

REGISTERED COMPANY NUMBER: 03949712 (England and Wales)
SCOTTISH REGISTERED CHARITY NUMBER: SC041327
ENGLAND AND WALES REGISTERED CHARITY NUMBER: 1083036

Report of the Trustees and Financial Statements for the Year Ended 31
December 2025 for



Sarwar Foundation
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for the Year Ended 31 December 2025

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Sarwar Foundation
Report of the Trustees
for the year ended 31 December 2025

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 December 2025. The financial statements have been prepared in accordance with the accounting policies and comply with the Charities Act 2011, the Companies Act 2006, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), and the Charities SORP (FRS 102) as amended by the Charities SORP (FRS 102).

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

03949712

Scottish Registered Charity number

SC041327

England and Wales Registered Charity number

1083036

Registered office

3 Woodside Park Avenue
London
E17 8EN

Trading Address

320 Victoria Road
Glasgow
G42 7RP

Trustees

M Hassan
M A Rajak
P Sarwar
S King
M Hanif
F Sarwar
M Sarwar

Secretary

S King

Independent examiner

DA Accountants
Spiersbridge Business Park
1 Spiersbridge Way
Glasgow
G46 8NG

Bankers

Habib Bank Zurich Plc
Showroom 5, The Point
173-175 Cheetham Hill Road
Manchester
M8 8LG

STRUCTURE, GOVERNANCE AND MANAGEMENT**Governing document**

The charity is controlled by its governing document, a memorandum and articles of association, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

Public benefit Statement

The trustees confirm they have referred a statement on public benefit to the Charity Commission. In their opinion, the Sarwar Foundation fully satisfies the Charity Commission's test of public benefit. The charity provides people in the UK with an opportunity to express their compassion or generosity towards those in need in Pakistan and elsewhere. The charity drives change for a positive future by providing free healthcare, supplying clean drinking water, educating children and empowering women.

**Sarwar Foundation
Report of Trustees
for the year ended 31 December 2025**

The Trustees present their report and accounts for the year ended 31 December 2025.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

We the trustees present the report on the activities of the financial period January 1, 2025, to December 31, 2025.

Objectives and aims

The Sarwar Foundation works to save lives, transform the lives of those in need, and create fulfilling lives.

We save lives by providing access to quality healthcare and clean drinking water; we transform lives by educating children and supporting those in need; and we create fulfilling lives by empowering women with new skills through our HunarGah centres.

Our values are driven by social justice, the principles of equality and fairness, promoting greater diversity, and a sense of pride in our history and communities.

We support projects in Pakistan and the UK.

Significant Activities

2025 was a particularly significant year for the Sarwar Foundation as we celebrated our 25th anniversary.

Over the past 25 years, the Foundation has worked to improve the lives of people and communities through healthcare, education, access to clean drinking water, support for women and families, and humanitarian and charitable projects both in the UK and Pakistan.

To mark this important milestone, we held a major 25th Anniversary Dinner in Glasgow on 31 August 2025. The event brought together supporters, friends and members of the community to celebrate the achievements of the Foundation over the previous quarter of a century.

The evening was also an important fundraising event, helping to raise funds to support the Foundation's continuing charitable work.

As part of our anniversary celebrations, we also produced a special 25th anniversary brochure, looking back at the history of the Sarwar Foundation and celebrating the projects, people and communities that have been part of its work since it was established.

The anniversary provided an opportunity not only to reflect on what has been achieved over the past 25 years, but also to look forward to the Foundation continuing its work and supporting communities in the years ahead.

**Sarwar Foundation
Report of Trustees
for the year ended 31 December 2025**

Eid celebration

In May 2025, the Sarwar Foundation held a very successful Eid celebration in Pollokshields, Glasgow. The event was open to everyone, with an invitation extended across all communities. It provided an opportunity for people from different backgrounds to come together to celebrate Eid and strengthen community links.

The event was extremely well attended and reflected the Foundation's commitment to bringing communities together and promoting inclusion, friendship and understanding.

Eid Toybank Appeal.

Following the success of our previous work supporting families at Christmas, the Foundation again ran an Eid Toybank Appeal in 2025.

We worked with Women's Aid to help ensure that women and children being supported by the organisation were able to celebrate Eid and that children received gifts.

The Eid Toybank has become an important part of our work in Scotland and reflects our commitment to supporting families at times of celebration throughout the year.

Christmas Toybank Appeal

The Sarwar Foundation once again ran its annual Christmas Toybank Appeal, continuing a programme which has supported families across Scotland for many years.

We worked with Women's Aid groups across Scotland, helping women and children, including those living in refuges, to enjoy Christmas in a safe environment.

The appeal also supported a number of local organisations working directly with families and communities, including:

- South Community Recovery Network
- Soup'erheroes
- Carbrain Primary School
- Milnbank Monday Club
- Family Contact Team at HMP Barlinnie

The generosity of those who donated toys, gifts and financial support enabled the Foundation and the organisations we work with to reach families who may otherwise have struggled during the festive period.

We would like to thank everyone who supported both our Eid and Christmas Toybank appeals.

Sarwar Foundation projects in the UK:

Our work in the UK during 2025 included:

- Charity shop in Glasgow
- Christmas Toybank Appeal
- Eid Toybank Appeal
- Community events and activities
- 25th anniversary celebrations and fundraising

Funds raised through our charity shop and fundraising activities support the Foundation's ongoing charitable work.

**Sarwar Foundation
Report of Trustees
for the year ended 31 December 2025**

Sarwar Foundation in Pakistan

Projects in Pakistan are overseen by our partner Sarwar Foundation, Charity Number 0048228.
The work of the Sarwar Foundation in Pakistan includes:

- Sarwar Foundation hospitals
- Medicine and eye camps
- Health awareness campaigns
- Sarwar Foundation School
- Clean water filtration plants
- HunarGah centres providing skills development for women
- Sponsorship of children's education

These projects continue the Foundation's longstanding commitment to improving health, education and opportunities and supporting communities experiencing poverty and disadvantage.

Public benefit statement

The trustees confirm that they have had regard to the Charity Commission's guidance on public benefit.

In the opinion of the trustees, the Sarwar Foundation fully satisfies the Charity Commission's test of public benefit. The charity provides people in the UK with an opportunity to express their compassion and generosity towards those in need in the UK, Pakistan and elsewhere.

The Foundation works to create positive and lasting change through healthcare, clean drinking water, education, support for children and families, the empowerment of women and community-based charitable initiatives.

Suzan W. King

S King
Trustee & Secretary

Independent Examiner's Report to the Trustees of Sarwar Foundation

I report on the accounts for the year ended 31 December 2025 set out on pages seven to fourteen.

Respective responsibilities of trustees and examiner

The charity's trustees (who are also the directors for the purposes of company law) are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under Section 144(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is required. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of ACCA.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under Section 145 of the 2011 Act
- to follow the procedures laid down in the General Directions given by the Charity Commission (under Section 145(5)(b) of the 2011 Act); and
- to state whether particular matters have come to my attention.

Basis of the independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statements below.

Independent examiner's qualified statement

No other 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 386 and 387 of the Companies Act 2006
 - to prepare accounts which accord with the accounting records, comply with the accounting requirements of Sections 394 and 395 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities 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.

Dinesh Hallan, FCCA
DA Accountants
Chartered Certified Accountants
Spiersbridge Business Park
1 Spiersbridge Way
Glasgow
G46 8NG
4 September 2026



A handwritten signature in blue ink, appearing to read "Dinesh Hallan".

Sarwar Foundation
Statement of Financial Activities
for the year ended 31 December 2025

	2025	2024
	£	£
INCOMING RESOURCES		
Incoming resources from generated funds		
Voluntary income	247,528	128,426
Activities for generating funds	113,002	88,506
Total incoming resources	<u>360,530</u>	<u>216,932</u>
 RESOURCES EXPENDED		
Costs of generating funds		
Costs of generating voluntary income	33,309	12,689
Charitable activities		
International projects	140,998	315,798
Governance costs	86,727	64,055
Other resources expended	35,657	32,323
Total resources expended	<u>296,691</u>	<u>424,865</u>
 NET INCOMING/(OUTGOING)	<u>63,839</u>	<u>(207,933)</u>
 RECONCILIATION OF FUNDS		
Total funds brought forward	181,306	389,239
TOTAL FUNDS CARRIED FORWARD	<u>245,145</u>	<u>181,306</u>

Sarwar Foundation
Balance Sheet
as at 31 December 2025

		2025	2024
		£	£
Fixed assets			
Tangible assets	3	2,120	2,650
Current assets			
Debtors	4	4,750	4,750
Cash at bank		246,530	177,158
Cash in hand		559	663
		251,839	182,571
Creditors: amounts falling due within one year	5	(8,814)	(3,915)
Net current assets		243,025	178,656
Net assets		245,145	181,306
Funds			
Unrestricted funds	10	245,145	181,306
Total funds		245,145	181,306

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2025.

The members have not required the charitable company to obtain an audit of its financial statements for the year ended 31 December 2025 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

(a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and

(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies and with the Financial Reporting Standard for Smaller Entities (effective January 2015).

The financial statements were approved by the board of trustees on 4 September 2026 and were signed on its behalf by:

S King

Suzan W. King

Sarwar Foundation
Notes to the Accounts
for the year ended 31 December 2025

1 Accounting policies

Accounting convention

The financial statements have been prepared under the historical cost convention, and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the Companies Act 2006 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.

Incoming resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

2 ACTIVITIES FOR GENERATING FUNDS

	2025	2024
	£	£
Recycling	1,950	3,150
Charity shop income	87,919	78,310
Toybank donations	8,089	7,046
Charity box income	15,044	-
	<u>113,002</u>	<u>88,506</u>

3 COSTS OF GENERATING VOLUNTARY INCOME

	2025	2024
	£	£
Fundraising costs	30,482	10,292
Motor vehicle costs	1,589	1,418
Miscellaneous costs	1,238	979
	<u>33,309</u>	<u>12,689</u>

Sarwar Foundation
Notes to the Accounts
for the year ended 31 December 2025

4 NET INCOMING/(OUTGOING) RESOURCES	2025	2024
	£	£
Rent	19,000	19,000
	<u>19,000</u>	<u>19,000</u>

5 TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2024 or for the year ended 31 December 2025.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2024 or for the year ended 31 December 2025.

6 STAFF COSTS	2025	2024
	£	£
Wages and salaries	61,602	54,486
	<u>61,602</u>	<u>54,486</u>

The average monthly number of employees during the year was as follows:

	2025	2024
Employees	<u>2</u>	<u>2</u>

No employees received emoluments in excess of £60,000.

2 Employees	2025	2024
	Number	Number
Average number of persons employed by the company	<u>2</u>	<u>2</u>

3 Tangible fixed assets

	Motor vehicles
	£
Cost	
At 1 January 2025	<u>5,300</u>
At 31 December 2025	<u>5,300</u>
Depreciation	
At 1 January 2025	2,650
Charge for the year	<u>530</u>
At 31 December 2025	<u>3,180</u>
Net book value	
At 31 December 2025	<u>2,120</u>
At 31 December 2024	<u>2,650</u>

Sarwar Foundation
Notes to the Accounts
for the year ended 31 December 2025

4 Debtors	2025 £	2024 £
Trade debtors	<u>4,750</u>	<u>4,750</u>

5 Creditors: amounts falling due within one year	2025 £	2024 £
Trade creditors	894	894
Other taxes and social security costs	1,601	1,601
Accruals	<u>6,319</u>	<u>1,420</u>
	<u>8,814</u>	<u>3,915</u>

10 MOVEMENT IN FUNDS	2024 £	Movement £	2025 £
Unrestricted funds			
Cash & Paypal account	663	-	559
Charity Main Account	126,742	-	230,912
Zakat fund	1,346	-	13
Charity Shop	49,070	(104)	15,605
	<u>177,821</u>	<u>(104)</u>	<u>247,089</u>
TOTAL FUNDS	<u>177,821</u>	<u>(104)</u>	<u>247,089</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement £
Unrestricted funds			
Cash & Paypal account	-	-	-
Charity Main Account	-	-	-
Zakat fund	-	-	-
Charity Shop	93,504	(93,608)	(104)
	<u>93,504</u>	<u>(93,608)</u>	<u>(104)</u>
	<u>93,504</u>	<u>(93,608)</u>	<u>(104)</u>

Sarwar Foundation
Detailed Statement of Financial activities
for the year ended 31 December 2025

	2025	2024
	£	£
INCOMING RESOURCES		
Voluntary income		
Donations	227,744	117,519
Gift Aid	19,784	10,907
	<u>247,528</u>	<u>128,426</u>
 Activities for generating funds		
Recycling	1,950	3,150
Charity shop income	87,919	78,310
Toybank donations	8,089	7,046
Charity box income	15,044	-
	<u>113,002</u>	<u>88,506</u>
 Total incoming resources	<u>360,530</u>	<u>216,932</u>
 RESOURCES EXPENDED		
Activities for generating funds		
Fundraising costs	30,482	10,292
Motor vehicle costs	1,589	1,418
Miscellaneous costs	1,238	979
	<u>33,309</u>	<u>12,689</u>
 International projects	140,998	315,798
U.K Projects & Donations to other charitable causes	22,905	7,519
	<u>163,903</u>	<u>323,317</u>
 Support costs		
Management		
Salaries	61,602	54,486
Pensions	2,220	2,050
	<u>63,822</u>	<u>56,536</u>
 Premises costs:		
Rent	19,000	19,000
Rates and water	1,314	1,274
Insurance	291	308
Service charges	1,741	565
Light and heat	2,750	3,350
Cleaning	574	317
Telephone	765	525
Repairs and maintenance	233	1,820
	<u>26,668</u>	<u>27,159</u>

Sarwar Foundation
Detailed Statement of Financial activities
for the year ended 31 December 2025

	2025	2024
	£	£
General admin		
Bank charges	2,042	2,647
Depreciation	530	530
	<u>2,572</u>	<u>3,177</u>
Information technology		
Postage, printing and stationery	4,204	526
Computer & IT costs	128	224
	<u>4,781</u>	<u>750</u>
Legal and professional costs:		
Accountancy fees	939	894
Advertising and PR	458	-
Other legal and professional	239	343
	<u>1,636</u>	<u>1,237</u>
Total resources expended	<u>296,691</u>	<u>424,865</u>