulnerable people. Before any external facing fundraising activity is undertaken, we brief staff and volunteers on best practice and make them aware of the need to identify, respect, support and protect vulnerable people.

Complaints Handling

There may be times when we do not meet the high standards we set ourselves and for such instances we have a complaints policy in place. Complaints are captured centrally, dealt with in accordance with the process laid down in the policy and reported to the Fundraising Regulator through the annual return. In 2020 we received 0 complaints (2019: 0).

Structure, governance and management

Governance

SKT Welfare under its constitution is a UK registered charity (1153735) with the Charity Commission. It is a Charitable Incorporated Organisation whose Foundation was registered with the Charity Commission on 9 September 2013. On the 04 February 2014, the assets of Sacred Knowledge, which was a UK registered charity (1127634) with the Charity Commission, were transferred into SKT Welfare (1153735). Sacred Knowledge Trust was incepted on 21 January 2009 and operated under the governance of a deed of trust adopted on 1 September 2009 and later amended on 15 September 2012.

Organisational Structure and Management

Appointed trustees are responsible for general management and control of the charity and to ensure that it operates within the guidelines dictated by the Charity Commission and its own governing documents.

The trustees meet regularly to discuss and review the Charity's operations. At these meetings, they also make macro and micro level decisions relating to the running of the charity and its activities, mainly the delivery of humanitarian aid projects to different parts of the world, as well as within the UK. The trustees also have a group of volunteers working under them (in the form of sub-committees and teams) that focus on particular projects of the charity's work. The teams that manage the day-to-day running of the charity are primarily:

- 1) Finance and Operations
- 2) International Aid Projects
- 3) Fundraising and
- 4) PR, Media and Communications

At least one trustee, with the relevant skill set and experience, is responsible for oversight of one of these teams and the recommendations and activities are reported back into the monthly Trustee meetings.

Related Parties

SKTW Ventures Ltd is a wholly owned subsidiary of SKT Welfare.

Disclosure of Information to Auditor

Each Trustee has taken steps that they ought to have taken as a Trustee in order to make themselves aware of any relevant audit information and to establish that The Charity's auditor is aware of that information. The Trustees confirm that there is no relevant information that they know of and of which they know the auditor is unaware.

Reference and administrative details**Registered Charitable incorporated organisation:**

CE000173
(England and Wales)

Registered Charity number

1153735

Registered office

652 Huddersfield Road
Dewsbury
WF13 3HP

Trustees

Mr Asif Hussain
Mr Muzaffar Ali
Mr Majid Butt
Mr Zubair Sharif

Auditors

Xaviers Accountants Limited
Chartered Certified Accountants
Suite 30, Recycling Lives Centre
1a Essex street
Preston
PR1 1QE

Financial Review

2020/21 has been a record breaking reporting period, SKT Welfare raised over £6.5m - including Gift Aid. SKT Welfare spent just under £6m helping the large number of beneficiaries we support in all areas of the world from natural disasters and war zones to educational and orphan programmes. At the same time the balance sheet shows reserves of £2.8m (2020: £2.1m). Moreover, in the event of a significant drop in funding, the Trustees feel that they would be able to continue the current activities of the Charity through the availability of these reserves. The Charity needs to be able to respond quickly to emergencies should the need arise, in order to get aid and assistance where most needed around the world. The Charity's reserve policy is to hold equivalent to three months operating costs.

Statement of trustees' responsibilities

The Trustees are responsible for preparing The Trustees' report and the Financial Statements in accordance with applicable law and regulations.

Charity law requires The Trustees to prepare financial statements for each financial year in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under charity law The Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of The Charity and of the incoming resources and application of resources, including 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;
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that The Charity will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain The Charity's transactions and disclose with reasonable accuracy at any time the financial position of The Charity and enable them to ensure that the financial statements comply with the Charities Act 2011. 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.

Approved by The Trustees of the Charity on 28 January 2022 and signed on its behalf by:



Mr Asif Hussain
CEO / Trustee

Independent Auditor's Report to the Members of SKT Welfare

Opinion

We have audited the financial statements of SKT Welfare (the 'charity') for the year ended 31 March 2021 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of The Charity's affairs as at 31 March 2021 and of incoming resources and application of resources for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of The Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions related to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information contained in the financial statements is inconsistent in any material respect with the Trustees' Annual Report; or
- adequate accounting records have not been kept; or
- the Charity financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of Trustees

As explained more fully in the trustees' responsibilities statement, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Capability of the audit in detecting irregularities
In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, our procedures included the following:

- We enquired of management, which included obtaining and reviewing supporting documentation, concerning the charity's policies and procedures relating to:
- Identifying, evaluating, and complying with laws and regulations and whether they were aware of any instances of non-compliance;
- Detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected, or alleged fraud;
- The internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations.
- We inspected the minutes of meetings of those charged with governance.
- We obtained an understanding of the legal and regulatory framework that the charity operates in, focusing on those laws and regulations that had a material effect on the financial statements or that had a fundamental effect on the operations of the charity from our professional and sector experience.
- We communicated applicable laws and regulations throughout the audit team and remained alert to any indications of noncompliance throughout the audit.
- We reviewed any reports made to regulators.
- We reviewed the financial statement disclosures and tested these to supporting documentation to assess compliance with applicable laws and regulations.
- We performed analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.
- In addressing the risk of fraud through management override of controls, we tested the appropriateness of journal entries and other adjustments, assessed whether the judgements made in making accounting estimates are indicative of a potential bias and tested significant transactions that are unusual or those outside the normal course of business.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement

in the financial statements or noncompliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with section 144 of the Charities Act 2011 and regulations made under section 154 of that Act. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Xaviers Accountants Limited (Statutory Auditor)
Chartered Certified Accountants
Suite 30, Recycling Lives Centre
1a Essex street
Preston
PR1 1QE

Date: 28 January 2022

Xaviers Accountants Limited is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

SKT Welfare

Statement of financial activities
for the year ended 31 March 2021

	Notes	Unrestricted Funds	Restricted Funds	Year Ended 31-Mar-21 Total Funds	Year Ended 31-Mar-20 Total Funds
		£	£	£	£
Income and endowments from:					
Donations and Legacies	2	1,354,037	5,091,488	6,445,525	3,556,846
Organisational grants	2	232,676	4,250	236,926	1,992,404
Investments	3	1,618	-	1,618	4,114
Total income		1,588,331	5,095,738	6,684,069	5,553,364
Expenditure on:					
Raising funds	5	(368,938)	-	(368,938)	(241,571)
Charitable activities	5	(634,661)	(4,974,916)	(5,609,577)	(5,219,533)
Total expenditure		(1,003,599)	(4,974,916)	(5,978,515)	(5,461,105)
Net income for the year		584,732	120,822	705,554	92,259
Transfers between funds	11	(102,256)	102,256	-	-
Net movement in funds		482,476	223,078	705,554	92,259
Reconciliation of funds:					
Total funds brought forward		1,599,441	497,506	2,096,947	2,004,688
Total funds carried forward		2,081,917	720,584	2,802,501	2,096,947

The notes on pages 48 to 57 form an integral part of these financial statements.

SKT Welfare
Balance Sheet
for the year ended 31 March 2021

	Notes	Year Ended 31-Mar-21 Total Funds £	Year Ended 31-Mar-20 Total Funds £
Fixed assets			
Tangible assets	8	618,155	620,782
Investments		3	3
Total fixed assets		<u>618,158</u>	<u>620,785</u>
Current assets			
Debtors	9	204,922	1,188,406
Cash at bank and in hand		2,123,508	434,306
Total current assets		<u>2,328,430</u>	<u>1,622,712</u>
Creditors			
amounts falling due within one year	10	(144,086)	(146,550)
Net current assets		<u>2,184,344</u>	<u>1,476,162</u>
Net assets		<u>2,802,501</u>	<u>2,096,947</u>

The total net assets of the charity are funded by the funds of the charity, as follows:-

Restricted Funds	11	720,584	497,506
Unrestricted Funds	11	2,081,917	1,599,441
Total Charity Funds		<u>2,802,501</u>	<u>2,096,947</u>

The financial statements on pages 44 to 45 were approved by the board and signed on its behalf by



Mr Asif Hussain
Trustee
28 January 2022

The notes on pages 48 to 57 form an integral part of these financial statements.

SKT Welfare

Cash flow statement
for the year ended 31 March 2021

**Reconciliation of net income/ (expenditure) to net
cash flow from operating activities**

	Year Ended 31-Mar-21 £	Year Ended 31-Mar-20 £
Net income as shown in the Statement of Financial Activities	705,554	92,259
Adjustments for:		
Depreciation charges	34,284	34,059
Interest	(1,618)	(4,114)
Decrease in debtors	983,484	(482,600)
Increase in creditors, excluding loans	(2,464)	69,662
Net cash provided by operating activities	A 1,719,240	(290,734)
Cash flows from operating activities		
Net cash provided by operating activities as shown below	A 1,719,240	(290,734)
Cash flows from investing activities		
Interest received	1,618	4,114
Purchase of property, plant and equipment	(31,656)	(82,637)
Purchase of Investments		(3)
Net cash provided by investing activities	B (30,038)	(78,526)
Overall cash provided by all activities	A+ B 1,689,202	(369,261)
Cash movements		
Change in cash and cash equivalents from activities in the year ended 31 March	1,689,202	(369,261)
Cash and cash equivalents at 1 April	434,306	803,567
Cash at bank and in hand less overdrafts at 31 March	2,123,508	434,306

SKT Welfare

Cash flow statement
for the year ended 31 March 2021

Analysis of cash and cash equivalents

	Year Ended 31-Mar-21	Year Ended 31-Mar-20
	£	£
Cash in hand at for the year ended 31 March 2021	2,123,508	434,306
Total cash and cash equivalents	<u>2,123,508</u>	<u>434,306</u>

Reconciliation in net funds

	01-Apr-20	Cashflows	31-Mar-2 1
	£	£	£
Cash at bank and in hand	434,306	1,689,202	2,123,508
Total	<u>434,306</u>	<u>1,689,202</u>	<u>2,123,508</u>

SKT Welfare

Notes to the financial statements for the year ended 31 March 2021

1. Accounting Policies**Summary of significant accounting policies and key accounting estimates**

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

Statement of compliance

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) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). They also comply with The Charities Act 2011.

Preparation of Group Accounts

SKT Welfare is not required to prepare consolidated accounts under The Charities (Accounts and Reports) Regulations 2008, UK Statutory Instruments 2008 No. 629, Chapter 3, Regulation 19 because its wholly owned subsidiary, SKTW Ventures Ltd, is dormant.

Basis of preparation

SKT Welfare meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

The financial statements are presented in sterling, which is the presentational currency of the entity.

Going concern

The Trustees consider that there are no material uncertainties about The Charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by The Charity.

The COVID-19 Pandemic has required the charity work through unprecedented conditions which has caused prolonged obstructions throughout the reporting period and as a result the Charity had to temporarily close its offices in UK and move staff to home-working where possible. The Charity has not experienced a drop income and expects to significantly increase its income in 2022.

Income and endowments

All income is recognised once The Charity has entitlement to the income, it is probable that the income will be received and the amount of the income receivable can be measured reliably.

Donations and legacies

Donations are recognised when The Charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by The Charity before The Charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of The Charity and it is probable that these conditions will be fulfilled in the reporting period.

Gifts in kind

Gifts in kind are recognised in different ways dependent on how they are used by The Charity:

(i) Those donated for resale produce income when they are sold. They are valued at the amount actually realised.

(ii) Those donated for onward transmission to beneficiaries are included in the Statement of Financial Activities as incoming resources and resources expended when they are distributed. They are valued at the amount The Charity would have had to pay to acquire them.

(iii) Those donated for use by The Charity itself are included when receivable. They are valued at the amount The Charity would have had to pay to acquire them.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings, they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Raising funds

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

Charitable activities

Charitable expenditure comprises those costs incurred by The Charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Grant provisions

Provisions for grants are made when the intention to make a grant has been communicated to the recipient but there is uncertainty about either the timing of the grant or the amount of grant payable.

SKT Welfare

Notes to the financial statements
for the year ended 31 March 2021

Financial instruments

The Charity only has financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at amortised cost.

Financial assets held at amortised cost comprise cash and bank in hand, debtors and other debtors. Financial liabilities held at amortised cost comprise all creditors except social security and other taxes.

Financial assets held at amortised cost was £2,328,430 (2020: £1,622,712). Financial liabilities held at amortised was £136,634 (2020: £140,735).

Governance costs

These include the costs attributable to The Charity's compliance with constitutional and statutory requirements, including audit, strategic management and Trustees', meetings and reimbursed expenses.

Tangible fixed assets

Individual fixed assets are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Freehold property - 4% straight line

Fixtures and fittings - 20% on reducing balance

Motor vehicles - 20% on reducing balance

Computer equipment - 20% on reducing balance

Taxation

The charity is exempt from tax on its charitable activities.

Foreign exchange

Transactions in foreign currencies are recorded at the rate of exchange at the date of the transaction. Monetary assets and liabilities denominated in foreign currencies at the balance sheet date are reported at the rates of exchange prevailing at that date.

Fund structure

Unrestricted income funds are general funds that are available for use at The Trustees' discretion in furtherance of the objectives of The Charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Pensions and other post retirement obligations

The Charity operates a defined contribution pension scheme which is a pension plan under which fixed contributions are paid into a pension fund and The Charity has no legal or constructive obligation to pay further contributions even if the fund does not hold sufficient assets to pay all employees the benefits relating to employee service in the current and prior periods.

Contributions to defined contribution plans are recognised in the Statement of Financial Activities when they are due. If contribution payments exceed the contribution due for service, the excess is recognised as a prepayment.

Critical accounting judgements and key sources of estimation uncertainty

The Trustees are required to make judgments, estimates, and assumptions about the carrying value of assets and liabilities that are not readily apparent from other sources. The estimates.

The Trustees are required to make judgments, and underlying assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

Significant judgement and estimates

There are no significant judgements and estimates having a material effect on the financial statements.

SKT Welfare

Statement of financial activities
for the year ended 31 March 2021

2. Donations and legacies

	Unrestricted Funds	Restricted Funds	Year Ended 31-Mar-21	Year Ended 31-Mar-20
	£	£	£	£
Donations	1,354,037	4,568,271	5,922,308	3,199,846
Organisational grants	-	4,250	4,250	1,992,404
HMRC JRS Grant	232,676	-	232,676	-
Gift in Kind	-	523,217	523,217	357,000
	<u>1,586,713</u>	<u>5,095,738</u>	<u>6,682,451</u>	<u>5,549,250</u>

3. Investment Income

	Unrestricted Funds	Restricted Funds	Year Ended 31-Mar-21	Year Ended 31-Mar-20
	£	£	£	£
Bank Interest	1,618	-	1,618	4,114
	<u>1,618</u>	<u>-</u>	<u>1,618</u>	<u>4,114</u>

SKT Welfare

Notes to the financial statements
for the year ended 31 March 2021

4. Governance costs

	Unrestricted Funds	Restricted Funds	Year Ended 31-Mar-21	Year Ended 31-Mar-20
	£	£	£	£
External Audit	6,000	-	6,000	6,000
Accountancy Fees	4,821	-	4,821	8,500
Legal & Consultancy	44,473	-	44,473	49,699
Staff Costs	60,121	-	60,121	28,891
Subscriptions & Prof Fees	11,419	-	11,419	5,229
Finance costs	8,043	-	8,043	13,453
Office costs	2,752	-	2,752	991
	<u>137,630</u>	<u>-</u>	<u>137,630</u>	<u>112,763</u>

5. Total resources expended**5a. Cost of raising funds**

	Unrestricted Funds	Restricted Funds	Year Ended 31-Mar-21	Year Ended 31-Mar-20
	£	£	£	£
Fundraising and publicity costs	319,209	-	319,209	90,894
Campaigns and event costs	-	-	-	92,754
Finance costs	21,239	-	21,239	46,541
Office costs	28,489	-	28,489	11,382
	<u>368,938</u>	<u>-</u>	<u>368,938</u>	<u>241,571</u>

SKT Welfare

Notes to the financial statements
for the year ended 31 March 2021

5b. Cost of charitable activities

	Unrestricted Funds	Restricted Funds	Year Ended 31-Mar-21	Year Ended 31-Mar-20
	£	£	£	£
Aid Deployments	-	45,540	45,540	467,721
Education	-	126,093	126,093	487,776
Emergency Aid	867	106,653	107,520	626,760
Food	1,181	2,102,603	2,103,785	1,539,742
Gift in Kind	-	623,021	623,021	407,820
Housing	-	144,584	144,584	-
Livelihood	-	8,802	8,802	-
Medical	-	142,097	142,097	212,358
Orphans	-	658,198	658,198	344,486
Water	-	785,394	785,394	301,535
Where most needed	12,512	42,465	54,978	(112,442)
Winterisation	-	112,842	112,842	389,730
Support costs (note 5c)	620,101	76,623	696,724	554,048
	<u>634,661</u>	<u>4,974,916</u>	<u>5,609,577</u>	<u>5,219,534</u>

Charitable activities include grants received from charitable organisations, relating to various humanitarian projects amounting to **£4,250** (2020: £1,992,404).

5c. Cost of supporting charitable activities

	Unrestricted Funds	Restricted Funds	Year Ended 31-Mar-21	Year Ended 31-Mar-20
	£	£	£	£
Legal & Consultancy	83,136	-	83,136	104,091
Publicity costs	52,831	-	52,831	-
Staff Costs	355,238	-	355,238	248,905
Subscriptions & Prof Fees	3,983	15,933	19,916	9,918
Travel costs	2,072	4,490	6,562	16,909
Office costs	19,520	38,277	57,797	48,720
Finance costs	(38,790)	-	(38,790)	-
IT Costs	4,481	17,924	22,405	12,742
Governance costs (note 4)	137,630	-	137,630	112,763
	<u>620,101</u>	<u>76,623</u>	<u>696,724</u>	<u>554,048</u>

SKT Welfare

Statement of financial activities
for the year ended 31 March 2021

6. Trustees' remuneration

No trustees were remunerated during the year ended 31 March 2021 (2020: nil).

Trustees incurred expenses of £3,795 for travel during the year ended 31 March 2021 (2020: £710).

7. Net incoming resources

	Unrestricted Funds	Restricted Funds	Year Ended 31-Mar-21	Year Ended 31-Mar-20
	£	£	£	£
Auditor's remuneration	6,000		6,000	6,000
Depreciation	12,342	21,942	34,284	34,059
Exchange (gain) / loss	(38,790)		(38,790)	12,966
	(20,448)	21,942	1,494	53,025

8. Tangible assets**At Year ended 31 March 2021**

	Land and Buildings	Fixture and Fittings	Computer Equipment	Motor Vehicle s	Total
	£	£	£	£	£
Cost					
At 1 April 2020	754,819	7,658	21,302	6,680	790,459
Additions	18,335	8,168	7,554	-	34,057
Disposals				(2,400)	(2,400)
At 31 March 2021	773,154	15,826	28,856	4,280	822,116
Depreciation					
At 1 April 2020	149,499	5,693	10,577	3,908	169,677
Charge for the year	30,927	2,026	3,656	75	36,684
On disposals				(2,400)	(2,400)
At 31 March 2021	180,426	7,719	14,233	1,583	203,961
Net book value					
At 31 March 2021	592,728	8,107	14,623	2,697	618,155
At 31 March 2020	605,320	1,965	10,725	2,772	620,782

All assets are used for charitable purposes and there are no inalienable or heritage assets.

SKT WelfareStatement of financial activities
for the year ended 31 March 2021**9. Debtors**

	Year Ended 31-Mar-21	Year Ended 31-Mar-20
	£	£
Prepayments and accrued income	103,750	1,005,931
HMRC JRS Grant	16,338	-
Gift Aid Receivable	84,834	182,475
	<u>204,922</u>	<u>1,188,406</u>

10. Creditors: amounts falling due within one year

	Year Ended 31-Mar-21	Year Ended 31-Mar-20
	£	£
Accruals	136,634	83,365
PAYE and other taxes	7,452	5,815
Other Creditors	-	57,370
	<u>144,086</u>	<u>146,550</u>

11. Reconciliation of Funds

	Unrestricted Funds	Restricted Funds	Year Ended 31-Mar-21	Year Ended 31-Mar-20
	£	£	£	£
Accumulated funds b/f	1,599,441	497,506	2,096,947	2,004,688
Total Income for the year	1,588,331	5,095,738	6,684,069	5,553,364
Total Expenditure for the year	(1,003,599)	(4,974,916)	(5,978,515)	(5,461,105)
Transfers	(102,256)	102,256	-	-
Closing revenue funds c/f	<u>2,081,917</u>	<u>720,584</u>	<u>2,802,501</u>	<u>2,096,947</u>

All restricted funds are for specific humanitarian projects. The restricted funds are categorised by projects.

SKT Welfare

Notes to the financial statements
for the year ended 31 March 2021

12. Grants to Institutions

Expenditure on charitable activities comprises costs associated with the provision of housing, healthcare facilities, food, water and education carried out by the charity, directly and through partner organisations worldwide

This is further analysed by country as follows:

Partner Organisations

	Year Ended 31-Mar-21 £	Year Ended 31-Mar-20 £
SKT Welfare (Gaza)	26,320	-
SKT Welfare (Iraq)	8,095	-
SKT Welfare (Kenya)	10,000	-
SKT Welfare (Pakistan)	-	191,386
SKT Welfare (Turkey)	902,192	938,686
SKT Welfare (Shaam)	-	2,140,987
SKT Welfare (Uganda)	-	1,790
Janhit Manav (India)	-	10,500
Human Welfare Trust (India)	55,365	-
Yemen Act (Yemen)	8,913	-
Jameya Islamia Shakhaiti (Bangladesh)	2,000	-
Voluntary Organisation for Social Development (Bangladesh)	17,250	-
	<u>1,030,136</u>	<u>3,283,349</u>

13. Staff costs and emoluments

	Year Ended 31-Mar-21 £	Year Ended 31-Mar-20 £
Gross Salaries including employers NIC for all staff	399,454	253,074
Pension costs	7,475	7,989
Trustees' Remuneration as detailed in note 6	-	-
Total salaries, wages and related costs	<u>406,929</u>	<u>261,063</u>

The average number of full-time employees or full-time equivalents (FTE) was 17 (2020:14).

During the year no employee was paid compensation (2020: £9,962).

No employees received emoluments (including pension costs) in excess of £60,000 per annum (2020: nil).

SKT Welfare

Notes to the financial statements
for the year ended 31 March 2021

13. Staff costs and emoluments continued...

Neither the trustees nor any persons connected with them have received any remuneration from the charity or any related entity, either in the current or prior year.

The key management personnel of The Charity is the Chief Executive Officer and all other trustees. The total employee benefits of the key management personnel of The Charity were nil (2020: nil).

14. Pension Costs

The charity operates a defined contribution pension scheme, the costs of which are shown above. Any liabilities and assets associated with the scheme are shown under debtors and creditors.

15. Contribution by volunteers

The charity depends on the support of its volunteers, which is much appreciated. The charity had over 500 Volunteers who donated over 25,000 hours supporting and delivering projects for SKT Welfare.

The arrangements with volunteers are difficult to value precisely in monetary terms and have not been recognised in the Statement of Financial Activities.

The volunteers and the charity accept and agree that no contract of employment is created by these arrangements.

16. Subsidiary companies

SKT Welfare wholly owns SKTW VENTURES LTD, registered in England & Wales with company number 12149334. The subsidiary company has conducted no trading activity to date.

SKT Welfare is not required to prepare consolidated accounts under The Charities (Accounts and Reports) Regulations 2008, UK Statutory Instruments 2008 No. 629, Chapter 3, Regulation 19.

17. Ultimate controlling party

The charity is under the control of its legal members.

There has been no change in the key management personnel.

SKT Welfare

Notes to the financial statements
for the year ended 31 March 2021

18. Related party disclosures

During the accounting period the charity repaid back the interest free loans owed to 2 trustees of £57,370. The outstanding balance is £nil at the year end. (2020: £57,370)

**19. Statement of financial activities and income and expenditure account
comparatives for prior year**

	Unrestricted Funds	Restricted Funds	Year Ended 31-Mar-20 Total Funds
	£	£	£
Income and endowments from:			
Donations and legacies	703,869	2,852,977	3,556,846
Organisational grants	-	1,992,404	1,992,404
Investments	4,114	-	4,114
Total income	707,983	4,845,381	5,553,364
Expenditure on:			
Raising funds	(241,571)	-	(241,571)
Charitable activities	(247,208)	(4,972,325)	(5,219,533)
Total expenditure	(488,780)	(4,972,325)	(5,461,105)
Net income for the year	219,203	(126,944)	92,259
Transfers between funds	(458,721)	458,721	-
Net movement in funds	(239,518)	331,777	92,259
Reconciliation of funds:			
Total funds brought forward	1,838,959	165,729	2,004,688
Total funds carried forward	1,599,441	497,506	2,096,947

SKT WELFARE

England & Wales - Charity number 1153735

Accounts



**SPREADING
KINDNESS
TOGETHER**

Head Office
652 Huddersfield Road,
Ravensthorpe,
Dewsbury, WF13 3HP
www.sktwelfare.org



**Report of the Trustees
and Financial Statements
for the Year ended 31 March 2020**

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ACRONYMS

CCCM	Camps Coordination and Camps Management
CHS	Core Humanitarian Standards
GOAC	Guernsey Overseas Aid Commission
HDI	Human Development Index
HHs	Households
ICRC	International Committee of the Red Cross
IRC	International Rescue Committee (IRC)
IRW	Islamic Relief Worldwide
IFPRI	International Food Policy Research Institute
NFIs	Non Food Items
SOH	Spring of Hope
SDG	Sustainable Development Goals
UNECOSOC	United Nations Economic and Social Council
UNICEF	United Nations' Children Fund
UNOCHA	United Nations Office of the Coordination of Humanitarian Affairs
UNDP	United Nations Development Programme
VFM	Value for Money
WASH	Water Sanitation and Hygiene
WHO	World Health Organisation
2019	APE 1 April 2019 to 31 March 2020
2020	APE 1 April 2020 to 31 March 2021



CEO MESSAGE

Assalaamu alaikum, peace be upon you all,

At SKT Welfare, we dream of a world where together we eradicate poverty, house the displaced and empower the vulnerable. We believe that by Spreading Kindness Together we can realise this dream and 2019 has been yet another phenomenal year in working our way towards it.

As Salaam o Alaikum, I'm Asif Hussain and I am the CEO at SKT Welfare. It gives me immense pleasure to welcome you to our annual report this year. 2019 has been yet another target setting year for our foundation and Alhamdulillah a life-altering one for the hundreds of thousands of people around the globe who we were able to help over the last 12 months.

Aside from sudden crisis response, this year our main focus has been on consolidating the projects that had begun the previous year and ensuring that they were running effectively and efficiently to reach their optimal outcomes. Often this is the hardest stage to manage in the lifecycle of a charity project that has been launched as a response to a sudden crisis. Ensuring long-term success and sustainability of such projects takes commitment and dedication to the finer details of the ongoing and often ever-changing needs of the individuals as well as their micro- and macro-environments.

By the Grace of The Almighty we have supported 778,249 beneficiaries in 2019 alone.

Through well-targeted projects, benefitting those most in need, we have provided long-term programmes to solve some of the most pressing needs in the communities we serve. In addition, short-term crisis appeals were launched throughout the year to ensure urgent and critical help could reach those in desperate and often sudden need of clean water, sustenance and shelter such as the victims of the extreme flooding in Pakistan earlier in the year.

At the same time, in Pakistan we continued to build upon our life-changing projects in the country providing food, clean drinking water and access to healthcare services to tens of thousands of people. We identified 4,000 families in Pakistan who were impoverished and in desperate need of help. Over the course of the year, we rolled out the distribution of SKT's nutritious food packages, benefitting almost 24,000 individuals throughout the year. In addition, our commitment to providing safe, clean water to the poor and destitute in the country meant that we were able to help 40,200 people access life-saving potable water this year.

Similar to years past, 2019 required a sustained approach of support to the most vulnerable in Syria who have until now endured 9 years of conflict. With no end in sight to the plight of the refugees in Turkey, and the

displaced people within Syria. Our hospitals remained an essential life-saving service, providing thousands of emergency treatments and operations. During this year alone we distributed over 693,406 free bread bundles to impoverished families in Northern Syria, bringing the total number of bread bundles distributed to date to almost 4 million! Our exemplary volunteer-based deployment programmes further strengthened their success from 2018, supporting thousands of Syrian refugees in Turkey by distributing food parcels and vital aid among the families there.

Our flagship Springs of Hope programme has grown from strength to strength, continuing to enlighten the hearts and minds of over 160 orphans with an outstanding education from our on-site Quran School. The continued provision of home-cooked nutritious meals every day, new clothes, access to quality health, dental and eye care, along with access to spaces to study, learn and relax have further augmented the lives of these lost children. In addition, widows have been able to access Turkish language classes and psycho-social support providing more than just the essentials to survive but to rehabilitate their broken lives.

Water is an essential life-giving source and often sparse in many parts of the world. However, in some regions, despite the availability and access to water, people

are dying of thirst due to a lack of access to portable water. Water scarcity is fast becoming the biggest problem of our generation and SKT has been at the forefront of combatting this for many years. Through water desalination plants in Palestine, 220,000 people benefited directly and had access to safe and clean drinking water in 2019. In addition, in Somalia this year we helped approximately 10,000 individuals (women, men and children) to gain access to safe and clean drinking water for themselves and their livestock.

I hope that the above snapshot of just a handful of our projects in 2019 has given you a sense of our continued commitment and strengthened resolve to combat the poverty-related issues that the most destitute in our world face. In the following report you will find detailed information about each of our projects and the awe-inspiring work of our volunteers and staff on the ground and beyond. But of course if our staff and volunteer base is the brain and nervous system of our operation then the donors are the heart; pumping life into our projects relentlessly and continuously. May I take this opportunity to thank our staff, volunteers and donors as without you none of this would have been possible.

VISION, MISSION & VALUES

VISION

A world where everyone is being cared and lives a sustainable life free from extreme poverty

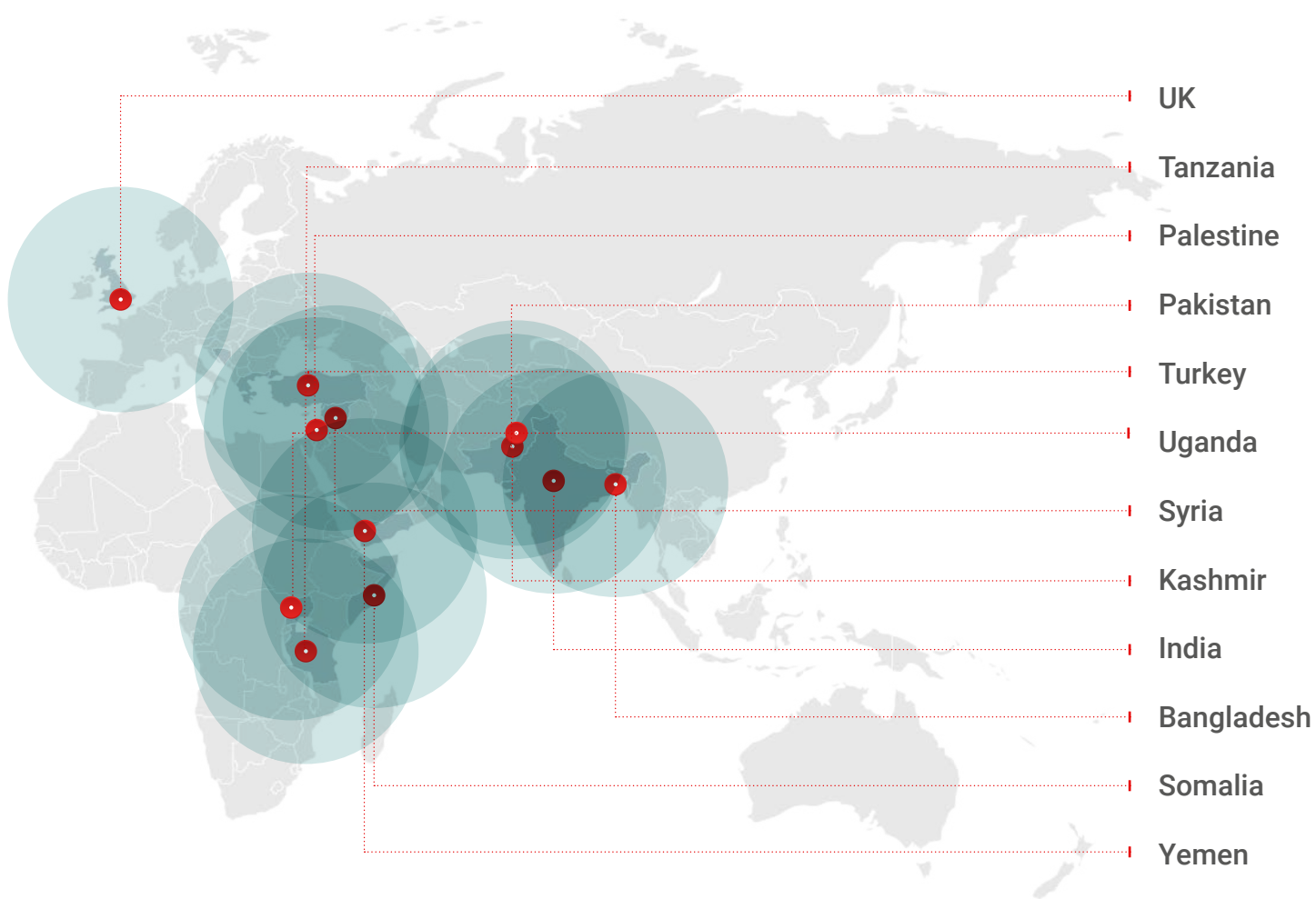
VALUES

Working together
Empowerment
Leadership
Faith
Accountability
Respect
Excellence

MISSION

To be among the leading humanitarian and development organisations to alleviate human sufferings through principled humanitarian responses and sustainable solutions.

GEOGRAPHICAL FOCUS



The charity is dedicated to the delivery of socio-economic solutions **regardless of race, political affiliation, gender or belief**, with the aim to help relieve the suffering of the world's poor and disenfranchised communities.



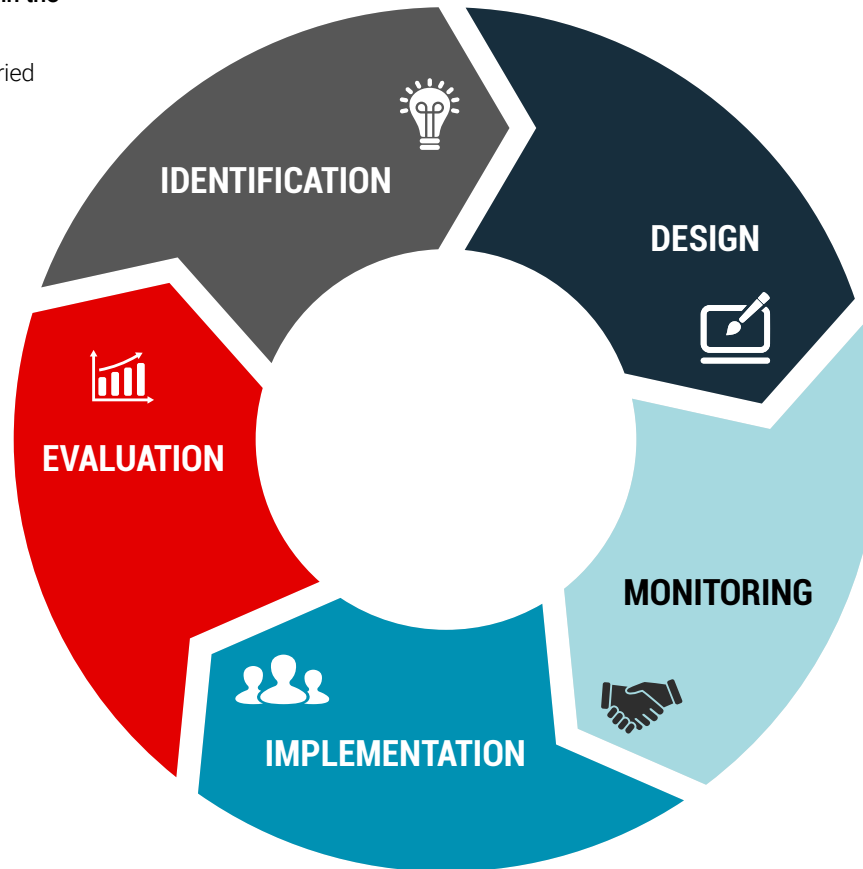
CORE PROJECT CYCLE MANAGEMENT

SKT applied a Project Cycle Management (PCM) approach in all its humanitarian and development projects.

The approach ensured quality programme delivery and adhered to Value for Money (VFM) for its projects in the countries of operations.

The way in which its projects were planned and carried out follows a sequence beginning with an agreed strategy and proper planning, which led to an idea for a specific action. It was then properly designed, implemented, and evaluated for quality project management.

Regular monitoring for all its projects remained a continuous process throughout the project life cycle. Its monitoring, evaluation and learning approach enabled the assessment of the real impact of its projects and increased accountability to different stakeholders.



STRATEGIC PRIORITIES - THEMATIC AREAS

FOOD AID & FOOD SECURITY

Ensuring quality food to lead a healthy life



HEALTH

Ensuring access to health and well being

WATER SANITATION & HEALTH (WASH)

Ensuring access to safe & affordable drinking water



CHILD WELFARE & ORPHANS SUPPORT

Ensuring every child grows up happy, healthy and cared for

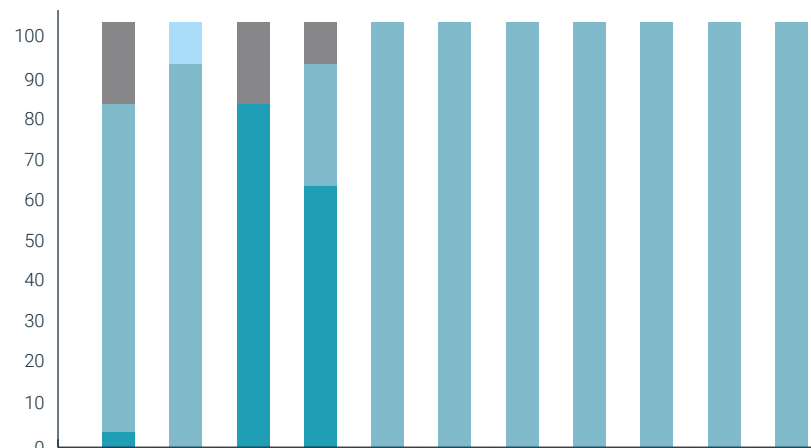
IMPACT BENEFICIARIES

SKT Welfare supported

778,249

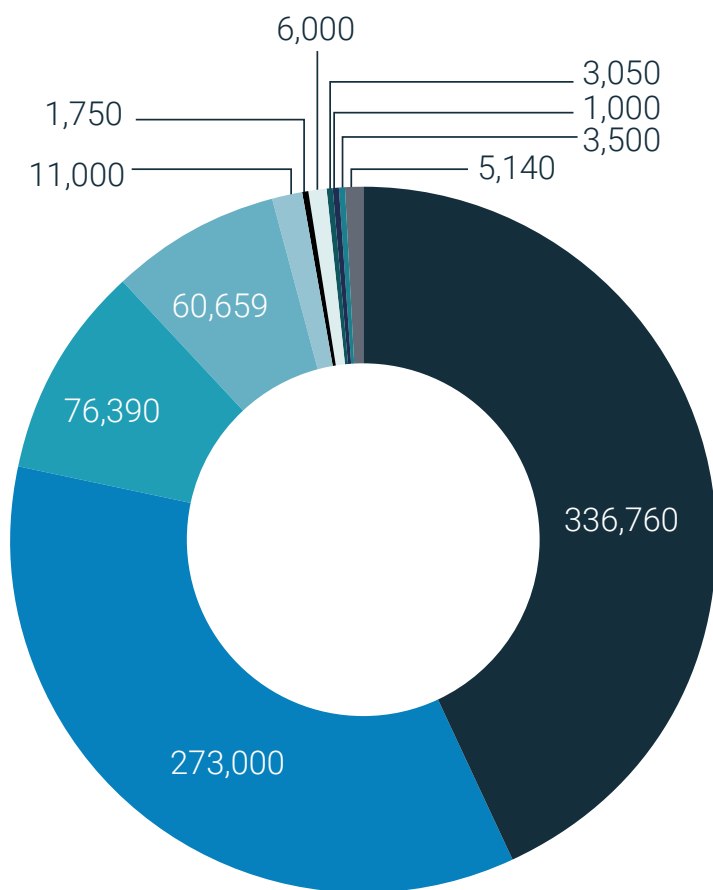
beneficiaries during the last reporting period.

SKT across the world

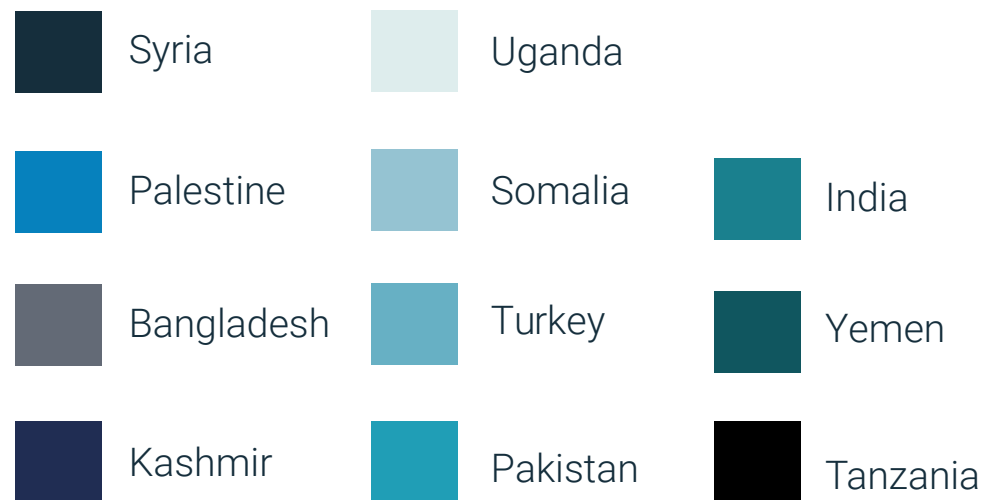


	Syria	Turkey	Palestine	Pakistan	Bangladesh	India	Kashmir	Yemen	Uganda	Tanzania	Somalia
Health	60362			2700							
Protection and NFIs		165		700							
Education	1310	2189									
Food Security and livelihood	265232	58305	53000	24000	5140	3500	1000	3050	6000	1750	11000
WASH	9856		220000	48990							

IMPACT BENEFICIARIES



Country-Wise Beneficiary Analysis



SYRIA: AN OVERVIEW

The conflict in Syria has inflicted an almost unimaginable degree of devastation and loss on the Syrian people and their economy.

More than 400,000 deaths have been directly attributed to the conflict so far, with millions more non-lethal casualties known to have occurred. More than half of the country's pre-conflict population has been displaced — one of the largest displacements of people since World War II. Partly, as a result of this, by 2017 economic activity in Syria had shrunk by more than 60% compared to what it had been in 2010. The displaced population has either been internally displaced or has taken refuge in other countries. Internally displaced people inside Syria are forced to live in temporary camps, wounded buildings or under the sky, and are being supported by Aid agencies to help them survive.

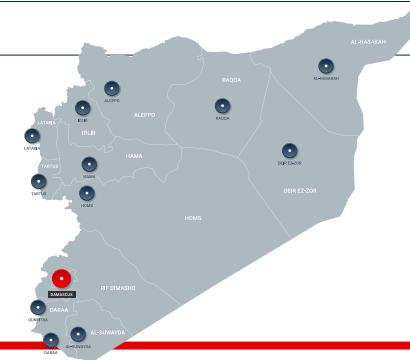
The social and economic impact of the conflict is also large — and growing. A lack of sustained access to health care, education, housing, and food have exacerbated the effects of the conflict and pushed millions of people into unemployment and poverty. With a severely degraded healthcare system, Syrians remain extremely vulnerable to additional shocks.

In addition, a deepening economic and political crisis in neighbouring Lebanon and the introduction of the Caesar Law have further restrained Syria's external economic ties, leading to fuel shortages, price hikes, and a rapid depreciation in local currency.



SYRIA:

SITUATIONAL ANALYSIS AND CURRENT NEEDS



The conflict in Syria has been continual since 2011. The UN statistics estimated that more than 13.5 million are in urgent need of humanitarian aid in all its forms. There are 6.5 million IDPs inside Syria, 1.7 million of them live in camps and collective centres.

Syrian IDPs suffer to secure their livelihoods and means of life. 1.3 million of them live with host families, while 4.2 million have sought shelter in other countries. In the absence of peace that guarantees the security of civilians, the humanitarian situation is still deteriorating, particularly for the most vulnerable such as women and children.

The constant airstrikes in areas that are outside the control of the regime have led to the destruction of cities infrastructure, in addition to the attacks against schools, hospitals, water networks, electricity plants, places of worship, economic assets, and other civilian infrastructure. Moreover, more than 400,000 houses have been fully destroyed. Meanwhile, the number of damaged houses is estimated at 1.2 million. Hundreds of thousands of refugees are homeless outside Syria in addition to the IDPs inside it. An estimated 13.52 million people, including six million children, need some form of humanitarian assistance and protection. 6.5 million people, including 2.8 million children, are displaced within Syria and 4.2 million are registered refugees in neighbouring countries, out of which 3.6 million are registered and living in Turkey. Reports show that 86,000 children suffer from acute malnutrition.

A further 3.16 million children under the age of five and pregnant and lactating women (PLW) are considered at risk and do not receive medical care. There are also over 2 million children and adolescents are out of school. One in four schools is damaged, destroyed, or occupied. Moreover, 300,000 women are pregnant and need targeted support. 70% of Syrians do not have the access to adequate drinking water, primary health care, education, and basic living services.

SKT PROGRAMMES IN SYRIA

SKT has been present in Syria and Turkey since the start of the Syrian crisis, providing urgent facilities to the Syrians inside Turkey and Syria. There is a huge gap between the overall funding required to mitigate the needs of the Syrian population and the amount raised so far from the international community, including International Organisations and Governmental Aid Agencies.

However, SKT is playing its role to ease the lives of people suffering from the conflict. The need is huge, and there is no specific sector that needs focussing on, yet SKT is committed to provide assistance to the needy through Food, Health, WASH, Education, Food, Nutrition and Livelihoods.

In 2019, SKT implemented 10 year projects for Syrian refugees living in Syria and Turkey which were aligned with SDGs, the latest Syrian Humanitarian Response Plan, SKT country strategy and the highlighted needs of UN and other Aid Agencies. The projects SKT implemented in 2019 contributed to meeting the eminent needs of the people affected by the conflict in Syria.

PROJECTS IN 2019

ALHUDA SURGICAL HOSPITAL

EDUCATION CAN'T WAIT

ABDULLAH BIN ABBAS INSTITUTE

**ARABIC LANGUAGE AND
QURAN LEARNING**

FOOD PARCEL PROJECT IN SYRIA

FOOD PARCEL PROJECT IN TURKEY

READY TO EAT PARCELS

QURBANI

ONE MILLION FREE BREADS

**CLEAN WATER, SANITATION
& HYGIENE**



HEALTH

Ensuring access to health and well being

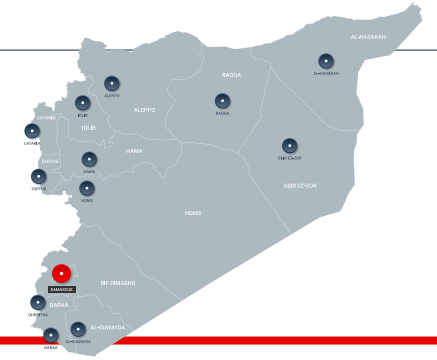
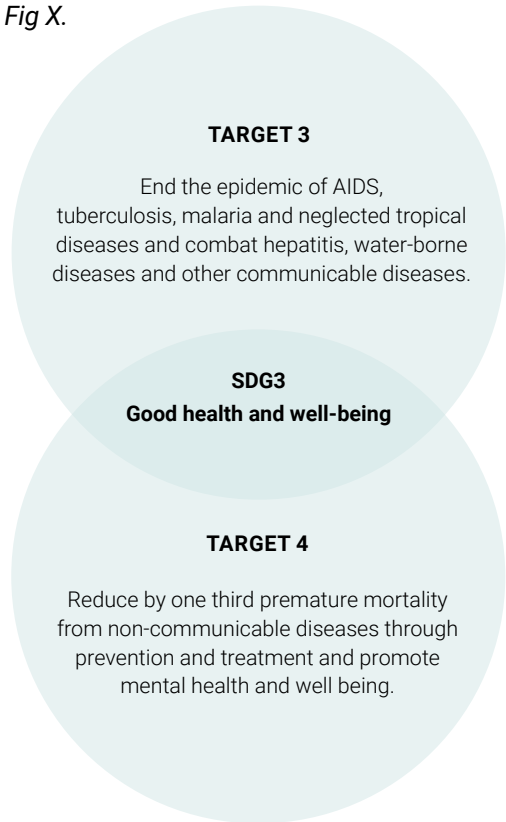


Fig X.



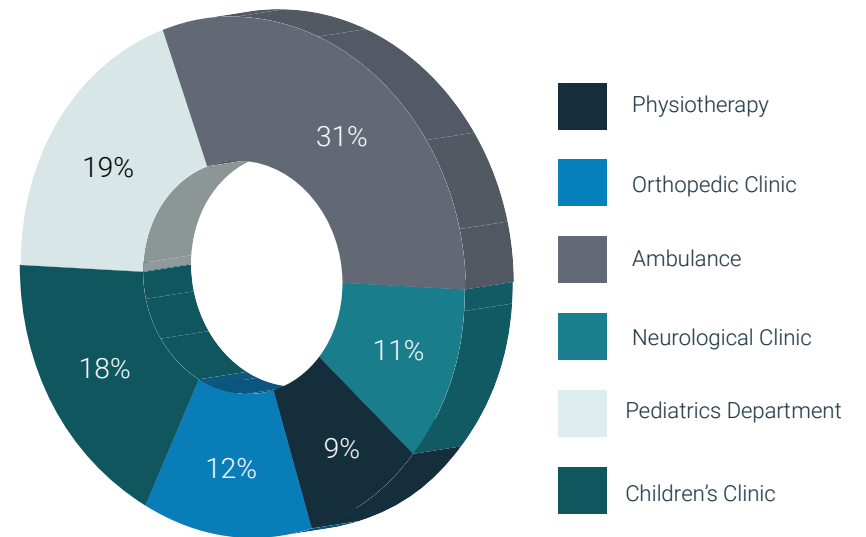
ALHUDA SURGICAL HOSPITAL

ALHUDA Surgical hospital has remained a unique health intervention in 2019 that provided healthcare facilities in times when the majority of the health infrastructure was damaged. The hospital provided a service for people who suffered from injuries and health issues who were unable to find alternative care.

Alhuda Surgical hospital was a ray of hope that provided healthcare to a total of 72,182 people in 2019. This included: Paediatrics, General Surgery, Neurology, Orthopaedics, and outpatient Clinics, and overall contributed to achieving the Global Goals targets 3 and 4 of SDG 3; Health and Wellbeing. *See Fig X.*



Chart below shows the percentage of beneficiaries in each department of the Alhuda surgical hospital.





EDUCATION CAN'T WAIT

Ensuring access to quality education

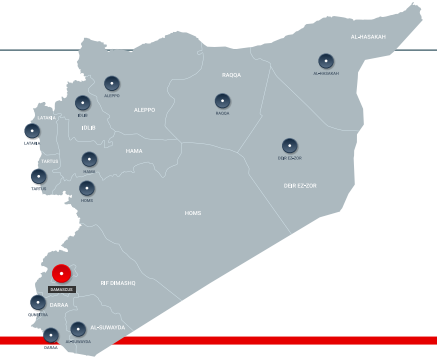


Fig X.

TARGET 1

Ensure that all girls and boys complete free, equitable and quality primary and secondary education leading to relevant and effective learning outcomes.

SDG4

Good health and well-being

TARGET 5

Eliminate gender disparities in education and ensure equal access to all levels of educational and vocational training for the vulnerable, including persons with disabilities, indigenous peoples and children in vulnerable situations.

EDUCATION CAN'T WAIT

SKT's Education Can't Wait project helped 1,200 children receive a quality education, which children were unable to receive in Syria.

Moreover, SKT has ensured that refugee students living in Turkey received both Academic and Islamic Education through another Education project executed through the Abdullah Bin Abbas institute. SKT also focused on providing Arabic and Quranic learning facilities in Turkey to Syrian refugees, who are unable to speak Arabic. The Educational projects were well aligned with Targets 1 and 5 of SDG 4 which is Quality Education. *See Fig X.*

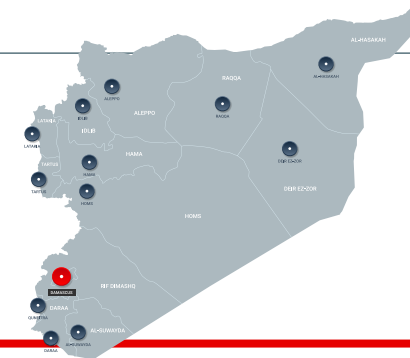




FOOD AID & FOOD SECURITY

Ensuring quality food to lead a healthy life

Contributing to achieve Targets 1 and 2 of SDG 2 (Zero Hunger) SKT ensured provision of nutritional food and their food needs were met through its Food Security and Livelihoods (FSL) projects in Syria.



TARGET 1

End hunger and ensure access by all people, in particular the poor and people in vulnerable situations, including infants, to safe, nutritious and sufficient food all year round.

SDG2 Zero Hunger

TARGET 2

End all forms of malnutrition and achieving, by 2025, the internationally agreed targets on stunting and wasting in children under 5 years of age, and address the nutritional needs of adolescents girls, pregnant and lactating women and older persons.

FOOD PARCEL PROJECT

In this project, 2,382 parcels were distributed among Syrian refugees, and the number was growing with the passage of time. Qurbani is another project that added more nutrition to the food packages distributed by SKT in 2019. There were 1,250 packets of fresh and nutritious meat distributed among targeted refugees.

Furthermore, SKT, with the help of UN-OCHA provided 7,146 food parcels to 1,802 of the most needy families in three phases. These families were carefully selected to avoid duplication of humanitarian response with other organisations. Food parcels contained necessary staple and energy rich foods, complementing Core Humanitarian Standards (CHS).

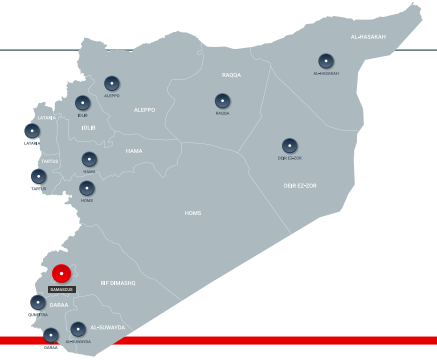




FOOD AID & FOOD SECURITY

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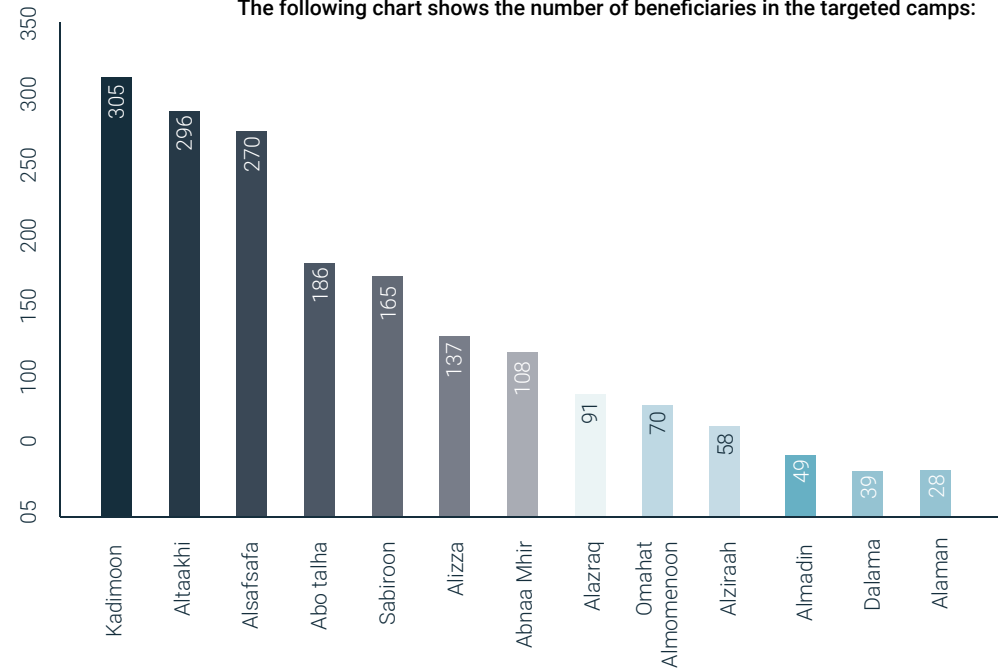
FREE BREAD PROJECT

Displaced Syrian people are suffering from extreme poverty, which has made them more vulnerable in terms of food insecurity. SKT launched its Free Bread Project (FBP) to provide continual nutritional support through provision of free breads. The project has four phases. Three phases were completed in 2019 in which SKT distributed 693,406 free bread bundles among the most needy people in Syria. The focus remained on the displaced population living in Idlib and its surrounding areas. In each phase of the project, 2010 tons of flour was baked and distributed in the target areas.

READY TO EAT PARCELS

Ready to Eat parcels was another food project implemented by SKT in 2019. In this project, SKT distributed 1,000 food parcels as part of its Emergency Response Plan. Apart from food parcel distribution in Syria, SKT also distributed food parcels to 9,454 Syrian refugee families living in Turkey.

The following chart shows the number of beneficiaries in the targeted camps:





WATER SANITATION & HEALTH (WASH)

Ensuring access to safe & affordable drinking water

There are approximately 15.5 million Syrians who lack adequate access to clean water. 27% of the households in Northern Syria spend one-fifth of their income on water from tankers.

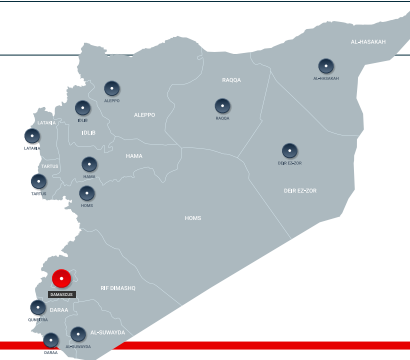


Fig X.

TARGET 1

Achieve universal and equitable access to safe and affordable drinking water for all.

SDG6

Clean water and sanitation

TARGET 2

Achieve access to adequate and equitable sanitation and hygiene for all and end open defecation. Paying special attention to the needs of women, girls and those in vulnerable situations.

◆ CLEAN WATER, SANITATION & HYGIENE

To ensure that SKT also contributed to achieve Targets 1 and 2 of SDG 6 (Clean Water and Sanitation), WASH facilities were provided to displaced community living especially in temporary settlements in 2019. In this project, 3,891 displaced people were provided with clean, safe water, for drinking, domestic use, Solid waste removal assistance, Trash containers, extrication of technical holes, and Hygiene promotion. See Fig X.



TURKEY: AN OVERVIEW

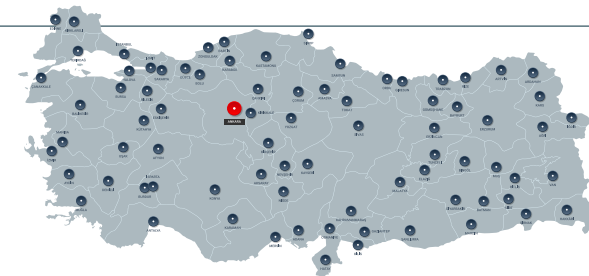
In 2019, SKT took special care of Syrian refugees who were living in Turkey with host communities, in camps or in other temporary settlements. Turkey has become one of the largest hosts of refugees, which has become difficult for the Government to handle.

SKT is relieving extra stress imposed on the Government in terms of the provision of food and shelter to Syrian refugees through its deployment programmes in Turkey. SKT's food security project provided food parcels to 9,454 families targeting approximately 64,680 individuals. Beneficiaries were identified after conducting integrated need assessments. These beneficiaries were included in a regular beneficiary database not only for food but for other relevant assistance as well.

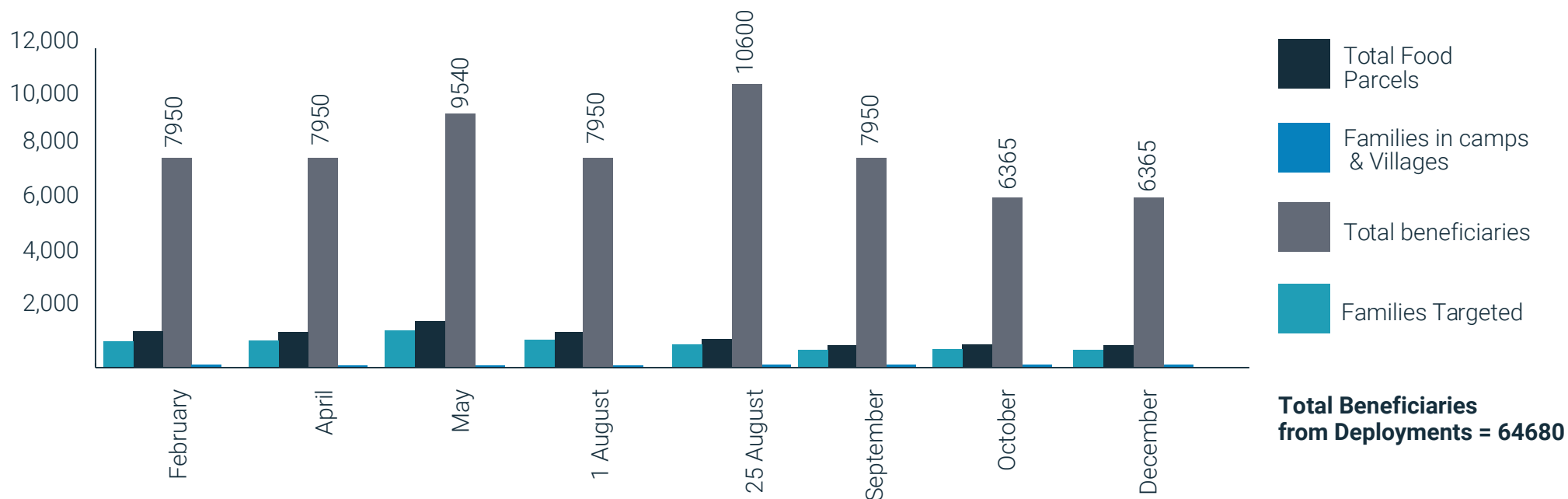
The majority of the selected families were those who migrated due to severe attacks on their homes and villages. Special consideration was given to widows and orphan refugees.



TURKEY: DEPLOYMENTS



Deployments Information





EDUCATION CAN'T WAIT

Ensuring access
to quality education



Fig X.

TARGET 1

Ensure that all girls and boys complete free, equitable and quality primary and secondary education leading to relevant and effective learning outcomes.

SDG4

Good health and well-being

TARGET 5

Eliminate gender disparities in education and ensure equal access to all levels of educational and vocational training for the vulnerable, including persons with disabilities, indigenous peoples and children in vulnerable situations.

ACCESS TO EDUCATION FOR SYRIAN REFUGEES

SKT is very concerned with the education of Syrian children who migrated from Syria and became refugees in Turkey. In order to deliver the UN vision of leaving no one behind, and supplementing SDG for education, SKT ensured that Syrian refugee children are provided with access to education, to ensure they have a promising future.

The Abdullah Bin Abbas institute was one of the initiatives taken on by SKT that provided education to Syrian refugees in Turkey. In this institute, 600 Syrian refugees received cost-free traditional and Islamic education in Reyhanli city in 2019. Through the Abdullah bin Abbas Institute and Quran school, SKT provided Islamic education to both male and female Syrian refugees in Turkey.



TURKEY: CASE STUDY



CASE STUDY

Mustafa Aisha, the 14 year old son of Mohammed Aisha used to live with his brothers in the Aleppo Governorate. His father was killed by the Syrian regime army during the war. Mustafa felt frustrated and annoyed as he hated weapons that reminded him of the death of this father, who was known for his kindness. Mustafa became a refugee and was enrolled at Springs of Hope, one of SKT's learning institutes in Turkey.

Education and sports are a priority to Mustafa. He has learnt the Turkish language, acquired computer skills through computer courses and taught Islamic lessons in the Quran school.

Furthermore, he has played football and ping-pong and remained involved in extracurricular activities. Springs of Hope took him and his brothers out of the trauma they faced in Syria. Mustafa is now in class 8 and his dream is to become a computer engineer to secure a decent life for him and his family.



I am thankful to Springs of hope for the blessed services that changed my entire life - I pray to Allah to reward all those who provided us the opportunity and help other children and their families in achieving their wishes in the future.

Mustafa Aisha

PAKISTAN: AN OVERVIEW

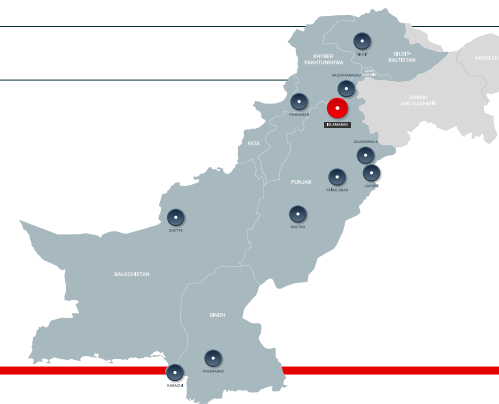
The development of Pakistan, with a population of 207.7m - 64% rural, faced multiple challenges in 2019.

Ongoing conflict between the government and militant groups, recurring natural disasters – including drought, earthquakes and floods, increasing economic instability exacerbating food insecurity and disrupted livelihood opportunities has had a devastating effect for Pakistanis. 40% of children aged 6–59 months were stunted, and more than 18% were wasted – all exceeding the critical thresholds for nutritional emergencies as defined by WHO. The root causes are poverty and unbridled inflation (Pakistan GDP for FY 2019-20 was negative 0.38).

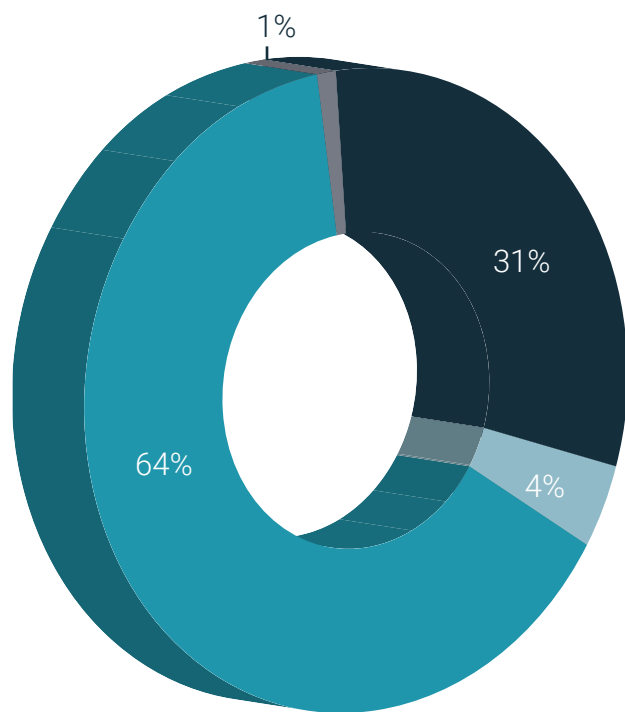
Pakistan is ranked 106th among 119 countries in the Global Hunger Index. 24% of Pakistan's population lives below the national poverty line - which includes 31% in rural areas and 13% in urban areas. 38.8% of the population is poor based on MPI. The alarming state of water supply and sanitation in Pakistan is creating major health hazards for the entire population, with young children being particularly at risk. 53,000 Pakistani children under five die annually from diarrhoea due to poor water and sanitation. An estimated 70% of households still drink water contaminated with deadly bacteria.



PAKISTAN: OUR PROGRAMMES



Beneficiaries Overview



Food Security - 24,000



WASH - 48,990



Health - 2,700

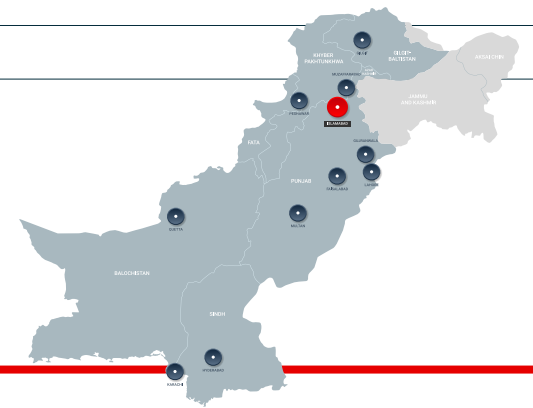


Protection - 700



FOOD AID & FOOD SECURITY

Ensuring quality food to lead a healthy life



◆ FOOD AID AND FOOD SECURITY

According to the national nutritional survey of Pakistan, 63% of the Pakistani population is food insecure. This means that a significant portion of the population in Pakistan is living without adequate food, and its unavailability contributes to the stunting of 40%, and wasting up to 17% of Pakistan's children. Stunting and wasting has huge adverse effects on the growth of countries, as children either die before the age of five, or if they survive, their cognitive abilities are severely affected – resulting in an inability to perform well in tasks or jobs that require physical or mental exertion. Thus, they fall victim of poverty or else remain in the vicious cycle of poverty for their lifetime.

In order to cater to such issues, the international development community has included Hunger – linked with food security in the Sustainable Development Goals as SDG 2, which is Zero Hunger. To bring more inclusive growth to the countries, food security plays a very important role. UNSDG – 2030 agenda therefore emphasises that food must be available, accessible, utilised and should be retained at community level in order to attain food security.

SKT is trying to improve the accessibility of food in Pakistan through provision of cost-free nutritious food packages to the most vulnerable, food insecure and undernourished families in different parts of South and Central Punjab. These families were identified through nutrition-based assessments, focusing on undernourished families.

In 2019, 4,000 identified families were provided with SKT nutritious food packages benefitting almost 24,000 individuals throughout the year. Packages were distributed in six rural areas of Province of Punjab with the help of volunteers and SKT country staff.





FOOD AID & FOOD SECURITY

Ensuring quality food to lead a healthy life

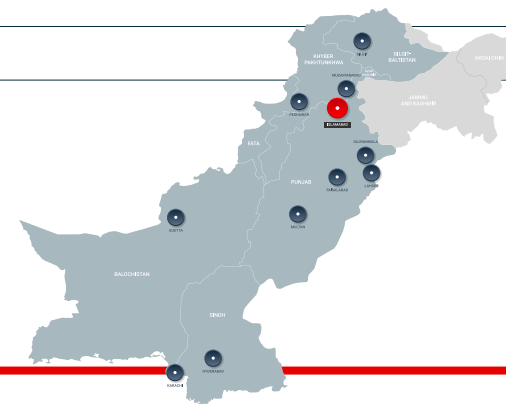


Fig X.

TARGET 1

End hunger and ensure access by all people, in particular the poor and people in vulnerable situations, including infants, to safe, nutritious and sufficient food all year round.

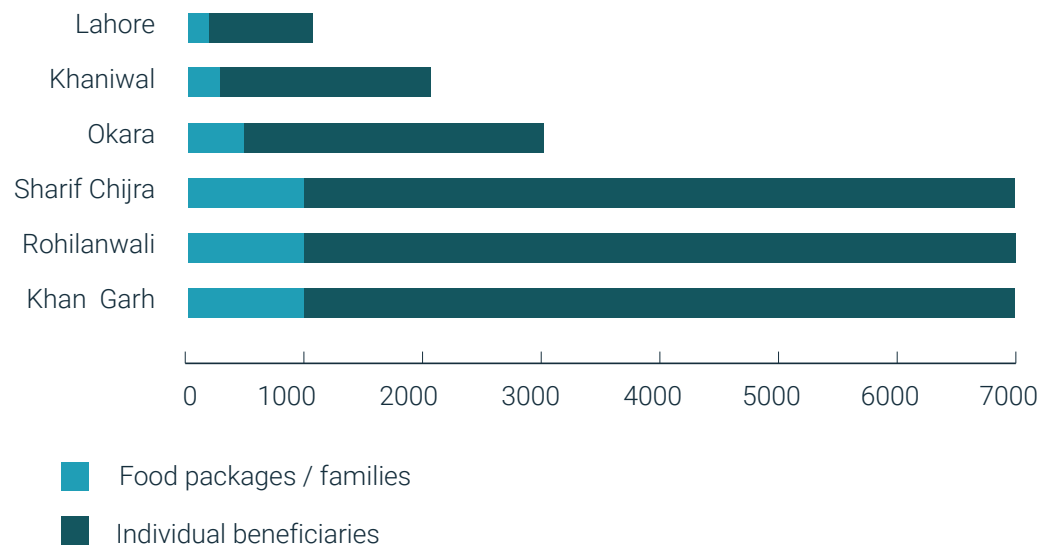
SDG2 Zero Hunger

TARGET 2

End all forms of malnutrition including achieving, by 2025, the internationally agreed targets on stunting and wasting in children under 5 years of age, and address the nutritional needs of adolescents, girls, pregnant and lactating women and older persons.

These families are also now enrolled in the beneficiary database of SKT Pakistan office – which will be given such assistance in different intervals of time during the coming years. Being so vulnerable, and on a subsistence diet – these families received an opportunity to improve their nutrition through provision of food packages. In this way, SKT food aid and food security projects in Pakistan contributed in the achievements of the targets 1 and 2 of SDG 2; Zero Hunger. *See Fig X.*

Food Distribution - Locations & Beneficiaries





HEALTH

Ensuring access to health and well being

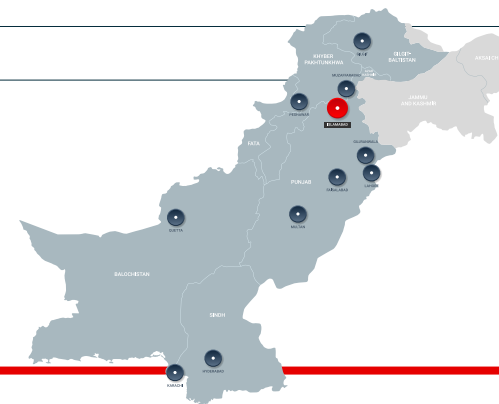
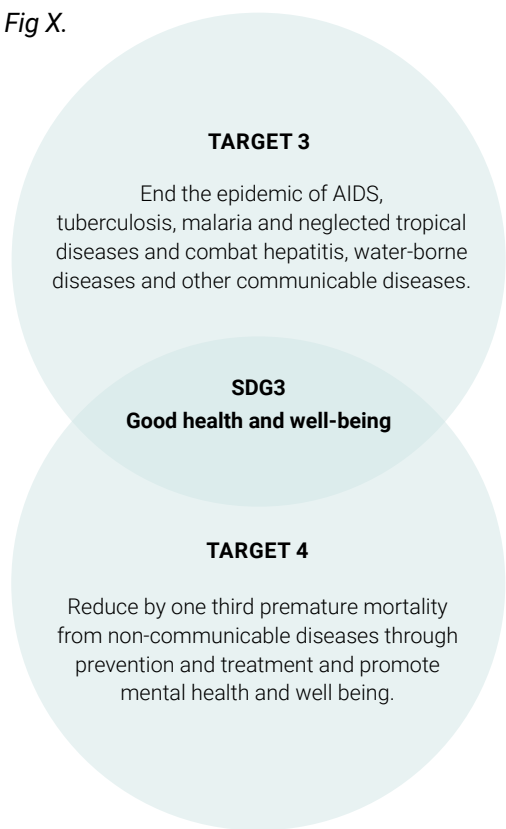


Fig X.



GOOD HEALTH AND WELL-BEING

According to a study, Pakistan is ranked 154 out of 195 countries in terms of accessibility to healthcare services. Though quality and accessibility has seen slight improvement, the rural and urban population is still facing a lot of problems, especially those suffering from poverty.

The government health system is partially active, however, quality in terms of services and hygiene is next to worst. In bigger cities, the Government has been trying to improve quality, infrastructure and accessibility. However, a heavy influx of patients coming from rural areas have so far made it difficult for the health department to maintain quality of services even at the hospitals in bigger provincial capitals. Consequently, the Government is failing to achieve its commitment towards SDG for Health – which is related to improved health status in Pakistan. In this situation, people

who can afford private hospitals – enjoy quality services, but those who rely on Government facilities, receive subsistence healthcare.

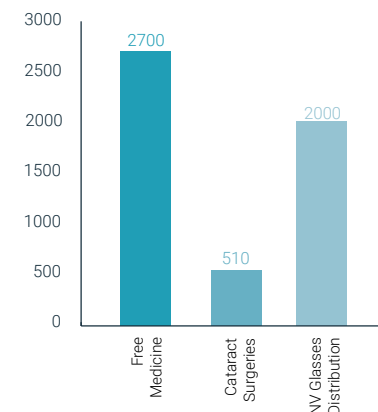
Moreover, unawareness, quackery and unaffordability have made the diseases which can be cured more prevalent and dangerous, such as blindness. In Pakistan SKT has focused on treating preventable blindness through preventive and curative measures. Every year, SKT provides eye care services to thousands of non-affording people suffering from preventable visual impairments and cataract. Cataract is preventable, however, ignorance and unawareness has made it the most common cause of blindness in Pakistan.

This year, SKT selected Khyber Pakhtunkhwa (KPK) province to organise eye camps in which 2,700 patients were treated overall. In these camps, 2,700 eye patients were given

free medicine, 2000 patients were given NV glasses, and 510 patients were operated on for cataract removal.

SKT's engagement in KPK contributed to the achievement of targets 3 and 4 of SDG 3; Good Health and Well-being. More specifically, target 3.8 outlines achieving universal health coverage in terms of access to quality, affordable and essential healthcare services. See Fig X.

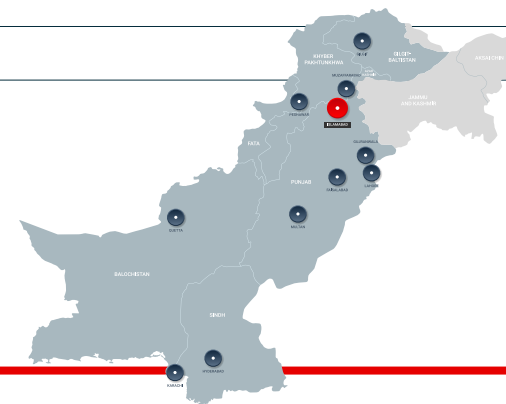
Eye Camp Beneficiaries





WATER SANITATION & HEALTH (WASH)

Ensuring access to safe & affordable drinking water



PAKISTAN MAY BECOME AN ABSOLUTE WATER SCARCE COUNTRY IN 2025

Pakistan is one of 36 countries that are water stressed. There are several factors that have contributed to the water crisis in Pakistan, such as an increase in the population of urban areas, agriculture, mismanagement of the water system and climate change.

If the water crisis in Pakistan is not solved, the impact felt by people in the country will worsen. According to world water, Pakistan is categorised as a water-scarce country because the yearly water availability is less than 1,000 cubic meters per person. If it reaches 500 cubic meters, it will become a country that is absolutely scarce of water by 2025. The effect of the water crisis in Pakistan is already being felt, as 80 percent of people living in 24 major cities do not have access to clean water.



WATER SANITATION & HEALTH (WASH)

Ensuring access to safe & affordable drinking water

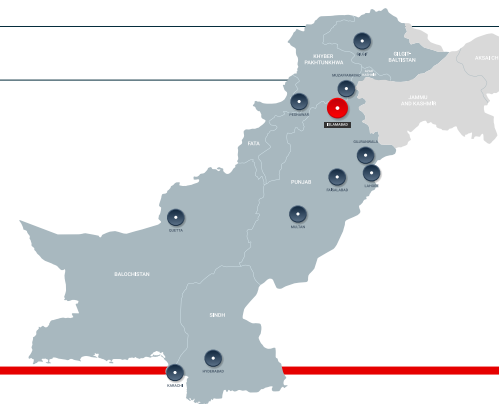
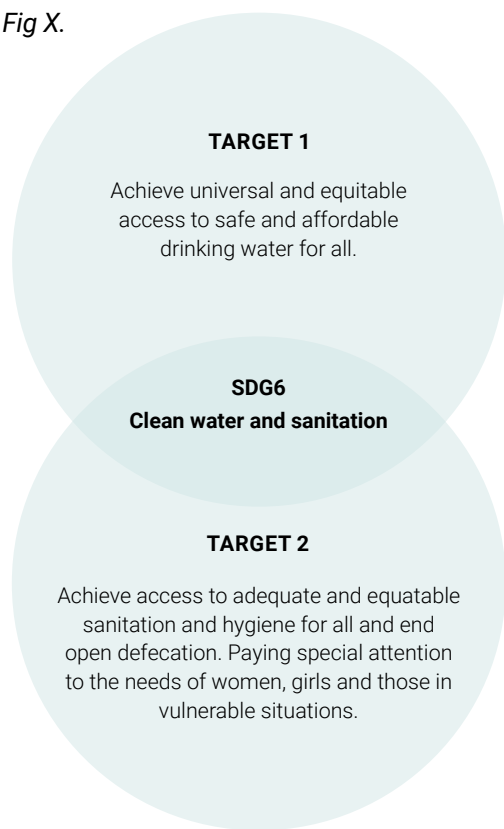


Fig X.



Apart from accessibility to water, Pakistan is facing water quality issues. According to a PUBMED study, water pollution is one of the major threats to public health in Pakistan.

Drinking water quality is poorly managed and monitored. Pakistan ranks at number 80 among 122 nations regarding drinking water quality. Throughout the country drinking water sources, both surface and groundwater, are contaminated with coliforms, toxic metals and pesticides. Various drinking water quality parameters set by WHO are frequently violated. Human activities like improper disposal of municipal and industrial effluents and indiscriminate applications of agrochemicals in agriculture are the main factors contributing to the deterioration of water quality. Microbial and chemical pollutants are the main factors responsible exclusively, or in combination, for various public health problems.

Access to water is not only a basic need and prerequisite for a healthy

life, but it is also a fundamental human right. Water shortage usually results in economic and health crisis. According to PCRWR Pakistan, water related diseases cause annual national income loss of PKR 25-58 billion which is approximately 0.6 to 1.44% of GDP. In Pakistan 200,000 children die every year from diarrheal diseases alone (UN commission on Sustainable Development).

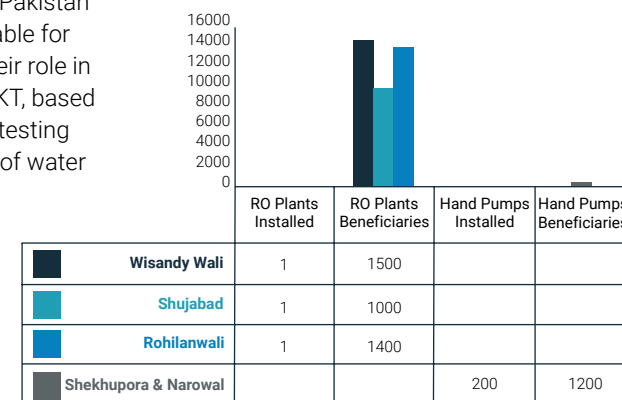
Considering the importance of the availability of clean water for agriculture, cooking food, domestic use and to maintain health and hygiene, SKT has committed itself to ensure that the people of Pakistan receive quality water suitable for consumption, and play their role in the growth of Pakistan. SKT, based on their pre-water quality testing results, and identification of water

scarce areas, installed 5 Reverse Osmosis (RO) Filtration Plants and 200 water hand pumps in Wisandy Wali, Shujabad, Rohilanwali, Sheikhupura and Narowal of district Punjab, which benefitted 40,200 people in the target areas.

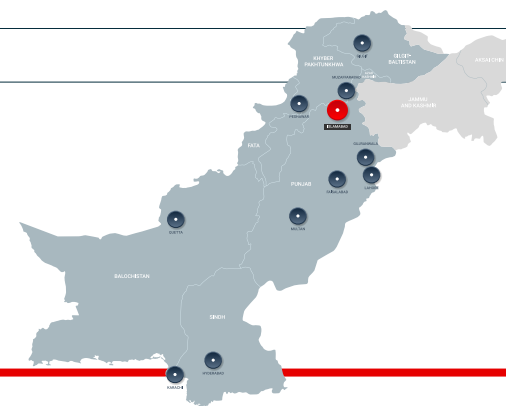
Access to safe and clean drinking water to the most deserving people in Punjab contributed to the achievement of targets 1 and 2 of SDG 6; Clean water and sanitation.

See Fig X.

Water Filtration and Hand Pumps Overview



PAKISTAN: CASE STUDY



CASE STUDY

Nooran Mai is a widow of Ghulam Hashim, living with her children at Qasba Gujrat village in Kot Addu Tehsil, District Muzaffargarh, South Punjab. Nooran Mai and her children were relying upon dirty water in the village. As result she and her children suffered with various waterborne diseases. The poor woman did not have enough resources to take her children to the doctor, and she had to travel a long distance to get clean water for her household members.

SKT carried out a baseline survey of the area and identified the most vulnerable families, mainly those headed by women. Nooran Mai's house was among those households where SKT installed a water handpump. In an interview with Nooran Mai, she mentioned how difficult life was for her being a poor widow who had to travel long distances to bring back water for her children. Her financial position was not good enough to afford the installation of a water handpump. SKT gave preference to Nooran Mai and installed a water handpump which has made life easier for her and her children.



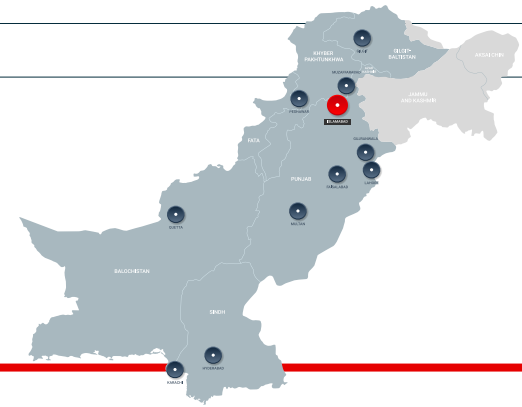
I am thankful to SKT team who helped me and my children in providing access to safe and clean drinking water by installing a water handpump in my house. Having access to water at the doorstep saves time going out and travel long distance to bring clean water for the whole family. I now have access to water which my children and I use for drinking and bathing. I now give time to my children and do not go out and travel long distance for search of water.

Nooran Mai



CHILD WELFARE & ORPHANS SUPPORT

Ensuring every child grows up happy, healthy and cared for

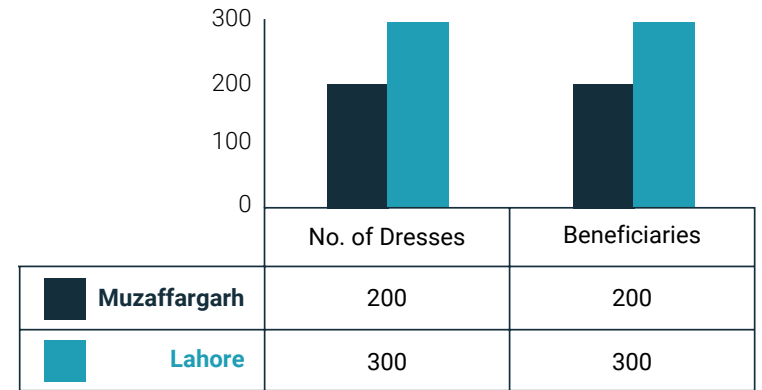


REDUCED INEQUALITIES

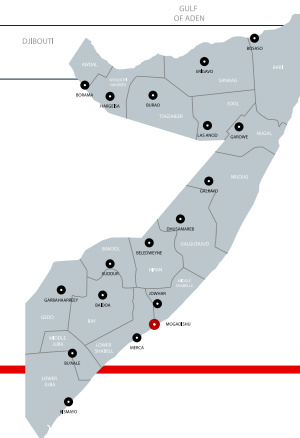
SKT strongly believe in the social inclusion of children who are excluded due to poverty and inequality in society. Eid is an event which is celebrated by Muslims across the world twice in a year. Those who can afford to, buy their children gifts, clothes and sweets, which brings great happiness and adds value to their children's cognitive growth. Unfortunately, the majority of the Muslim countries in the world are facing wars, conflicts and poverty resulting in a significant increase in the number of orphans.

Contributing to the SDG 10, which adheres to reducing inequalities, SKT identified those orphan children who were most vulnerable and provided them with food and Eid gifts during Eid festivals so that they should be included. In 2019, SKT distributed Eid gifts and clothes to 700 orphan children from Lahore and Muzaffargarh, to make their Eid happier and sweeter.

EID Dresses Distribution - 2019 Overview



SOMALIA: SITUATIONAL ANALYSIS



- District Bardaale, part of the city of Baidoa, in the Southwestern State of Somalia. Bardaale is comprised of a further collection of 150 villages. The livelihood of the people of Bardaale, and most of Somalia, was linked to their livestock and agriculture which requires water. Since the fall of the regime of Siyaad Barre, in 1991, the southern parts of Somalia have been repeatedly hit by droughts and famines, killing the livestock and leaving farmers unable to farm their land. As the district was highly affected by drought, women and children were forced to travel long distances to collect water for drinking, household and animal use. The water was unhygienic and led to several waterborne diseases such as cholera or acute watery diarrhoea, sometimes resulting in death to human beings and their livestock.

Considering the extreme poverty situation in District Bardaale of Somalia, SKT in partnership with Guernsey Overseas Aid Commission (GOAC) of UK implemented a project that constructed 20 water wells in 20 of the most deprived villages of District Bardaale. The water wells were 1.5 metres wide and 6 metres deep. They were constructed manually by hand with no help from technical equipment. The wells were constructed with the support of direct beneficiaries. Through this intervention, approximately 10,000 individuals (women, men and children) had access to safe and clean drinking water for themselves and their livestock.



UGANDA: AN OVERVIEW

Uganda is currently host to over 1.4 million refugees and it is predicted that this number could increase to 1.8 million by the end of 2018, according to UNHCR. Approximately 74 per cent of all refugees are from South Sudan.

However, as of December 2017 there has been a sharp increase in new arrivals from the Democratic Republic of Congo (DRC). The Global Acute Malnutrition rates (GAM) among new arrivals in refugee settlements are critically high at 14.9 to 21.5 per cent. Uganda's integrated refugee response incorporating host communities has been named as the model for the Comprehensive Refugee Response Framework (CRRF), adopted in September 2016 Summit for Refugees and Migrants in New York. This marks Uganda as a frontline state for this new approach.

Considering the lack of access to safe and clean drinking water in Uganda, SKT launched its access to safe and clean drinking water project in the schools and mosques of Uganda, and provided support to 6,000 individuals. During the project, water pumps which had been out of order for the last two decades were repaired in schools and mosques. The local mosques had restored access to clean water for ablution (Wudhu) from the repaired water pumps. The project brought further significant improvement in the lives of poor children in schools.

SKT provided access to safe and clean drinking water to 6,000 individuals



PALESTINE: AN OVERVIEW

The development of Palestine, with 207.7m population - 64% rural, faced multiple challenges in 2019.

SKT provided food packs to 53,000 individuals who were extremely poor and food insecure. Similarly, the desalination facility was part of the SKT Water Programme in Gaza which aimed at addressing the water crisis in the Gaza Strip, where 95% of the water was not drinkable due to the over-pumping of the Coastal Aquifer, the only available water source in the region. Through its water desalination plants, 220,000 people benefited directly and had access to safe and clean drinking water over the 12 month project.

SKT supported
273,000 people
through its food aid and
water projects in Palestine



SKT - THE DATE PROJECT



ABOUT THE DATE PROJECT

The Date Project was established in 2015 by a few inspirational SKT Welfare volunteers. The idea was simple: to raise funds for the Al-Huda Bakery in Syria by selling a box of the finest Medjool dates for £10 during Ramadan. Each box sold raised funds for fifty loaves of bread for a Syrian family.

In the first year of the project, 100,000 loaves of bread were distributed, and in 2016 a phenomenal 3.5 million loaves of bread were produced as a result of this initiative. For Ramadan 2017, Palestine was added with a beautifully designed box in Palestinian colours being sold as the perfect gift nationwide.

This project was aimed at helping support SKT Welfare's Water Desalination Plant in Palestine, with each box of dates sold enabling a Palestinian family to receive 500 litres of water. In 2019, the Date Project was able to provide 3.5 million loaves of bread in Syria as well as 22.5 million litres of fresh drinking water in Palestine. This further supported 200 children with education, over 500 people through eye healthcare and a further 100 people through cataract operations. Similarly, through the Date Project, SKT provided food packs to 24,000 Rohingya Muslims in Bangladesh.



ETHICALLY SOURCED DATES

The dates we sell are ethically sourced; they are the finest Medjool dates from the Jordan Valley inside Jordan, hand-selected and packed by a community of Syrian refugees who are employed in the process.



Please note, none of the dates have been selected from Occupied Palestine/Israel.

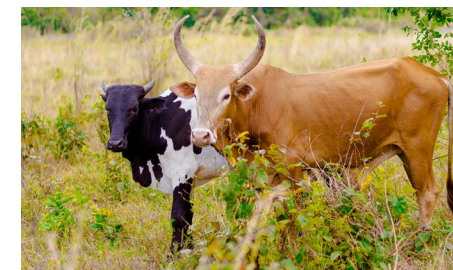
Our Medjool dates are grown in date farms located in the Jordanian segment of the Jordan Valley and as such, customers should have peace of mind regarding who they are supporting.

SKT QURBANI PROGRAMMES IN THE COUNTRIES OF OPERATIONS

Qurbani is the sacrifice of an animal performed during the days of Eid al-Adha, following the practice of Prophet Ibrahim (AS). In 2019, SKT worked to ensure that Qurbani would reach as many people as possible in the countries of operations. The main countries where SKT launched its Qurbani programme were Pakistan, Bangladesh, India, Kashmir, Syria, Yemen and Tanzania. The cows and sheep were slaughtered on the first three days of Eid-al-Adha and the meat was distributed among the poorest people, benefiting 15,500 individuals in six countries of operations.



**SKT launched its
Qurbani programme in
6 Countries which benefitted
15,500 individuals**



SKT COMMITMENT TO CORE HUMANITARIAN PRINCIPLES AND STANDARDS

SKT became the member of the Core Humanitarian Standards (CHS) Alliance in 2018 and practiced its principles and commitments in 2019.

While implementing its humanitarian projects in the countries of operations, SKT adhered to the core humanitarian principles of humanity, impartiality, independence and neutrality. SKT worked to ensure that communities were placed at the centre of humanitarian action while respecting their rights and dignity. SKT worked towards application of the Core Humanitarian Standards in all its projects and programmes through the CHS Alliance's nine commitments.



AIMS, OBJECTIVES AND TARGETS FOR 2020

◆ FOLLOWING ARE THE MAIN AIMS, OBJECTIVES AND TARGETS OF SKT WELFARE IN 2020

1

To take initiatives in promoting SKT's vision, mission and values across the globe.

SKT aims to take initiatives in the UK and its countries of operations to promote its Vision, Mission and Values. SKT will ensure each country should live with SKT's vision, mission and values and should apply these in all its programmes.

2

To roll out all its policies, manuals and processes in the UK at field levels.

SKT believes that it is mandatory that all its policies, manuals and processes are rolled out in the UK and at country levels. Every staff member should be completely aware of SKT's policies, manuals and processes and implement these in all its humanitarian and development projects.

3

To further strengthen its programmes department with special emphasis on robust monitoring and evaluation systems and mechanism.

SKT will focus on expanding and strengthening its programmes department in the UK and at country levels. This will be done through the recruitment of more programme staff in the UK and at country levels for effective implementation. Moreover, in 2020, special focus will be given to monitoring and evaluation of projects in a robust manner. Each field office will have monitoring tools and frameworks in place to measure the performance of each project and to achieve objectives.

4

To adhere to the concept of Value for Money.

SKT will adhere to the concept of Value for Money (VFM) in all its programming in the countries of operation. SKT believes that VFM is expressed in terms of pursuing economy, efficiency and effectiveness to achieve desired outcomes and maximise the benefit of those outcomes.

5

To take key initiatives for SKT's geographical expansion.

SKT will take initiatives in setting up its Fundraising offices in Europe and North America. A plan has already been developed to start the process of registering SKT in some countries in Europe and North America. These include the setting up of offices in Ireland, Italy, the Netherlands, Canada and the United States. Furthermore, SKT has plans to expand its field offices and to focus more on the African region. These include the setting up of offices in Tanzania and the Sub-Sahara African region. Furthermore, SKT plans to register as an International NGO (INGO) in Pakistan and strengthen its Yemen office.

6

To maximise quality income and build strategic partnerships.

SKT has plans to maximise its quality income through community fundraising and build strategic partnerships with institutional donors, trusts, foundations, government aid commissions and the corporate sector. In this regard, SKT will focus more on quality proposal submissions to the institutional donors which include UN agencies, Guernsey Overseas Aid Commission (GOAC), OPEC Fund for International Development (OFID) and Government of Isle of Man.

INSTITUTIONAL FUNDING AND STRATEGIC PARTNERSHIPS

In 2019, SKT's institutional funding department managed to secure funding from institutional donors, trusts and foundations.

These included Agencies of the United Nations, mainly United Nations Office for the Coordination of Humanitarian Affairs (UNOCHA). SKT also secured Government funding from Guernsey Overseas Aid Commission (GOAC) for its access to clean drinking water project in Somalia. In addition, funding was secured from other UN Agencies such as the United Nations' Children Fund (UNICEF). SKT implemented an education project "Education can't wait" in Syria funded by UNICEF.

AFFILIATIONS AND MEMBERSHIPS

During 2019, SKT took key initiatives in strengthening its strategic partnerships and memberships. During the period, SKT strived to rolled out Core Humanitarian Standards (CHS) nine commitments in its humanitarian projects. Through CHS commitments, SKT was able to improve the quality and effectiveness of its humanitarian response in the countries of operations. Furthermore, SKT remained an active member of UN clusters and sub clusters at field level.



Financial Review for the Year Ended 31 March 2020

Report of the Trustees

The trustees present their report with the financial statements of the charity for the year ended 31 March 2020. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

Objectives and activities

We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities.

The principal objectives set out by the charity and contained within our trust deeds, are summarised as follows:

- To provide relief to victims of natural and man-made disasters worldwide, regardless of colour, race, ethnicity and to facilitate rehabilitation back into communities by providing sustainable aid concentrating on education and welfare
- To help young people, especially but not exclusively through leisure time and educational activities, so as to develop their capabilities that they may grow to full maturity as individuals and members of society

Our objectives are set to reflect the aims and purpose of the charity. They are constantly reviewed and assessed by the Trustees to ensure they continue to reflect our aims. The Charity Commission's guidance notes have been consulted in formulating these objectives.

Risk Management

The Trustees take their responsibilities towards staff, donors, and beneficiaries very seriously. An important aspect of discharging these responsibilities involves the identification and management of all potential risks that might compromise staff, resources, or ability to deliver programmes.

The Charity, therefore, has the ultimate duty to regularly identify and review the risks to which The Charity is exposed, and ensure that appropriate controls are in place to provide reasonable assurance against fraud, malicious acts, and error. The Trustees, along with the CEO and the senior staff, actively review these risks on a regular basis.

Risks are complex, due to the nature of the work we carry out. They are assessed on the basis of their likelihood and potential impact, which would allow the implementation of mitigation strategies to manage these risks. Also, wherever possible, risks are covered by suitable insurance, to reduce their financial impact.

The principal risks to the charity have been identified as:

Strategic Reputation

One of the most valuable assets of any charity is its reputation. It is vitally important that we do all we can to meet the expectations of our donors, beneficiaries, supporters and other organisations that we partner with.

To protect The Charity against reputational damage, we implement the following policies:

- Fraud, Corruption and Bribery - We work very hard to ensure that integrity and transparency are embedded in all our policies and procedures. Conflict of interest; Anti-Bribery; Anti-Terrorism and Anti-Money Laundering policies are introduced and closely monitored.
- Senior level representation on many important forums and influential fronts, to ensure positive visibility, including a strong media presence.

Operational

Risks in this area include physical risks to our personnel and volunteers, and risks compromising the continuation of project delivery. To mitigate against such risks, The Charity has taken the following actions:

- Developed Standard Operating Procedures for common processes to protect against loss of key staff or volunteers;
- Improved the quality and the scope of training, to disseminate skills and good practice within the organisation, and to ensure staff safety and wellbeing;
- Regular reviews of key systems and procedures to improve and strengthen the internal policies and communication processes, thus maintaining a clear structure of delegated authority and control;
- Applied robust due diligence policy in our dealings with donors;
- Adopted clear processes to review and assess our performance management system on the ground;
- All programmes have up-to-date security policies, which include the provision of regular comprehensive security briefings and assessments, in response to rapid changes in the political situation;
- Culture and Behaviour – SKT Welfare monitors and learns lessons from peer organisations and as such focused on ensuring it develops the right culture and behaviour as The Charity grows:
 - As such we have undertaken a review of policy and procedures to ensure they are ‘fit for purpose’.
 - Enhanced support to field offices in Turkey.
 - A programme of regular training for all staff.

The Trustees, are therefore, satisfied that adequate systems and procedures are in place to manage and minimise exposure to the identified risks.

Plans for Future Periods

Aims and key objectives for future periods

The Charity intends to continue the projects outlined above and to expand them as required by needs on the ground, and determined by the limits of our capacity. In addition, we will continue to consider other projects, within the funds and staff capacity available, and based on comprehensive and up-to-date needs assessments. Furthermore, we will continue to closely monitor the progress of the various projects and to analyse the challenges facing them. A number of issues have been identified:

- We will work to provide the most appropriate solutions for our beneficiaries. This will be realised through the development of appropriate accountability, compliance and quality tools/ mechanism to align with industry standards and best practice.
- To ensure we have the resources and systems in place to play a leading role in defining and shaping the direction of The Charity. The quality of programming delivered align with humanitarian principles and are delivered in the most efficient and effective way.
- To ensure professionalism, integrity, transparency & accountability.
- We aim to reach out to an increasing number of institutional donors during this year. However, it would be imperative to build capacity and enhance the quality of programmes.

Sectors of work:

Our programmes are structured into seven sectors of work:

- Food Security & Livelihood
- WASH (Water, Sanitation and Hygiene)
- NFI (Non-Food Items)
- Health and Medical Care
- Education
- Social & Seasonal
- Programmes
- Protection

Each of these areas is managed by a dedicated team, in charge of the planning, implementation, reporting and documentation of projects within their respective sector.

Going Concern

In view of the financial performance as at the balance sheet date, the Board of Trustees has a reasonable expectation that The Charity will have the resources to continue in operational existence for the foreseeable future.

The Trustees believe there are no material uncertainties that call into doubt our ability to continue as a going concern. The annual financial statements have therefore been prepared on the basis that The Charity is a going concern.

COVID-19 Response

As a result of the virus lockdown in March 2020, The Charity had to temporarily close our offices in the UK in accordance with the local regulations. As a result of the lockdown measures and travel restrictions, it became difficult to travel between countries for management and work was conducted via online calls and meetings.

The Charity has implemented safety measures for staff and as the lockdown has eased, selected staff are returning to the office based on need and social distancing measures. The Charity has not experienced a drop in income as a result of the pandemic. On the contrary, The Charity's income increased during Ramadan 2020. The Charity has adjusted its community fundraising to focus on online donations.

Public Benefit

The Trustees confirm that they have complied with the requirements of Section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by The Charity Commission for England and Wales.

Fundraising

The Charity strives to adhere to relevant statutory regulations including the Data Protection Act (2018), Charities Act (2011) and the Telephone Preference Service. We are continually revising our policies and procedures as we grow to keep up-to date with changes in legislation and regulations.

SKT Welfare is registered with the Fundraising Regulator and has developed our procedures

to comply with the Code of Fundraising Practice.

SKT Welfare is also a member of the Institute of Fundraising and our fundraising activities are legal, open, honest and respectful. The Charity utilises a number of different fundraising approaches, which includes the following:

- Major-donor giving
- Corporate giving
- Community fundraising
- Challenges
- Live TV appeals
- Events
- Volunteers
- Direct mail
- Online giving

Fundraising activities are carried out by our own staff, volunteers, partners and professional fundraisers.

Code of Fundraising Practice

We comply with the Fundraising Regulator's Code of Fundraising Practice and ensure our fundraising activities reflect the code standards.

General Data Protection Regulation (GDPR)

Staff are required to read and understand the organisational GDPR policy which is accessible to all new staff and volunteers. GDPR training is ongoing for new staff and volunteers. We have a Data Protection policy and privacy statements.

Protection of Vulnerable People

The Charity abides by the Fundraising Regulator's Code of Fundraising Practice and ensures our staff and volunteers are fully briefed about the code of conduct with regard to the protection of vulnerable people. Before any external facing fundraising activity is undertaken, we brief staff and volunteers on best practice and make them aware of the need to identify, respect, support and protect vulnerable people.

Complaints Handling

There may be times when we do not meet the high standards we set ourselves and for such instances we have a complaints policy in place. Complaints are captured centrally, dealt with in accordance with the process laid down in the policy and reported to the Fundraising Regulator through the annual return. In 2020 we received 0 complaints (2019: 0).

Structure, governance and management

Governance

SKT Welfare under its constitution is a UK registered charity (1153735) with the Charity Commission. It is a Charitable Incorporated Organisation whose Foundation was registered with the Charity Commission on 9 September 2013. On the 04 February 2014, the assets of Sacred Knowledge which was a UK registered charity (1127634) with the Charity Commission, were transferred into SKT Welfare (1153735). Sacred Knowledge Trust was inceptioned on 21 January 2009 and operated under the governance of a deed of trust adopted on 1 September 2009 and later amended on 15 September 2012.

Organisational Structure and Management

Appointed trustees are responsible for general management and control of the charity and to ensure that it operates within the guidelines dictated by the Charity Commission and its own governing documents.

The trustees meet regularly to discuss and review the Charity's operations. At these meetings, they also make macro and micro level decisions relating to the running of the charity and its activities, mainly the delivery of humanitarian aid projects to different parts of the world, as well as within the UK. The trustees also have a group of volunteers working under them (in the form of sub-committees and teams) that focus on particular projects of the charity's work. The teams that manage the day-to-day running of the charity are primarily:

- 1) Finance and Operations
- 2) International Aid Projects
- 3) Fundraising and
- 4) PR, Media and Communications

At least one trustee, with the relevant skill set and experience, is responsible for oversight of one of these teams and the recommendations and activities are reported back into the monthly Trustee meetings.

Related Parties

SKTW Ventures Ltd is a wholly owned subsidiary of SKT Welfare.

Disclosure of Information to Auditor

Each Trustee has taken steps that they ought to have taken as a Trustee in order to make themselves aware of any relevant audit information and to establish that The Charity's auditor is aware of that information. The Trustees confirm that there is no relevant information that they know of and of which they know the auditor is unaware.

Reference and administrative details**Registered Charitable incorporated organisation:**

CE000173
(England and Wales)

Registered Charity number
1153735

Registered office
652 Huddersfield Road
Dewsbury
WF13 3HP

Trustees

Mr Asif Hussain
Mr Muzaffar Ali
Mr Majid Butt
Mr Zubair Sharif

Auditors

Xaviers Accountants Limited
Chartered Certified Accountants
Suite 3O, Recycling Lives Centre
1a Essex street
Preston
PR1 1QE

Financial Review

2019/20 has been an impressive period, SKT Welfare raised over £5m - including Gift Aid. SKT Welfare spent over £5m helping the large number of beneficiaries we support in all areas of the world from natural disasters and war zones to educational and orphan programmes. At the same time the balance sheet shows reserves of £2.1m (2019: £2.0m). Moreover, in the event of a significant drop in funding, the Trustees feel that they would be able to continue the current activities of the Charity through the availability of these reserves. The Charity needs to be able to respond quickly to emergencies should the need arise, in order to get aid and assistance where most needed around the world. The Charity's reserve policy is to hold equivalent to three months operating costs.

Statement of trustees' responsibilities

The Trustees are responsible for preparing The Trustees' report, Strategic Report and the financial statements in accordance with applicable law and regulations.

Charity law requires The Trustees to prepare financial statements for each financial year in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under charity law The Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of The Charity and of the incoming resources and application of resources, including 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;
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that The Charity will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain The Charity's transactions and disclose with reasonable accuracy at any time the financial position of The Charity and enable them to ensure that the financial statements comply with the Charities Act 2011. 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.

Approved by The Trustees of The Charity on
14/09/2021 and signed on its behalf by:



Mr Asif Hussain
CEO / Trustee

Independent Auditor's Report to the Members of SKT Welfare

Opinion

We have audited the financial statements of SKT Welfare ("The Charity") for the year ended 31 March 2020 which comprise of the statement of financial activities, the balance sheet, the cash flow statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of The Charity's affairs as at 31 March 2020 and of incoming resources and application of resources for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of The Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of The Charity in accordance with the ethical requirements relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions related to going concern

We have nothing to report in respect of the following matters in relation to which the ISAs (UK)

require us to report to you where:

- The Trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- The Trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about The Charity's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

Other information

The other information comprises the information included in the Annual Report, other than the financial statements and our auditor's report thereon. The Trustees are responsible for the other information.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities Act 2011 require us to report to you if, in our opinion;

- the information contained in the financial statements is inconsistent in any material respect with the Trustees' Annual Report; or
- adequate accounting records have not been kept by the Charity; or
- the Charity financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of Trustees

As explained more fully in the Statement of Trustees' Responsibilities, the Trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Trustees are responsible for assessing the Charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the Charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

A further description of our responsibilities for the audit of the financial statements is located at the Financial Reporting Council's ("FRC's") website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the Charity's trustees, as a body, in accordance with the Charities Act 2011 and regulations made under Section 154 of that Act.

Our audit work has been undertaken so that we might state to the Charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Charity and the Charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Xaviers Accountants Limited (Statutory Auditor)
Chartered Certified Accountants
Suite 30, Recycling Lives Centre
1a Essex Street
Preston
PR1 1QE

Date: 14/09/2021

Xaviers Accountants Limited is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

SKT Welfare
Statement of financial activities
for the year ended 31 March 2020

	Notes	Unrestricted Funds	Restricted Funds	Year Ended 31-Mar-20 Total Funds	Period Ended 31-Mar-19 Total Funds
		£	£	£	£
Income and endowments from:					
Donations and legacies	2	703,869	2,852,977	3,556,846	2,697,003
Organisational grants		-	1,992,404	1,992,404	2,390,244
Investments	3	4,114	-	4,114	7,606
Total income		707,983	4,845,381	5,553,364	5,094,853
Expenditure on:					
Raising funds	5	(241,571)	-	(241,571)	(748,803)
Charitable activities	5	(247,208)	(4,972,325)	(5,219,533)	(6,325,117)
Total expenditure		(488,780)	(4,972,325)	(5,461,105)	(7,073,920)
Net income / (expenditure) for the year		219,203	(126,944)	92,259	(1,979,067)
Transfers between funds	11	(458,721)	458,721	-	-
Net movement in funds		(239,518)	331,777	92,259	(1,979,067)
Reconciliation of funds:					
Total funds brought forward		1,838,959	165,729	2,004,688	3,983,755
Total funds carried forward		1,599,441	497,506	2,096,947	2,004,688

The notes on pages 47 to 58 form an integral part of these financial statements.

SKT Welfare
Balance Sheet
for the year ended 31 March 2020

	Notes	Year Ended 31-Mar-20 Total Funds £	Period Ended 31-Mar-19 Total Funds £
Fixed assets			
Tangible assets	8	620,782	572,203
Investments		3	-
Total fixed assets		<u>620,785</u>	<u>572,203</u>
Current assets			
Debtors	9	1,188,406	705,806
Cash at bank and in hand		434,306	803,567
Total current assets		<u>1,622,712</u>	<u>1,509,373</u>
Creditors			
amounts falling due within one year	10	(146,550)	(76,888)
Net current assets		<u>1,476,162</u>	<u>1,432,485</u>
Net assets		<u>2,096,947</u>	<u>2,004,688</u>

The total net assets of the charity are funded by the funds of the charity, as follows:

Restricted Funds	11	497,506	165,729
Unrestricted Funds	11	1,599,441	1,838,959
Total Charity Funds		<u>2,096,947</u>	<u>2,004,688</u>

The financial statements on page 43 to 44 were approved by the board and signed on its behalf
by

Mr Asif Hussain
Trustee
14/09/2021



The notes to the accounts on pages 47 to 58 form part of these financial statements.

SKT Welfare
Cash flow statement
for the year ended 31 March 2020

**Reconciliation of net income/ (expenditure) to net cash flow
from operating activities**

	Year Ended	Period Ended
	31-Mar-20	31-Mar-19
	£	£
Net income as shown in the Statement of Financial Activities	92,259	(1,979,067)
Adjustments for:		
Depreciation charges	34,059	37,528
Interest	(4,114)	(7,606)
(Increase) / Decrease in debtors	(482,600)	218,491
Increase / (Decrease) in creditors, excluding loans	69,662	51,696
Net cash provided by / (used in) operating activities	A (290,734)	(1,678,958)

	Year Ended	Period Ended
	31-Mar-20	31-Mar-19
	£	£
Cash flows from operating activities		
Net cash provided by / (used in) operating activities as shown above	A (290,734)	(1,678,958)
Cash flows from investing activities		
Interest received	4,114	7,606
Purchase of property, plant and equipment	(82,637)	(125)
Purchase of Investments	(3)	
Net cash provided by / (used in) investing activities	B (78,526)	7,481
Overall cash provided by / (used in) all activities	A+B (369,261)	(1,671,477)

Cash movements

Change in cash and cash equivalents from activities in the year ended 31 March 2020	(369,261)	(1,671,477)
Cash and cash equivalents at 1 April 2019	803,567	2,475,044
Change in cash and cash equivalents due to exchange rate movements	-	-
Cash at bank and in hand less overdrafts at 31 March	434,306	803,567

SKT Welfare

Cash flow statement
for the year ended 31 March 2020

Analysis of cash and cash equivalents

	Year Ended	Period Ended
	31-Mar-20	31-Mar-19
	£	£
Cash in hand at for the year ended 31 March 2020	434,306	803,567
Total cash and cash equivalents	434,306	803,567

Reconciliation in net funds

	01-Apr-20	Cashflows	31-Mar-20
	£	£	£
Cash at bank and in hand	803,567	(369,261)	434,306
Total	803,567	(369,355)	434,306

Notes to the financial statements
for the year ended 31 March 2020

1. Accounting Policies

Summary of significant accounting policies and key accounting estimates

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

Statement of compliance

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) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). They also comply with The Charities Act 2011.

Preparation of Group Accounts

SKT Welfare is not required to prepare consolidated accounts under The Charities (Accounts and Reports) Regulations 2008, UK Statutory Instruments 2008 No. 629, Chapter 3, Regulation 19 because its wholly owned subsidiary, SKTW Ventures Ltd, is dormant.

Basis of preparation

SKT Welfare meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

The financial statements are presented in sterling, which is the presentational currency of the entity.

Going concern

The Trustees consider that there are no material uncertainties about The Charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by The Charity.

The COVID-19 Pandemic started in the last month of the reporting period and as a result The Charity had to temporarily close its offices in UK and move staff to home-working where possible. The Charity has not experienced a drop in income and expects to significantly increase its income in 2021.

Income and endowments

All income is recognised once The Charity has entitlement to the income, it is probable that the income will be received and the amount of the income receivable can be measured reliably.

Donations and legacies

Donations are recognised when The Charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by The Charity before The Charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those SKT Welfare conditions is wholly within the control of The Charity and it is probable that these conditions will be fulfilled in the reporting period.

Gifts in kind

Gifts in kind are recognised in different ways dependent on how they are used by The Charity:

- (i) Those donated for resale produce income when they are sold. They are valued at the amount actually realised.
- (ii) Those donated for onward transmission to beneficiaries are included in the Statement of Financial Activities as incoming resources and resources expended when they are distributed. They are valued at the amount The Charity would have had to pay to acquire them.
- (iii) Those donated for use by The Charity itself are included when receivable. They are valued at the amount The Charity would have had to pay to acquire them.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings, they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Raising funds

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

Charitable activities

Charitable expenditure comprises those costs incurred by The Charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Grant provisions

Provisions for grants are made when the intention to make a grant has been communicated to the recipient but there is uncertainty about either the timing of the grant or the amount of grant payable.

Financial instruments

The Charity only has financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at amortised cost.

Financial assets held at amortised cost comprise cash and bank in hand, debtors and other debtors. Financial liabilities held at amortised cost comprise all creditors except social security and other taxes.

Financial assets held at amortised cost was £1,622,712 (2019: £1,509,373). Financial liabilities held at amortised was £140,735 (2019: £76,888).

Notes to the financial statements
for the year ended 31 March 2020

Governance costs

These include the costs attributable to The Charity's compliance with constitutional and statutory requirements, including audit, strategic management and Trustees', meetings and reimbursed expenses.

Tangible fixed assets

Individual fixed assets are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Freehold property - 4% straight line

Fixtures and fittings - 20% on reducing balance

Motor vehicles - 20% on reducing balance

Computer equipment - 20% on reducing balance

Taxation

The charity is exempt from tax on its charitable activities.

Foreign exchange

Transactions in foreign currencies are recorded at the rate of exchange at the date of the transaction.

Monetary assets and liabilities denominated in foreign currencies at the balance sheet date are reported at the rates of exchange prevailing at that date.

Fund structure

Unrestricted income funds are general funds that are available for use at The Trustees' discretion in furtherance of the objectives of The Charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Pensions and other post retirement obligations

The Charity operates a defined contribution pension scheme which is a pension plan under which fixed contributions are paid into a pension fund and The Charity has no legal or constructive obligation to pay further contributions even if the fund does not hold sufficient assets to pay all employees the benefits relating to employee service in the current and prior periods.

Contributions to defined contribution plans are recognised in the Statement of Financial Activities when they are due. If contribution payments exceed the contribution due for service, the excess is recognised as a prepayment.

Critical accounting judgements and key sources of estimation uncertainty

The Trustees are required to make judgments, estimates, and assumptions about the carrying value of assets and liabilities that are not readily apparent from other sources. The estimates and underlying assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

Significant judgement and estimates

There are no significant judgements and estimates having a material effect on the financial statements.

Notes to the financial statements
for the year ended 31 March 2020

2. Donations and legacies

	Unrestricted Funds	Restricted Funds	Year Ended 31-Mar-20	Period Ended 31-Mar-19
	£	£	£	£
Donations	703,869	2,494,977	3,199,846	2,697,003
Organisational grants		1,992,404	1,992,404	2,390,244
Gift in kind	-	357,000	357,000	-
	703,869	4,845,381	5,549,250	5,087,247

3. Investment Income

	Unrestricted Funds	Restricted Funds	Year Ended 31-Mar-20	Period Ended 31-Mar-19
	£	£	£	£
Bank Interest	4,114	-	4,114	7,606
	4,114	-	4,114	7,606

Notes to the financial statements
for the year ended 31 March 2020

4. Governance costs

	Unrestricted Funds	Restricted Funds	Year Ended 31-Mar-20	Period Ended 31-Mar-19
	£	£	£	£
External Audit	6,000	-	6,000	4,800
Accountancy Fees	8,500	-	8,500	-
Legal & Consultancy	49,699	-	49,699	21,421
Staff Costs	28,891	-	28,891	-
Subscriptions & Prof Fees	5,229	-	5,229	-
Finance costs	13,453	-	13,453	26,245
Office costs	991	-	991	-
	112,763	-	112,763	52,466

5. Total resources expended

5a. Cost of raising funds

	Unrestricted Funds	Restricted Funds	Year Ended 31-Mar-20	Period Ended 31-Mar-19
	£	£	£	£
Fundraising and publicity	90,894	-	90,894	149,141
Campaigns and events	92,754	-	92,754	209,487
Finance	46,541	-	46,541	30,636
Office costs	11,382	-	11,382	6,622
	241,571	-	241,571	395,886

Notes to the financial statements
for the year ended 31 March 2020

5b. Cost of charitable activities

	Unrestricted Funds	Restricted Funds	Year Ended 31-Mar-20	Period Ended 31-Mar-19
	£	£	£	£
Aid Deployments	-	467,721	467,721	752,079
Education	-	487,776	487,776	40,014
Emergency Aid	11,091	615,669	626,760	210,441
Food	21,459	1,518,283	1,539,742	1,561,610
Medical	-	212,358	212,358	605,156
Orphans	-	344,486	344,486	596,540
Water	172	301,362	301,535	599,387
Were most Needed	3,273	(115,715)	(112,442)	1,773,211
Winterisation	-	389,730	389,730	95,555
Gift in Kind	-	407,820	407,820	1,129
Support costs (note 5c)	211,213	342,834	554,048	442,911
	247,208	4,972,325	5,219,533	6,678,034

Charitable activities include grants received from charitable organisations, relating to various humanitarian projects amounting to **£1,992,404** (2019: 2,390,244).

5c. Cost of supporting charitable activities

	Unrestricted Funds	Restricted Funds	Year Ended 31-Mar-20	Period Ended 31-Mar-19
	£	£	£	£
Legal & Consultancy costs	20,818	83,273	104,091	46,565
Staff Costs	49,781	199,124	248,905	236,016
Subscription & Prof fees	1,984	7,935	9,918	40,085
Travel costs	3,382	13,527	16,909	-
Office Costs	9,744	38,976	48,720	67,779
IT Costs	12,742	-	12,742	-
Governance costs (note 4)	112,763	-	112,783	52,466
	211,213	342,834	554,048	442,911

Notes to the financial statements
for the year ended 31 March 2020

6. Trustees' remuneration

Trustees received no remuneration during the year (2019: nil).

During the year, the Charity reimbursed travelling and connected expenses amounting to £710.00 (2019: £5,061) to three trustees (2019: Three trustees).

7. Net incoming resources

This is stated after charging / (crediting):

	Unrestricted Funds	Restricted Funds	Year Ended 31-Mar-20	Period Ended 31-Mar-19
	£	£	£	£
Auditor's remuneration	6,000	-	6,000	4,800
Depreciation	6,812	27,248	34,059	37,528
Exchange (gain) / loss	12,966	-	12,966	-
	<u>25,778</u>	<u>27,248</u>	<u>53,026</u>	<u>42,328</u>

Notes to the financial statements
for the year ended 31 March 2020

8. Tangible assets

At Year ended 31 March 2020

	Land and Buildings	Fixture and Fittings	Computer Equipment	Motor Vehicles	Total
	£	£	£	£	£
Cost					
At 1 April 2019	681,087	7,658	12,396	6,680	707,821
Additions	73,732	-	8,906	-	82,638
Disposals	-	-	-	-	-
At 31 March 2020	754,819	7,658	21,302	6,680	790,459
Depreciation					
At 1 April 2019	119,306	5,202	7,896	3,214	135,618
Charge for the year	30,193	491	2,681	694	34,059
On disposals	-	-	-	-	-
At 31 March 2020	149,499	5,693	10,577	3,908	169,677
Net book value					
At 31 March 2020	605,320	1,965	10,725	2,772	620,782
At 31 March 2019	561,781	2,456	4,500	3,466	572,203

All assets are used for charitable purposes and there are no inalienable or heritage assets.

9. Debtors

	Year Ended	Period Ended
	31-Mar-20	31-Mar-19
	£	£
Prepayments and accrued income	1,005,931	705,806
Gift Aid Receivable	182,475	-
	1,188,406	705,806

Notes to the financial statements
for the year ended 31 March 2020

10. Creditors: amounts falling due within one year

	Year Ended 31-Mar-20	Period Ended 31-Mar-19
	£	£
Accruals	83,365	76,888
PAYE and other taxes	5,815	-
Other Creditors	57,370	-
	<u>146,550</u>	<u>76,888</u>

11. Reconciliation of Funds

	Unrestricte d Funds	Restricted Funds	Year Ended 31-Mar-20	Period Ended 31-Mar-19
	£	£	£	£
Accumulated funds b/f	1,838,959	165,729	2,004,688	3,983,755
Total Income for the year	707,983	4,845,381	5,553,364	5,094,853
Total Expenditure for the year	(488,780)	(4,972,325)	(5,461,105)	(7,073,920)
Transfers	(458,721)	458,721	-	-
Closing revenue funds c/f	<u>1,599,441</u>	<u>497,506</u>	<u>2,096,947</u>	<u>2,004,688</u>

All restricted funds are for specific humanitarian projects. The restricted funds are categorised by projects.

Notes to the financial statements
for the year ended 31 March 2020

12. Grants to Institutions

Expenditure on charitable activities comprises costs associated with the provision of housing, healthcare facilities, food, water and education carried out by the charity, directly and through partner organisations worldwide

This is further analysed by country as follows:

Partner Organisations

	Year Ended	Period Ended
	31-Mar-20	31-Mar-19
	£	£
SKT Welfare (Pakistan)	191,386	49,050
SKT Welfare (Turkey)	938,686	2,268,900
SKT Welfare (Gaza)	-	177,495
SKT Welfare (Shaam)	2,140,987	2,899,100
SKT Welfare (Uganda)	1,790	-
Janhit Manav (India)	10,500	
	<u>3,283,349</u>	<u>5,394,545</u>

Notes to the financial statements
for the year ended 31 March 2020

13. Staff costs and emoluments

	Year Ended 31-Mar-20	Period Ended 31-Mar-19
	£	£
Gross Salaries including employers NIC for all staff	253,074	235,479
Pension costs	7,989	537
Trustees' Remuneration as detailed in note 6	nil	nil
Total salaries, wages and related costs	261,063	236,016

The average number of full-time employees or full-time equivalents (FTE) was 14 (2019:11).

During the year an employee was paid compensation of £9,962.

No employees received emoluments (including pension costs) in excess of £60,000 per annum.

Neither the trustees nor any persons connected with them have received any remuneration from the charity or any related entity, either in the current or prior year.

The key management personnel of The Charity is the Chief Executive Officer and all other trustees.

The total employee benefits of the key management personnel of The Charity were nil (2019: nil).

14. Pension Costs

The charity operates a defined contribution pension scheme, the costs of which are shown above. Any liabilities and assets associated with the scheme are shown under debtors and creditors.

Notes to the financial statements

for the year ended 31 March 2020

15. Contribution by volunteers

The charity depends on the support of its volunteers, which is much appreciated.

The charity had over 300 Volunteers who donated over 25,000 hours supporting and delivering projects for SKT Welfare.

The arrangements with volunteers are difficult to value precisely in monetary terms and have not been recognised in the Statement of Financial Activities.

The volunteers and the charity accept and agree that no contract of employment is created by these arrangements.

16. Subsidiary companies

SKT Welfare wholly owns SKTW VENTURES LTD, registered in England & Wales with company number 12149334. The subsidiary company has conducted no trading activity to date and is dormant.

SKT Welfare is not required to prepare consolidated accounts under The Charities (Accounts and Reports) Regulations 2008, UK Statutory Instruments 2008 No. 629, Chapter 3, Regulation 19.

17. Ultimate controlling party

The charity is under the control of its legal members.

There has been no change in the key management personnel and the trustees.

18. Related party disclosures

During the accounting period, two trustees made interest free loans of £37,370 and £20,000 (2019: nil) to the charity, which are repayable on demand. The outstanding balance is £57,370 at the year end.

SKT's projects in certain countries are carried out by partner organisations such as SKT Organization Turkey. These overseas trusts are established as separate independent legal entities in their own jurisdiction and consequently, their results are not included within these financial statements. The institutional donations made to the partner organisations are disclosed in the notes 12.

Notes to the financial statements
for the year ended 31 March 2020

19. Statement of financial activities and income and expenditure account comparatives for prior year

	Unrestricted Funds	Restricted Funds	Period Ended 1 Jan 18 to 31 Mar 19 Total Funds
	£	£	£
Income & Endowments from:			
Donations & Legacies	1,506,287	3,580,960	5,087,247
Investments	7,606	-	7,606
Total income	1,513,893	3,580,960	5,094,853
Expenditure on:			
Raising funds	(90,977)	(657,826)	(748,803)
Charitable activities	(1,375,155)	(4,949,962)	(6,325,117)
Total expenditure	(1,466,132)	(5,607,788)	(7,073,920)
Net income for the year	47,761	(2,026,828)	(1,979,067)
Transfers between funds	-	-	-
Net movement in funds	47,761	(2,026,828)	(1,979,067)
Reconciliation of funds:			
Total funds brought forward	1,791,198	2,192,557	3,983,755
Total funds carried forward	1,838,959	165,729	2,004,688