



Hope Welfare Trust

Income and Expenditure Accounts for
the year ended 31st January 2025

Charity Assist Accountants Ltd
Certified Public Accountants and Charity
Independent Examiners
Unit 27 Batley Enterprise Centre
513 Bradford Road Batley West Yorkshire
WF17 8LL

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Basic information

| | | |
|--|---|---|
| Address Hope Welfare Trust 13 West Street Dewsbury WF12 9PT | Bank Barclays Bank 46 Market Place Dewsbury WF13 1DN | Accountants Charity Assist Accountants Ltd Unit 27 Batley Enterprise Centre Batley WF17 8LL |
| | Charity Registration Number 1165106 | |



Trustees' Annual Report
for the period

From (Period Start Date) | To (Period end date)
01 Feb, 2024 | 31 Jan, 2025

| Section A | Reference and administration details |
|---------------------------------|--------------------------------------|
| Charity name | Hope Welfare Trust |
| Other names charity is known by | HWT (working name) |
| Registered charity number | 1165106 |
| Charity's principal address | 13 West Street, Dewsbury, WF12 9PT |

Names of the charity trustees who manage
the charity

| Sr No. | Trustee Name |
|--------|-----------------|
| 1 | Mohammed Zahoor |
| 2 | Khalid Hussain |
| 3 | Aksar Mohammed |
| 4 | Mohammed Khalil |
| 5 | Mohammed Wahab |
| 6 | Zafar Azam |
| 7 | Mohammed Shahid |



| Section B | Structure, governance and management |
|--|---|
| Type of governing document (eg. trust deed, constitution) | CIO - Foundation registered 08 Jan 2016 |
| How the charity is constituted (eg. trust, association, company) | CIO |
| Trustee selection methods (eg. appointed by, elected by) | <ol style="list-style-type: none"> 1. Apart from the first charity trustees, every trustee must be appointed for a term of three years by a resolution passed at a properly convened meeting of the charity trustees. 2. In selecting individuals for appointment as charity trustees, the charity trustees must have regard to the skills, knowledge and experience needed for the effective administration of the CIO |



| Section C | Objective and Activities |
|---|--|
| <p>Summary of the objects of the charity set out in its governing document</p> | <p>The charity's objects are specifically restricted to the following:</p> <ol style="list-style-type: none"> 1) The relief of sickness and the preservation of health among people residing permanently or temporarily in UK and Jammu Kashmir. 2) The prevention or relief of poverty by providing: humanitarian aid, items and services to individuals in need and/or charities, or other organisations working to prevent or relieve poverty. |
| <p>Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)</p> | <ul style="list-style-type: none"> • Provides buildings / facilities / open space; • Provides services; • Provides advocacy / advice / information; • Sponsors or undertakes research. <p>Charity commission requires the trustees of a charity to:</p> <ul style="list-style-type: none"> • Select suitable accounting policies, apply them consistently; • Make judgement and estimates that are reasonable and prudent; • Prepare the financial statements on the going concern basis unless there is a reason to believe that the charity will not continue for the foreseeable future. <p>The Trustees are responsible for the keeping of proper accounting records, which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charity Act 2011. They are also responsible for safeguarding the assets of the charity and hence to take reasonable steps for the prevention and detection of fraud and other irregularity</p> |
| Section D | Achievements and performance |
| <p>Summary of the main achievements of the charity during the year</p> | <p>The charity was able to raise funds towards their charitable activities. They were able to provide grants to their projects in Pakistan.</p> |
| Section E | Financial review |
| <p>Brief statement of the charity's policy on reserves</p> | <p>The charity holds £15,000 in reserve in case of an emergency expense and to cover 6 months running expenses.</p> |

Section F

What do we do



Maternity Hospital Prahi District Kotli (AJK)

Hope Welfare Trust established a purpose-built Maternity and Child Hospital in Prahi, District Kotli (AJK), in April 2018 to tackle preventable maternal and child deaths. Since opening, it has become a lifeline for the community, serving around 250 patients every week, providing a safe environment for mothers and children, and reducing mortality rates in the region. Equipped with state-of-the-art facilities from the UK and operating 24/7 in partnership with the AJK government, the hospital offers maternity care, free dental and eye camps, and a zakat card program that provides orphans, widows, and low-income families with free tests, scans, and medicines. Over 100s of safe births have already taken place, with the majority of patients treated free of charge.

Beyond maternity, the hospital has grown into a center for broader healthcare. It runs a 24/7 ambulance service, provides medicines for locals, operates a dialysis unit serving patients from Kotli, Mirpur, and Poonch, and supports deserving individuals across AJK with treatments for heart disease, kidney failure, neuropsychiatric care, critical surgeries, and more. From children with hemophilia to patients receiving dialysis and essential operations, Hope Welfare Trust continues to bring dignity and healing to communities with limited access to healthcare.



Education Support

Hope Welfare Trust is committed to ensuring that every child, regardless of background, has access to quality education. The trust currently supports over 350 orphaned, disabled, or underprivileged children by providing their complete school needs, stationery, books, and uniforms, throughout their academic journey until secondary school.

In addition, Hope Welfare Trust awards scholarships to deserving and brilliant students, helping them pursue higher education in colleges and universities, with plans to expand these opportunities further.

Hope Welfare Trust's education work includes:

- Construction of multiple Government Primary & High Schools (She Kas, Amban Ratta, Khor, Kot Bhattian, Maskeenpura, Chameri Sehnsa, Amban Dhamya, and more).
- Establishment of educational complexes, hostels, and vocational training centres to broaden opportunities for children and young adults.
- Renovation of government schools to provide safe, modern, and supportive learning environments.

Through these initiatives, Hope Welfare Trust is creating lasting opportunities for children and young people, supporting dozens of school, college, and university students each year, and building a brighter future across AJK.



Housing Projects

Hope Welfare Trust provides housing support to families from poorer backgrounds, tackling issues such as overcrowding and unsafe living conditions. To date, the trust has built over 25 homes with a simple yet dignified design, two rooms, a kitchen, and a bathroom, giving families a safe place to live. By working closely with vulnerable households, Hope Welfare Trust ensures that deprived families have acceptable living provisions and the chance to live with dignity.

The housing program has also expanded to include repairs, renovations, and mosque support, directly benefiting dozens of families across AJK. Each project reflects the trust's mission to uplift communities by addressing one of life's most basic needs: shelter.



Water Projects

Hope Welfare Trust is committed to providing clean, safe, and reliable water and sanitation solutions across AJK, transforming communities one village at a time.

Our Water Projects Include:

Community Wells & Hand Pumps:

Installed in villages and towns for direct household access.

Mosque & School Water Solutions:

Safe drinking water provided to dozens of mosques, government schools, and colleges.

Healthcare Water Access:

Filtration plants and bore projects at Hope Welfare Hospital, Dialysis Centre THQ Chirohi, and RHC Parahi.

Household Projects:

Dozens of families supported with water wells, pumps, and tanks.

Community Tanks & Filtration:

Larger-scale water tanks, bore projects, and a Sustainable Watershed Project ensuring long-term safe water for entire communities.



UK initiatives

Hope Welfare Trust works to tackle food poverty in the UK through our community kitchen programs and homeless food kitchens we help serve sustainable meals to rough sleepers who are struggling to find food.


Emergency Relief

Hope Welfare Trust extended its support beyond long-term projects by providing critical emergency relief. This included food distribution drives in flood-stricken areas of KPK and Punjab, clean water projects in the remote Poran Valley, and the construction of houses for vulnerable families in Gilgit Baltistan. Alongside these efforts, Hope Welfare Trust also assisted disadvantaged families with marriage support and ran awareness and fundraising initiatives to help feed the homeless in the UK.

Section G

Declaration

The trustees declare that they have approved the trustees' report above.
Signed on behalf of the charity's trustees


| | |
|--------------|---|
| Full name(s) | Mohammed Shahid |
| Signature(s) |  |
| Designation | Treasurer |
| Full name(s) | Mohammed Zahoor |
| Signature(s) |  |
| Designation | Trustee |
| Date | 07-10-2025 |

Independent examiner's report on the accounts

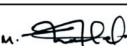
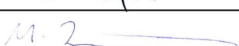


CHARITY COMMISSION
FOR ENGLAND AND WALES

| Section A | Independent Examiner's Report |
|---|---|
| Report to the trustees/ members of | Hope Welfare Trust |
| On accounts for the year ended | 31st Jan 2025 |
| Charity no | 1165106 |
| Set out on pages | 12-13 |
| Responsibilities and basis of report | <p>I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 / 01 / 2025.</p> <p>As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").</p> <p>I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.</p> |
| Independent examiner's statement | <p>I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:</p> <ul style="list-style-type: none"> · Accounting records were not kept in accordance with section 130 of the Act or · The accounts do not accord with the accounting records <p>I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.</p> |
| Signed | |
| Date | |
| Name | Abdul Qudeir Khan |
| Relevant professional qualification(s) or body: | FMAAT - FCPA |
| Address: | Unit 27 Batley Enterprise Centre 513 Bradford Road, Batley, WF 17 8LL |

| | | | | | | | |
|--|------------------------------------|----------------|-----------------------|-------------------------------|--------------------|-------------|-----------------------------------|
|  CHARITY COMMISSION FOR ENGLAND AND WALES | Charity Name Hope Welfare Trust | | | Charity No (if any) | 1165106 | | |
| | Annual accounts for the period | | | | | | |
| | Period start date | From | 01.02.2024 | To | Period end date | | 31.01.2025 |
| Section A Statement of financial activities | | | | | | | |
| Recommended categories by activity | | Guidance Notes | Unrestricted funds | Restricted income funds | Endowment funds | Total funds | Prior year funds (restated) |
| | | | £ | £ | £ | £ | £ |
| Incoming resources (Note 3) | | | F01 | F02 | F03 | F04 | F05 |
| Income and endowments from: | | | | | | | |
| Donations and legacies | | S01 | 20,934 | 276,598 | - | 297,532 | 211,024 |
| Charitable activities | | S02 | - | - | - | - | - |
| Other trading activities | | S03 | - | - | - | - | - |
| Investments | | S04 | 86 | - | | 86 | 61 |
| Separate material item of income | | S05 | - | - | - | - | - |
| Other | | S06 | - | - | - | - | - |
| Total | | S07 | 21,021 | 276,598 | - | 297,618 | 211,085 |
| Resources expended (Note 6) | | | | | | | |
| Expenditure on: | | | | | | | |
| Raising funds | | S08 | 250 | - | - | 250 | 344 |
| Charitable activities | | S09 | 9,810 | 261,090 | - | 270,900 | 247,147 |
| Separate material item of expense | | S10 | - | - | - | - | - |
| Other | | S11 | 1,393 | - | - | 1,393 | 1,163 |
| Total | | S12 | 11,453 | 261,090 | - | 272,543 | 248,653 |
| | | | | | | | |
| Net income/(expenditure) before investment gains/(losses) | | S13 | 9,568 | 15,508 | - | 25,075 | - 37,569 |
| Net gains/(losses) on investments | | S14 | - | - | - | - | - |
| Net income/(expenditure) | | S15 | 9,568 | 15,508 | - | 25,075 | - 37,569 |
| Extraordinary items | | S16 | - | - | - | - | - |
| Transfers between funds | | S17 | - | - | - | - | - |
| Other recognised gains/(losses): | | | | | | | |
| Gains and losses on revaluation of fix ed assets for the charity's own use | | S18 | - | - | - | - | - |
| Other gains/(losses) | | S19 | - | - | - | - | - |
| Net movement in funds | | S20 | 9,568 | 15,508 | - | 25,075 | - 37,569 |
| | | | | | | | |
| Reconciliation of funds: | | | | | | | |
| Total funds brought forward | | S21 | 51,635 | 141,109 | - | 192,744 | 230,312 |
| Total funds carried forward | | S22 | 61,203 | 156,617 | - | 217,819 | 192,744 |

Section B Balance sheet

| | Guidance Notes | Unrestricted funds | Restricted income funds | Endowment funds | Total this year | Total last year (restated) |
|---|----------------|---|-------------------------|-----------------|-----------------|-----------------------------|
| | | £ | £ | £ | £ | £ |
| | | F01 | F02 | F03 | F04 | F05 |
| Fixed assets | | | | | | |
| Intangible assets (Note 15) | B01 | - | - | - | - | - |
| Tangible assets (Note 14) | B02 | 261 | - | - | 261 | 169 |
| Heritage assets (Note 16) | B03 | - | - | - | - | - |
| Investments (Note 17) | B04 | - | - | - | - | - |
| Total fixed assets | B05 | 261 | - | - | 261 | 169 |
| Current assets | | | | | | |
| Stocks (Note 18) | B06 | - | - | - | - | - |
| Debtors (Note 19) | B07 | - | - | - | - | - |
| Investments (Note 17.4) | B08 | - | - | - | - | - |
| Cash at bank and in hand (Note 24) | B09 | 63,220 | 156,617 | - | 219,837 | 195,700 |
| Total current assets | B10 | 63,220 | 156,617 | - | 219,837 | 195,700 |
| Creditors: amounts falling due within one year (Note 20) | B11 | 2,279 | - | - | 2,279 | 3,125 |
| Net current assets/(liabilities) | B12 | 60,941 | 156,617 | - | 217,558 | 192,575 |
| Total assets less current liabilities | B13 | 61,202 | 156,617 | - | 217,819 | 192,744 |
| Creditors: amounts falling due after one year (Note 20) | B14 | - | - | - | - | - |
| Provisions for liabilities | B15 | - | - | - | - | - |
| Total net assets or liabilities | B16 | 61,202 | 156,617 | - | 217,819 | 192,744 |
| Funds of the Charity | | | | | | |
| Endowment funds (Note 27) | B17 | - | - | - | - | - |
| Restricted income funds (Note 27) | B18 | - | 156,617 | - | 156,617 | 141,109 |
| Unrestricted funds | B19 | 61,202 | - | - | 61,202 | 51,635 |
| Revaluation reserve | B20 | - | - | - | - | - |
| Total funds | B21 | 61,202 | 156,617 | - | 217,819 | 192,744 |
| Signed by one or two trustees on behalf of all the trustees | | Signature | | Print Name | | Date of approval dd/mm/yyyy |
| | |  | | Mohammed Shahid | | 7/10/25 |
| | |  | | Mohammed Zahoor | | 7/10/25 |

| Note 3 | | Analysis of income | | | | |
|---------------------------------|--|---------------------------|-------------------------|-----------------|-------------|-----------------------|
| | | Unrestricted funds | Restricted income funds | Endowment funds | Total funds | Prior year (restated) |
| | Analysis | | | | £ | £ |
| Donations and legacies: | Donations and gifts | - | 276,598 | - | 276,598 | 181,854 |
| | Gift Aid | 15,559 | - | - | 15,559 | 13,060 |
| | Legacies | - | - | - | - | - |
| | General grants provided by government/other charities | 5,125 | - | - | 5,125 | 15,750 |
| | Membership subscriptions and sponsorships which are in substance donations | 250 | - | - | 250 | 360 |
| | Donated goods, facilities and services | - | - | - | - | - |
| | Other | - | - | - | - | - |
| | Total | 20,934 | 276,598 | - | 297,532 | 211,024 |
| Income from investments: | Interest income | - | - | - | - | - |
| | Dividend income | - | - | - | - | - |
| | Rental and leasing income | - | - | - | - | - |
| | Other (Loyalty reward) | 86 | - | - | 86 | 61 |
| | Total | 86 | - | - | 86 | 61 |
| TOTAL INCOME | | 21,021 | 276,598 | - | 297,618 | 211,085 |

| Note 6 Analysis of expenditure | | | | | | |
|---|---|--------------------|-------------------------|-----------------|-------------|-----------------------|
| | | Unrestricted funds | Restricted income funds | Endowment funds | Total funds | Prior year (restated) |
| | Analysis | | | | £ | £ |
| Expenditure on raising funds: | Incurred seeking donations | 250 | - | - | 250 | 344 |
| | Incurred seeking legacies | - | - | - | - | - |
| | Incurred seeking grants | | | | | |
| | Total expenditure on raising funds | 250 | - | - | 250 | 344 |
| Expenditure on charitable activities | Accountancy fees | 1,517 | - | - | 1,517 | 925 |
| | Advertising costs | | - | - | - | - |
| | Annual return | 180 | - | - | 180 | 225 |
| | Charitable donations | | 300 | | 300 | 1,000 |
| | Charity clothes | 1,123 | | | 1,123 | - |
| | Dubai office expenses | 3,550 | | | 3,550 | - |
| | Depreciation | 87 | | | 87 | 70 |
| | Governance and administration costs | 35 | | | 35 | 35 |
| | Grants Hope Welfare Foundation | | 260,790 | | 260,790 | 237,535 |
| | IHC regulatory fee | | | | - | 4,121 |
| | Independent examination | 675 | | | 675 | 525 |
| | Printing, postage & stationery | | | | - | 110 |
| | Promotions | | | | - | 450 |
| | Repairs and maintenance | | | | - | 90 |
| | Sundry | | | | - | 100 |
| | Telephone | 381 | | | 381 | 664 |
| | Travelling expenses | 2,263 | | | 2,263 | 1,114 |
| | Website | | - | - | - | 182 |
| | Total expenditure on charitable | 9,810 | 261,090 | - | 270,900 | 247,147 |
| Other | | - | - | - | - | - |
| | Bank charges | 1,393 | - | - | 1,393 | 1,163 |
| | | - | - | - | - | - |
| | | - | - | - | - | - |
| | Total other expenditure | 1,393 | - | - | 1,393 | 1,163 |
| TOTAL EXPENDITURE | | 11,453 | 261,090 | - | 272,543 | 248,653 |

| Note 10 | | | Details of certain items of expenditure | | | |
|---|--|--|---|--|------------------|------------------|
| 10.1 Fees for examination of the accounts | | | | | | |
| <i>Please provide details of the amount paid for any statutory external scrutiny of accounts and other services provided by your independent examiner. If nothing was paid please enter '0' in the appropriate box(es).</i> | | | | | | |
| | | | | | This year | Last year |
| | | | | | £ | £ |
| Independent examiner's fees | | | | | 675 | 525 |
| Assurance services other than audit or independent examination | | | | | | |
| Tax advisory fees | | | | | | |
| Other fees (for example: financial advice, consultancy, accountancy services) paid to the independent examiner | | | | | | |

Note 14 Tangible fixed assets

Please complete this note if the charity has any tangible fixed assets

14.1 Cost or valuation

| | Freehold land & buildings | Other land & buildings | Plant, machinery and motor vehicles | Fixtures, fittings and equipment | Total | |
|---------------------------------|------------------------------|---------------------------|--|--|-------|--|
| | £ | £ | £ | £ | £ | |
| At the beginning of the year | - | - | - | 169 | 169 | |
| Additions | - | - | - | 179 | 179 | |
| Revaluations | - | - | - | | - | |
| Disposals | - | - | - | - | - | |
| Transfers * | - | - | - | - | - | |
| At end of the year | - | - | - | 348 | 348 | |

14.2 Depreciation and impairments

| **Basis | SL or RB | SL or RB | SL or RB | SL or RB | SL or RB | Straight Line ("SL") or Reducing Balance ("RB") |
|-----------------------------|----------|----------|----------|----------|----------|---|
| ** Rate | | | | 25% RB | | |
| At beginning of the year | - | - | - | - | - | |
| Disposals | - | - | - | - | - | |
| Depreciation | - | - | - | 87 | 87 | |
| Impairment | - | - | - | - | - | |
| Transfers* | - | - | - | - | - | |
| At end of the year | - | - | - | 87 | 87 | |

14.3 Net book value

| | | | | | | |
|--|---|---|---|-----|-----|--|
| Net book value at the beginning of the year | - | - | - | 169 | 169 | |
| Net book value at the end of the year | - | - | - | 261 | 261 | |

| Note 20 | Creditors and accruals | | | |
|--|-------------------------------------|-----------|--|-----------|
| Please complete this note if the charity has any creditors or accruals. | | | | |
| | | | | |
| 20.1 Analysis of creditors | | | | |
| | Amounts falling due within one year | | Amounts falling due after more than one year | |
| | This year | Last year | This year | Last year |
| | £ | £ | £ | £ |
| Accruals for grants payable | - | - | - | - |
| Bank loans and overdrafts | - | - | - | - |
| Trade creditors | - | - | - | - |
| Payments received on account for contracts or performance-related grants | - | - | - | - |
| Accruals and deferred income | 2,279 | 3,125 | - | - |
| Taxation and social security | - | - | - | - |
| Other creditors | - | - | - | - |
| Total | 2,279 | 3,125 | - | - |

| Note 24 | | Cash at bank and in hand | | | |
|--|--|---------------------------------|--|----------------|----------------|
| | | | | This year | Last year |
| | | | | £ | £ |
| Short term cash investments (less than 3 months maturity date) | | | | - | - |
| Short term deposits | | | | - | - |
| Cash at bank and on hand | | | | 219,837 | 195,700 |
| Other | | | | - | - |
| Total | | | | 219,837 | 195,700 |

Hope Welfare Trust

Income and Expenditure Accounts for the year ended 31st January 2025

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

Signed:

A. Q. Khan.

Date:

13.10.2025

Name:

Abdul Qudeir Khan

Relevant professional qualification(s) or body:

FMAAT

FCPA

Address:

Unit 27 Batley Enterprise Centre

513 Bradford Road

Batley

WF17 8LL