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## **ANNUAL REPORT**

**SAWERA WELFARE FOUNDATION**

**FOR THE YEAR ENDING 31<sup>ST</sup> MARCH 2025**

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## 1. CHARITY DETAILS

**Sawera Welfare Foundation** – Annual Report to the Charity Commission England & Wales

**Financial Year: 1st April 2024 – 31st March 2025**

**Charity Registration Number:** 1202675

**Charitable Structure:** Charitable Incorporated Organisation (CIO)

### **Trustees**

- **Ramzan Sheikh** – Chair
- **Abbas Abbas** – Trustee
- **Ibrahim Khan** – Trustee

### **Registered Address**

Sawera Welfare Foundation, 225 Firth Park Road Sheffield, South Yorkshire S5 6WG

## 2. TRUSTEES ANNUAL REPORT

### **Introduction & Trustee Statement**

The Sawera Welfare Foundation (SWF) was established with the unwavering commitment to uplift and support the most vulnerable within the community of Tajak, Pakistan, and surrounding villages. Our charity is deeply rooted in compassion, humanitarian aid, and social welfare, ensuring that families living in extreme poverty receive the support they desperately need.

The financial year April 2024 – March 2025 has been a remarkable period of impact and transformation, as SWF has continued to fulfill its core objectives:

1. **Providing financial relief** to individuals and families facing severe hardship.
2. **Supporting essential welfare needs**, including weddings, education, healthcare, and emergency assistance.
3. **Delivering critical health-related services**, such as ambulance transport, clean drinking water access, and medical grants, ensuring the well-being of those most in need.

Our charity's mission is not simply to assist but to create lasting change—helping people rise above poverty and live with dignity. Thanks to the tireless efforts of our trustees, volunteers, and donors, SWF has continued to expand its reach, saving lives and restoring hope across multiple communities.

This report provides an overview of our achievements, financial performance, governance, and future plans as we work towards building a stronger, fairer, and more compassionate society.

### **Achievements & Performance – Chair's Report**

**Financial Year: 1st April 2024 – 31st March 2025**

### **Transforming Lives & Uplifting Communities**

The past financial year has been a remarkable journey of hope, resilience, and transformation. Sawera Welfare Foundation (SWF) continues to fulfil its mission of providing essential necessities of life to those who are living under the poverty line in Tajak, Pakistan, and surrounding villages.

Through targeted financial assistance, health services, education support, and emergency response, we have directly impacted hundreds of families, ensuring they receive the care and dignity they deserve.

**Education Support Grants – Investing in the Future** SWF awarded trophies and prize money in four schools (boys' and girls' schools in Rangoo and Tajak) to encourage academic excellence and support struggling families. A health grant was given to Govt Boys High School Rangoo, enabling the installation of a solar panel system, reducing operational costs while improving study conditions. One orphan student received a monthly scholarship, ensuring he could continue his education instead of dropping out due to financial hardship.

**Health & Medical Support Grants – Saving Lives Through Care** 31 patients from low-income families received financial assistance for critical treatments. Grants covered expenses such as operations, dialysis treatments, limb replacements, and urgent medical procedures. From April 2024 to March 2025, these lifesaving interventions ensured that families who had no means of affording medical care received essential support.

**24/7 Ambulance Services – Emergency Healthcare Access** SWF operates round-the-clock emergency ambulance services, covering Tajak Rangoo and 10 nearby villages. In the past year, 904 patients were transported to hospitals, providing lifesaving emergency care. Nearly half of these patients, struggling with little or no household income, received free ambulance transport, ensuring financial hardship was not a barrier to survival.

**Clean Drinking Water Initiatives – Tackling Water Scarcity** Access to safe drinking water remains a critical issue in Pakistan, where 60% of the population lacks reliable sources (UNICEF, 2022). In last year 24-25, SWF provided 48 families with water wells, ensuring long-term access to clean drinking water. Using Sawera-owned bore machines, wells were dug free of cost for families who otherwise had no means to access safe water.

**Housing Projects – Restoring Security & Dignity** Five families received newly constructed homes, ensuring safe and suitable living conditions. SWF provides full home construction and renovations of unlivable homes, assisting families with no financial means to improve their housing. This initiative guarantees security, stability, and dignity for children and vulnerable individuals in extreme poverty.

**Monthly Sponsorship for Orphans & Widows – A Lifeline for the Most Vulnerable** 20 families, including widows and single mothers with young children, were provided monthly financial grants. Support is given between 1st – 5th of every month, ensuring families without a breadwinner have a consistent means of survival.

## **Expanding Support Through Collaboration with Anmol Welfare Society –**

### **Monthly Grants via Wazeefah System for families in Waisa Attock**

Sawera Welfare Foundation (SWF) primarily operates in Rangoo & Tajak but collaborates with neighbouring charities to expand its reach. A partnership with Anmol Welfare Society enables us to receive donor funding from the UK-based community of Waisa Attock.

These additional resources almost double our ability to provide financial aid, allowing us to offer monthly grants, healthcare support, and emergency relief to underprivileged families. Importantly, these funds are allocated according to the wishes of donors, ensuring targeted assistance reaches those in greatest need.

This partnership marks a significant milestone for both SWF and Anmol Welfare Society, as we work together to provide regular monthly income to hundreds of vulnerable families, giving them stability and a better quality of life. By uniting efforts, we strengthen our mission of poverty alleviation, ensuring no family is left behind.

**Wedding Support Grants – Helping Families Secure Their Daughters’ Future** 11 families received wedding grants, ensuring financial hardship did not prevent their daughters from getting married. In Tajak, wedding costs are borne by the bride’s family. Without external support, many weddings are delayed for years or never take place. SWF identifies families in extreme need and provides financial assistance, allowing young women to start their new lives with dignity.

**Ramadan & Eid Special Grants – Ensuring Every Family Can Celebrate** 270 families received Ramadan support packages, allowing them to observe the holy month with dignity. 100 families were provided Eid grants, ensuring no one was left out of the celebrations due to financial hardship.

**Collective Qurbani – Feeding the Most Deprived** During Eid ul Adha, SWF organized a collective Qurbani, sacrificing 12 animals. The meat was distributed to 450 struggling families, ensuring even the poorest households could share in the festivities.

**Donors & Volunteers – The Heart of Our Success** Sawera Welfare Foundation is sustained by dedicated individuals and generous donors who ensure our work continues:

- Trustees, family members, colleagues, and friends
- Overseas donors, particularly those with ancestral ties to Pakistan
- Local mosques and religious institutions
- UK & European migrant communities from Tajak & Rangoo
- Partner charities, including Sameera Foundation, Anmol Waisa & The Akhira Team
- Fundraising campaigns via social media – Facebook, WhatsApp, and TikTok

Through these collaborations and donor commitments, SWF has successfully transformed lives and provided hope where it was once lost.

**Conclusion – A Year of Impact & Growth** The past financial year has been one of immense achievement, ensuring hundreds of lives were directly impacted through healthcare, education, clean water, financial aid, and emergency medical response.

With continued donor support and collaboration, SWF will scale up its humanitarian efforts, making an even greater impact in the years ahead.

Together, we are building a future where no one is forgotten.

### **Charity Future**

All our charity work is actively promoted through social media platforms including Facebook, WhatsApp, TikTok, and YouTube. We have developed a strong following, particularly among individuals from Tajak, Rangoo, Attock, and the wider local community. This engagement allows us to reach more donors and expand our support base effectively.

Transparency, efficiency, and economic sustainability remain central to our operations, ensuring that we retain the trust of our supporters. Many of our donors contribute on a regular monthly basis, recognizing the impact and credibility of our work. Each donor receives regular progress updates on projects via our social media channels, including paperwork, images, and video documentation from the start to completion of every initiative.

### **Committee & Volunteers**

SWF is overseen by three trustees and supported by numerous dedicated volunteers in the UK. Charity affairs are discussed in monthly and annual meetings, with management efficiently coordinated through 15 WhatsApp management groups and five public WhatsApp channels. Daily updates on charity projects and welfare programs are shared through these networks to maintain transparency and community engagement.

In Pakistan, a committee of 20 respected members, including religious leaders, teachers, doctors, and elders were selected after thorough deliberation by UK trustees and volunteers. This committee plays an essential role in assessing grant applications and ensuring that aid reaches the most deserving beneficiaries.

Grant applications are received through our office in Pakistan, emails, letters, and social media. The Pakistani committee conducts independent surveys to verify applicants' eligibility according to SWF's constitution and objectives.

### **Grant Approval Process**

Before any grant is approved by UK trustees, the Pakistani committee follows a rigorous **six-stage verification process**:

1. **Application Submission** – Each request is documented in the applicant's own words on official SWF office forms.
2. **Record Keeping** – Initial information forms are completed for verification.
3. **Independent Survey** – Committee members conduct home visits, verify applicants' circumstances with local religious leaders and neighbours, and secure testimonies from two independent witnesses.
4. **Oath-Taking** – The beneficiary provides a sworn statement confirming their financial need and zakat eligibility.
5. **Trustee Review** – All documentation is sent to UK trustees for final approval. Discussions regarding eligibility occur through WhatsApp groups before grants are issued.
6. **Completion Report** – Upon grant distribution, a final report is compiled detailing expenses, receipts, beneficiary information, and satisfaction confirmation.

All paperwork for every single grant or project is reviewed in the UK to ensure alignment with SWF's objectives, constitution, and donor expectations.

### 3. ACCOUNTING POLICIES

#### Accounting Policies

The charity's financial statements are prepared in accordance with the Charities SORP (FRS 102), which regulates Accounting and Reporting by Charities, alongside the Financial Reporting Standard 102 and Charities Act 2011.

- **Income** – Recognized in the Statement of Financial Activities once entitlement is established and the amount can be reliably measured.
- **Expenditure** – Liabilities are recorded as expenses when a legal or constructive obligation arises. Costs are categorized and allocated appropriately.
- **Commitments** – Grants subject to unmet conditions at the financial year-end are recorded as commitments but not accrued as expenditure.
- **Taxation** – SWF is exempt from tax on its charitable activities.
- **Fund Accounting** –
  - **Unrestricted funds** are used at the discretion of trustees in accordance with the charity's objectives.
  - **Restricted funds** must be applied specifically for donor-specified purposes.

Trustees are responsible for safeguarding assets and implementing preventative measures against fraud and financial irregularities. The Trustees' report is independently examined to ensure accuracy and consistency between financial statements and reported activities.

An independent accountant's report is included in compliance with Charity Commission requirements.

# Sawera Welfare Foundation

## Receipts and Payments Accounts for the year ended 31st March 2025



CHARITY COMMISSION  
FOR ENGLAND AND WALES

Charity Name: <b>Sawera Welfare Foundation</b>			Charity No. (if any)	1202675	<b>CC16a</b>
Annual accounts for the period					
Period start date	<b>01/04/2024</b>	<b>To</b>	Period end date	<b>31/03/2025</b>	

### Section A Receipts

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Prior year funds to the nearest £
<b>A1 Receipts</b>					
General Income (HSBC Bank Account)	22,713	2,818	-	25,531	11,251
HMRC Gift Aid (payment included up to 31/03/2025)	4,644	-	-	4,644	-
General Income (Co-operative Bank Account)	-	29,615	-	29,615	-
Other	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>27,357</b>	<b>32,433</b>	<b>-</b>	<b>59,790</b>	<b>11,251</b>
<b>A2 Asset and investment sales,(see table).</b>					
Loans received	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>27,357</b>	<b>32,433</b>	<b>-</b>	<b>59,790</b>	<b>11,251</b>
<b>A3 Payments</b>					
General Expenditure (Grants, Projects, Expenses)	24,799	-	-	24,799	7,547
HSBC - Paid to other Charities	-	1,584	-	1,584	427
HSBC - Qurbani, Water, Medical	-	1,750	-	1,750	400
Co-operative - Families support grants community of Waisa	-	3,810	-	3,810	-
Bank Fees	132	-	-	132	99
<b>Sub total</b>	<b>24,931</b>	<b>7,144</b>	<b>-</b>	<b>32,075</b>	<b>8,473</b>
<b>A4 Asset and investment purchases, (see table)</b>					
Loans repayment	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>24,931</b>	<b>7,144</b>	<b>-</b>	<b>32,075</b>	<b>8,473</b>
<b>Net of receipts/(payments)</b>	<b>2,426</b>	<b>25,289</b>	<b>-</b>	<b>27,715</b>	<b>2,778</b>
<b>A5 Transfers between funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>2,778</b>	<b>-</b>	<b>-</b>	<b>2,778</b>	<b>-</b>
<b>Cash funds this year end</b>	<b>5,204</b>	<b>25,289</b>	<b>-</b>	<b>30,493</b>	<b>-</b>



# Sawera Welfare Foundation

Receipts and Payments Accounts for the year ended 31st March 2025

## Section B Statement of assets and liabilities at the end of the period


Categories	Details	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £
B1 Cash funds	Bank	3,102	-	-
		-	-	-
		-	-	-
	<b>Total cash funds</b>	<b>7,316</b>	<b>25,289</b>	<b>-</b>
	(agree, balances with receipts and payments account(s))	OK	OK	OK

	Details	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-

	Details	Funds to which asset belongs (Unrestricted)	Cost (optional)	Current value (optional)
B3 Investment assets		-	-	-
		-	-	-
		-	-	-

	Details	Funds to which asset belongs (optional)	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use		-	-	-
		-	-	-
		-	-	-

	Details	Funds to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities		-	-	-
		-	-	-
		-	-	-

Signature	Print Name	Date of approval
	Ramzan Sheikh	03/05/2025

Signed by one or two trustees on behalf of all the trustees

## Sawera Welfare Foundation

### Receipts and Payments Accounts for the year ended 31st March 2025

#### Notes

Grants to Charities in Pakistan	£30,674.00
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**Section A**

**Independent Examiner's Report**

**Report to the trustees/  
members of**

Charity Name  
Sawera Welfare Foundation

**On accounts for the year  
ended**

31 March 2025

**Charity no  
(if any)**

1202675

**Set out on pages**

8 - 10

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31 / 03 / 2025**.

**Responsibilities and  
basis of report**

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

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


**Independent  
examiner's statement**

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

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

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

**Signed:**



**Date:**

25<sup>th</sup> May 2025

**Name:**

Imran Ellam

**Relevant professional  
qualification(s) or body  
(if any):**

Institute of Chartered Accountants (ICAEW)  
Number 8477231

**Address:**

7 Woodhall Road

Bradford

BD3 7BT

**Section B**

**Disclosure**

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here brief details of  
any items that the  
examiner wishes to  
disclose.**

None