

Al Anwar Welfare Trust

Charity Information

Trustees-Management Committee

Shaukat Anwar Chaudhry	Chairperson
Danyal Faiq Ali	Trustee
Waqas Bin Reaz	Trustee

Address

95 George Street

Oban

PA34 5NR

e-mail: aawt.care@hotmail.com

www.aawt.care

Scottish Charity Number

SC051759

Independent Examiner's Notes on Al Anwar Welfare Trust Receipts & Payments Statement

Period End: 31st October 2025

Statement of Responsibilities of Trustees & Independent Examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) 2005 Act and the Charities Accounts (Scotland) Regulations 2006. The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, I do not express an audit opinion on the accounts.

Independent examiner's statement

In the course of my examination, no matter has come to my attention

1. Which gives me reasonable cause to believe that in any material respect the requirements:
 - To keep accounting records in accordance with section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
 - To prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations

have not been met, or

2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Khalil Malik FCCA

K. Malik & Co Ltd
Chartered Certified Accountants
59 James Street
Glasgow
Lanarkshire
G40 1BZ

Date: 31/7/26.....

Al Anwar Welfare Trust
Receipts & Payments Account
Statement
31st October 2025

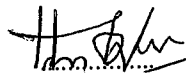
Receipts

Signed on behalf of (Independent Examiner)



31/07/2026

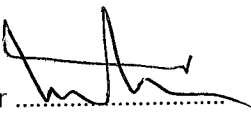
Signed on Behalf of Al Anwar Welfare Trust
(Trustee)



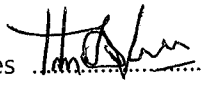
31/07/2026

Al Anwar Welfare Trust

Statement of Balances year ending 31 October 2025

Signed by Independent Examiner 

31/07/2026

Signed on behalf of Trustees  (Chair)

31/07/2026

Al Anwar Welfare Trust
Receipts & Payments Account Statement
31st October 2025

	31.10.25 £	31.10.24 £
Receipts	Unrestricted Funds	Unrestricted Funds
Donations	32,113.27	19293.79
Total Receipts	32,113.27	19293.79
Payments		
Food Costs	13,000.00	
Event and Project Costs	7,040.00	
Education and Seminar Costs	5,000.00	
Utilities Costs	3,000.00	
Building Maintenance & Repair Costs	3,000.00	
Professional Fees	815.00	
Other Expenses	1,210.33	18154.27
Total Payments	33,065.33	18,154.27
Surplus (Deficit)	-952.06	1139.52

Signed on behalf of Al Anwar Welfare Trust

Shaukat Anwar Chaudhry, Chair.....

Date: 31/10/26.....

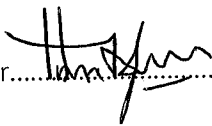
Al Anwar Welfare Trust

Statement of Balances as at 31 October 2025

	31.10.25 £	31.10.24 £
CASH FUNDS		
Cash and bank balance at start of the year as at 01 November 2024	1,219.52	80.00
ADD: Surplus(deficit) fo ther year	-952.06	1,139.52
LESS: Transfers	0.00	0.00
Cash and bank balance at end of year as at 31 October 2025	<u>267.46</u>	<u>1,219.52</u>
INVESTMENTS	<u>-</u>	<u>-</u>
OTHER ASSETS	<u>-</u>	<u>-</u>
Liabilities	<u>-</u>	<u>-</u>
Contingent liabilities	<u>-</u>	<u>-</u>
Depreciation	<u>-</u>	<u>-</u>
Total net worth of Charity C/FWD to 1 November 2025	<u>267.46</u>	<u>1,219.52</u>

All funds are restricted to the purpose raised for, except generated income

Signed on behalf of Al Anwar Welfare Trust

Shaukat Anwar Chaudhry, Chair.....

Date: 31/7/26

Trustees' Annual Report

For the Year Ending 31 October 2025

Charity Name: Al-Anwar Welfare Trust

Charity Number: SC051759

1. Objectives and Activities

Charitable Purposes:

Al-Anwar Welfare Trust exists to relieve poverty, advance education, and promote community welfare, in Pakistan's District Sahiwal

Jamia Hanfia Rizvia & Al-Anwar Education School System.

An Educational Fort Sponsored By AL-Anwar Welfare Trust

This educational fort in Pakistan's District Sahiwal Near Harappa is home to over 200 Orphans, Poor and Destitute boys and girls student who are accommodated, fed, clothed and educated for free.

Along with education, free sewing and embroidery are also taught at the Alam Bibi Hunar Center to improve the future of these poor girls.

Activities Undertaken to Achieve Objectives:

- Distribution of food, clothing, and essential supplies to individuals and families in financial hardship
- Support of widows and orphans through regular aid
- Fundraising events to support humanitarian causes
- Engagement with local communities to raise awareness of social responsibility and collective charity

Public Benefit Statement:

All activities undertaken by the Trust align with our charitable purposes. The trustees confirm that they have had regard to the guidance issued by OSCR on public benefit.

2. Achievements and Performance (1 Nov 2024 – 31 Oct 2025)

- Distributed over 200 food parcels to families in District Sahiwal
- Collaborated with local businesses to gather in-kind donations and increase visibility of the charity's work

These achievements reflect the charity's growth in outreach and capacity, despite limited financial resources.

3. Financial Review

Total Income: £32,113.27

Primarily received through small donations from individuals and supporters, with some contributions from friends and families

Total Expenditure: Approx. £33,065.33

- Direct charitable activities (food, clothing, education aid): £18,855

Health £1,210.33

Food Distribution : £13,000

Reserves Policy:

The charity maintains minimal reserves. Funds are deployed promptly to serve the most urgent needs. The trustees aim to build modest reserves in future for sustainability.

4. Structure, Governance and Management

Governing Document:

Al-Anwar Welfare Trust is governed by a written constitution adopted upon registration with OSCR.

Trustees:

- Shaukat Chaudhry
- Danyal Ali
- Waqas Bin Reaz

Appointment of Trustees:

Trustees are appointed through mutual agreement by the existing board. All trustees serve voluntarily and meet regularly to monitor progress, finances, and compliance.

Day-to-Day Management:

Handled directly by the trustees, with clear oversight of donations and project implementation.

5. Risk Management

The trustees monitor all risks, including:

- Financial mismanagement: mitigated by dual authorisation on transactions and clear records
- Public engagement risk: managed through transparent reporting and compliance with charitable law
- Operational delays: managed by advance planning and local volunteer coordination

No serious incidents were reported in this period.

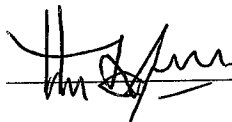
6. Future Plans (2025–2026)

- Launch a dedicated fundraising campaign to raise funds for a permanent welfare and education centre
- Double the number of families reached with essential aid
- Expand educational assistance to include digital learning tools and tutoring
- Begin application for small grants from Scottish funding bodies

Approved by the Trustees on: 31st July 2026

Signed on behalf of the Trustees:

Name: _____

A handwritten signature in black ink, appearing to be 'H. J. Smith', written over a horizontal line.

Signature: _____

The handwritten date '31/7/26' in black ink, written over a horizontal line.

AL ANWAR WELFARE TRUST

Audit & Compliance File 2024-2025

Full Condensed Edition - all original sections retained

Contents

- Cover Letter
- Chairman's Declaration
- Financial Reconciliation
- Personal Contributions
- Charity Bank Receipts
- Pakistan Transfer Statement
- MoU Summary
- Accountant's Notes
- Trustee Declaration
- Evidence Index

Cover Letter

Prepared to support the accounting records and governance of Al Anwar Welfare Trust for the period 1 November 2024 to 31 October 2025.

Chairman's Declaration

I, Shaukat A. Chaudhry, declare that the information contained in this file is true to the best of my knowledge. Personal contributions were funded from my own salary, dividends and savings and all charitable funds were used solely for charitable purposes.

Financial Reconciliation

Description	Amount (£)
Total transferred to Pakistan	32,113.27
Personal charitable contributions	20,862.54
Trust bank receipts	11,250.73

Chairman's Personal Contributions

Total: £20,862.54. These contributions supported ration distribution, eye camps, orphan sponsorship, Suhoor & Iftar and welfare projects.

Charity Bank Receipts & Pakistan Transfers

Funds received through the Trust bank account totalled £11,250.73. Total funds transferred to Pakistan amounted to £32,113.27.

MoU Summary & Accountant's Notes

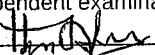
Transfers were made under the signed Memorandum of Understanding with Jamia Hanfia Rizvia. Supporting documentation should be retained.

Trustee Declaration

The Trustees confirm that proper accounting records have been maintained and charity assets were applied only towards the charity's objectives.

Supporting Evidence Index

- Bank statements
- Donation register
- Personal contribution register
- Pakistan transfer register
- MoU
- Pakistan receipts
- Project reports
- Independent examination papers

Signed: 

Shaukat A. Chaudhry

Chairman

Page 11 - Independent Examiner Information

These financial records have been prepared to assist the Independent Examiner in reviewing the charity's accounting records for the reporting period.

Page 12 - Accounting Policies

The accounts have been prepared on a Receipts and Payments basis. Income is recognised when received and expenditure when paid.

Page 13 - Receipts & Payments Account

Income consisted of public donations, Chairman's personal charitable contributions and receipts through the charity bank account. Payments consisted primarily of charitable transfers to Pakistan.

Page 14 - Statement of Balances

Bank balances, cash balances and outstanding liabilities should be reconciled to supporting records at the financial year end.

Page 15 - Donation Register Summary

All public donations should be recorded with the date received, donor (where known), amount and method of payment.

Page 16 - Chairman's Personal Contribution Register

During the reporting period the Chairman personally contributed £20,862.54 from salary, dividends and personal savings to support charitable activities.

Page 17 - Charity Bank Receipts Register

Funds received through the Al Anwar Welfare Trust bank account totalled £11,250.73. Supporting bank statements should be retained.

Page 18 - Pakistan Transfer Register

The total amount transferred to Jamia Hanfia Rizvia, Pakistan during the reporting period was £32,113.27.

Page 19 - Project Expenditure Summary

Transferred funds supported ration distribution, free eye camps, orphan sponsorship, Suhoor & Iftar, educational assistance and welfare projects.

Page 20 - Financial Controls

The Trustees review financial records, maintain supporting documentation and ensure that charitable funds are used solely in furtherance of the charity's objectives.

Page 21 - Pakistan Transfer Schedule

All charitable funds transferred to Pakistan during the reporting period were recorded and reconciled with supporting transfer confirmations. The schedule below summarises the authorised recipients/categories and total amounts transferred.

Recipient / Category	Role / Description	Amount (£)
Muhammad Maqsood Qadri	Head of Administration and External Affairs	10,473.25
Shamim Akhtar	Grand Principal	18,285.02
Camp Expenses	Project-related camp expenses	2,540.00
Architect Usman	Architectural / planning services	815.00
Grand Total Transferred to Pakistan		32,113.27

This schedule should be retained together with transfer confirmations, bank records, receipts and confirmations from the authorised representatives in Pakistan.

Page 22 - Receipt Confirmation - Muhammad Maqsood Qadri

Funds received by Muhammad Maqsood Qadri on behalf of Jamia Hanfia Rizvia were acknowledged and applied solely for approved charitable purposes in accordance with the Memorandum of Understanding (MoU). Total amount recorded under this recipient: £10,473.25.

Page 23 - Receipt Confirmation - Shamim Akhtar

Funds received by Shamim Akhtar were acknowledged and utilised exclusively for approved charitable activities including educational support, welfare programmes and operational requirements. Total amount recorded under this recipient: £18,285.02.

Page 24 - Eye Camp & Medical Project Report

Funds allocated for free eye camps supported patient screening, cataract surgeries, medicines, transport, meals and related charitable medical assistance.

Page 25 - Ration Distribution Project

Funds were utilised to provide food assistance to vulnerable families through organised ration distribution programmes conducted in accordance with the Trust's charitable objectives.

Page 26 - Orphan Sponsorship Programme

Financial assistance supported the education, welfare and essential living costs of orphan children identified by Jamia Hanfia Rizvia.

Page 27 - Suhoor & Iftar Programme

Funds supported Ramadan food packages together with Suhoor and Iftar arrangements for needy families, students and beneficiaries.

Page 28 - Governance & Internal Audit Checklist

The Trustees reviewed supporting evidence, financial records, transfer documentation and project reports to ensure appropriate stewardship of charitable funds.

Page 29 - Risk Register

Key risks include financial controls, overseas fund transfers, safeguarding of records, fraud prevention and compliance with Scottish charity legislation. Appropriate mitigation measures have been implemented.

Page 30 - Chairman's Annual Certificate

I, Shaukat A. Chaudhry, Chairman of Al Anwar Welfare Trust, certify that this Audit File has been prepared to the best of my knowledge and that all charitable funds were used solely in furtherance of the charity's objectives.

Signed: _____

Date: _____

Page 31 - OSCR Compliance Checklist

Checklist confirming maintenance of accounting records, trustee oversight, annual reporting, financial controls and compliance with the charity's governing document.

Page 32 - Internal Financial Controls

Procedures covering authorisation of payments, record keeping, reconciliation of bank accounts, safeguarding of cash and retention of supporting documentation.

Page 33 - Anti-Fraud & Anti-Bribery Policy

The Trust has a zero-tolerance approach to fraud, bribery and misuse of charitable funds. Any concerns should be reported to the Trustees immediately.

Page 34 - Conflict of Interest Register

All Trustees are required to declare any actual or potential conflicts of interest and withdraw from decisions where appropriate.

Page 35 - Related Party Transactions

The Trust maintains a register of related party transactions. Any such transactions must be properly authorised, documented and disclosed where required.

Page 36 - Reserves & Financial Sustainability Policy

The Trustees aim to maintain appropriate reserves where possible to support the continuity of charitable activities and manage financial risk.

Page 37 - Fundraising & Donations Policy

All donations are accepted and recorded in accordance with applicable charity law. Donor restrictions are respected and funds are used only for their intended charitable purposes.

Page 38 - Volunteer & Safeguarding Statement

The Trust values volunteers and is committed to safeguarding beneficiaries, volunteers and all individuals involved in its charitable activities.

Page 39 - Supporting Evidence Register

Supporting evidence includes bank statements, transfer confirmations, donation records, project reports, receipts, the signed MoU and other financial documentation retained by the Trust.

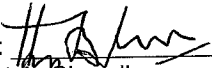
Page 40 - Final Chairman & Trustee Certification

I certify that this Audit & Compliance File has been prepared in good faith and, to the best of my knowledge, presents a true and fair summary of the charity's records for the reporting period.

Chairman: Shaukat A. Chaudhry Trustee: Shaukat A. Chaudhry Date: 31/7/26

Supporting Evidence Index

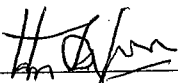
- Bank statements
- Donation register
- Personal contribution register
- Pakistan transfer register
- MoU
- Pakistan receipts
- Project reports
- Independent examination papers

Signed: 

Shaukat A. Chaudhry
Chairman

Page 30 - Chairman's Annual Certificate

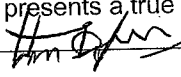
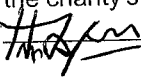
I, Shaukat A. Chaudhry, Chairman of Al Anwar Welfare Trust, certify that this Audit File has been prepared to the best of my knowledge and that all charitable funds were used solely in furtherance of the charity's objectives.

Signed: 

Date: 31/7/26

Page 40 – Final Chairman & Trustee Certification

I certify that this Audit & Compliance File has been prepared in good faith and, to the best of my knowledge, presents a true and fair summary of the charity's records for the reporting period.

Chairman:  Trustee:  Date: 3/7/26

AL ANWAR WELFARE TRUST

Audit & Compliance File 2024–2025

Contents

Cover Letter

Chairman's Declaration

Financial Reconciliation

Personal Contributions

Charity Bank Receipts

Pakistan Transfer Statement

MoU Summary

Accountant's Notes

Trustee Declaration

Evidence Index

Cover Letter

Prepared to support the accounting records and governance of Al Anwar Welfare Trust for the period 1 November 2024 to 31 October 2025.

Chairman's Declaration

I, Shaukat A. Chaudhry, declare that the information contained in this file is true to the best of my knowledge. Personal contributions were funded from my own salary, dividends and savings and all charitable funds were used solely for charitable purposes.

Financial Reconciliation

Description	Amount (£)
Total transferred to Pakistan	32,113.27
Personal charitable contributions	20,862.54
Trust bank receipts	11,250.73

Chairman's Personal Contributions

Total: £20,862.54. These contributions supported ration distribution, eye camps, orphan sponsorship, Suhoor & Iftar and welfare projects.

Charity Bank Receipts & Pakistan Transfers

Funds received through the Trust bank account totalled £11,250.73. Total funds transferred to Pakistan amounted to £32,113.27.

MoU Summary & Accountant's Notes

Transfers were made under the signed Memorandum of Understanding with Jamia Hanfia Rizvia. Supporting documentation should be retained.

Trustee Declaration

The Trustees confirm that proper accounting records have been maintained and charity assets were applied only towards the charity's objectives.

Supporting Evidence Index

- Bank statements
- Donation register
- Personal contribution register
- Pakistan transfer register
- MoU
- Pakistan receipts
- Project reports
- Independent examination papers

Signed: _____
Shaukat A. Chaudhry
Chairman

Page 11 – Independent Examiner Information

These financial records have been prepared to assist the Independent Examiner in reviewing the charity's accounting records for the reporting period.

Page 12 – Accounting Policies

The accounts have been prepared on a Receipts and Payments basis. Income is recognised when received and expenditure when paid.

Page 13 – Receipts & Payments Account

Income consisted of public donations, Chairman's personal charitable contributions and receipts through the charity bank account. Payments consisted primarily of charitable transfers to Pakistan.

Page 14 – Statement of Balances

Bank balances, cash balances and outstanding liabilities should be reconciled to supporting records at the financial year end.

Page 15 – Donation Register Summary

All public donations should be recorded with the date received, donor (where known), amount and method of payment.

Page 16 – Chairman's Personal Contribution Register

During the reporting period the Chairman personally contributed £20,862.54 from salary, dividends and personal savings to support charitable activities.

Page 17 – Charity Bank Receipts Register

Funds received through the Al Anwar Welfare Trust bank account totalled £11,250.73. Supporting bank statements should be retained.

Page 18 – Pakistan Transfer Register

The total amount transferred to Jamia Hanfia Rizvia, Pakistan during the reporting period was £32,113.27.

Page 19 – Project Expenditure Summary

Transferred funds supported ration distribution, free eye camps, orphan sponsorship, Suhoor & Iftar, educational assistance and welfare projects.

Page 20 – Financial Controls

The Trustees review financial records, maintain supporting documentation and ensure that charitable funds are used solely in furtherance of the charity's objectives.

Page 21 - Pakistan Transfer Schedule

All charitable funds transferred to Pakistan during the reporting period were recorded and reconciled with supporting transfer confirmations. The schedule below summarises the authorised recipients/categories and total amounts transferred.

Recipient / Category	Role / Description	Amount (£)
Muhammad Maqsood Qadri	Head of Administration and External Affairs	10,473.25
Shamim Akhtar	Grand Principal	18,285.02
Camp Expenses	Project-related camp expenses	2,540.00
Architect Usman	Architectural / planning services	815.00
Grand Total Transferred to Pakistan		32,113.27

This schedule should be retained together with transfer confirmations, bank records, receipts and confirmations from the authorised representatives in Pakistan.

Page 22 - Receipt Confirmation - Muhammad Maqsood Qadri

Funds received by Muhammad Maqsood Qadri on behalf of Jamia Hanfia Rizvia were acknowledged and applied solely for approved charitable purposes in accordance with the Memorandum of Understanding (MoU). Total amount recorded under this recipient: £10,473.25.

Page 23 - Receipt Confirmation - Shamim Akhtar

Funds received by Shamim Akhtar were acknowledged and utilised exclusively for approved charitable activities including educational support, welfare programmes and operational requirements. Total amount recorded under this recipient: £18,285.02.

Page 24 - Eye Camp & Medical Project Report

Funds allocated for free eye camps supported patient screening, cataract surgeries, medicines, transport, meals and related charitable medical assistance.

Page 25 - Ration Distribution Project

Funds were utilised to provide food assistance to vulnerable families through organised ration distribution programmes conducted in accordance with the Trust's charitable objectives.

Page 26 - Orphan Sponsorship Programme

Financial assistance supported the education, welfare and essential living costs of orphan children identified by Jamia Hanfia Rizvia.

Page 27 - Suhoor & Iftar Programme

Funds supported Ramadan food packages together with Suhoor and Iftar arrangements for needy families, students and beneficiaries.

Page 28 - Governance & Internal Audit Checklist

The Trustees reviewed supporting evidence, financial records, transfer documentation and project reports to ensure appropriate stewardship of charitable funds.

Page 29 - Risk Register

Key risks include financial controls, overseas fund transfers, safeguarding of records, fraud prevention and compliance with Scottish charity legislation. Appropriate mitigation measures have been implemented.

Page 30 - Chairman's Annual Certificate

I, Shaukat A. Chaudhry, Chairman of Al Anwar Welfare Trust, certify that this Audit File has been prepared to the best of my knowledge and that all charitable funds were used solely in furtherance of the charity's objectives.

Signed: _____

Date: _____

Page 31 – OSCR Compliance Checklist

Checklist confirming maintenance of accounting records, trustee oversight, annual reporting, financial controls and compliance with the charity's governing document.

Page 32 – Internal Financial Controls

Procedures covering authorisation of payments, record keeping, reconciliation of bank accounts, safeguarding of cash and retention of supporting documentation.

Page 33 – Anti-Fraud & Anti-Bribery Policy

The Trust has a zero-tolerance approach to fraud, bribery and misuse of charitable funds. Any concerns should be reported to the Trustees immediately.

Page 34 – Conflict of Interest Register

All Trustees are required to declare any actual or potential conflicts of interest and withdraw from decisions where appropriate.

Page 35 – Related Party Transactions

The Trust maintains a register of related party transactions. Any such transactions must be properly authorised, documented and disclosed where required.

Page 36 – Reserves & Financial Sustainability Policy

The Trustees aim to maintain appropriate reserves where possible to support the continuity of charitable activities and manage financial risk.

Page 37 – Fundraising & Donations Policy

All donations are accepted and recorded in accordance with applicable charity law. Donor restrictions are respected and funds are used only for their intended charitable purposes.

Page 38 – Volunteer & Safeguarding Statement

The Trust values volunteers and is committed to safeguarding beneficiaries, volunteers and all individuals involved in its charitable activities.

Page 39 – Supporting Evidence Register

Supporting evidence includes bank statements, transfer confirmations, donation records, project reports, receipts, the signed MoU and other financial documentation retained by the Trust.

Page 40 – Final Chairman & Trustee Certification

I certify that this Audit & Compliance File has been prepared in good faith and, to the best of my knowledge, presents a true and fair summary of the charity's records for the reporting period.

Chairman: _____ Trustee: _____ Date: _____
