Sahara for Life Trust

Charity No. 1088219

Trustees' Report and Unaudited Accounts

30 November 2025

Contents

	Pages
Trustees' Annual Report	2 to 5
Independent Examiner's Report	6
Statement of Financial Activities	7
Balance Sheet	8
Statement of Cash flows	15
Notes to the Accounts	9 to 14
Detailed Statement of Financial Activities	16 to 17

The trustees present their report with the unaudited financial statements of the charity for the year ended 30 November 2025.

REFERENCE AND ADMINISTRATIVE DETAILS

Charity No. 1088219

Principal Office

Flat 7, The Lindens
Great Austins
Farnham
Surrey
GU9 8LA

Trustees

The following trustees served during the year:

C. Israr-Ul-Haq
N. Javed
S. Mumtaz
A. Ul-Haq

Accountants

Sabat Accountants Ltd t/a Seymour King
Suite G1
Hartsbourne House
Delta Gain
Watford
WD19 5EF

Bankers

Natwest Bank
7 North Street
Bishop's Stortford
Herts
CM23 2LE

United National Bank Ltd t/a UBL UK
2 Brook Street
London
W1S 1BQ

OBJECTIVES AND ACTIVITIES

Sahara envisions providing education and healthcare facilities to the deprived people of Pakistan and ensuring healthy minds in healthy bodies. Sahara dreams of a country where the poor are not just merely reduced to past statistics but where there are no poor at all. Let there be a day when small children are taken to a poverty museum like a science museum, where they shiver at the plight of the way people used to live in the last millennium.

ACHIEVEMENTS AND PERFORMANCE

Our hospital, Sughra Shafi Medical Complex Narowal, Punjab, Pakistan is a 650-bed facility dedicated to providing free-of-cost treatment to poor and deserving patients. In addition, community outreach programs including weekly medical camps and 24-hour ambulance services serve approximately 7.1 million people, ensuring equitable and non-discriminatory access to essential healthcare and emergency services for all.

Free plastic surgery camps of cleft lip & palate by Pakistani and British surgeons including reconstructive surgeries. Control & Management of Tuberculosis. Training for medical graduates, including house job training recognized by the Pakistan Medical and Dental Council, is conducted at Sughra Shafi Medical Complex.

During the period up to 30th November 2025 Sahara for Life Trust helped and facilitate the following services.

- 144,215 patients were provided outpatient services including consultations, Diagnostic tests and medicines

- 30,178 patients were treated as inpatient for various serious conditions

-8,140 surgeries were performed

-101,701 patients were treated in lab

-54,972 patient were treated in radiology

-24,911 patients treated in OPD Procedure

-2,142 Ambulance calls were attended

Following are the departments of Sughra Shafi Medical Complex (Hospital):

1- Outpatient & Inpatient Departments

Medicine, Surgery, Obstetrics & Gynaecology, Paediatrics, Orthopaedics, ENT, Ophthalmology, Psychiatry, Radiology, Lab, Physiotherapy, Dental department, Cardiology, Skin surgery, Stomach and Liver, Neurosurgery, Plastic Surgery etc.

2- Allied Services

CCU, Adult ICU, Paediatric ICU, Labour Room, Nursery, 4 State of the art operation theatres, Emergency and Trauma Centre, Isolation rooms, Dialysis Centre, CT scan, Endoscopy, Central Oxygen System, Ventilators.

3- Diagnostic facilities

Radiology, Pathology, Blood bank.

4- Supporting services

24 hours (day & night) free ambulance service, Laundry, Housekeeping, Incinerator, CSSD, Cafeteria, Permanent staff accommodation. The hospital has so far treated more than 6.901 million patients, the majority of which have been treated free or at heavily subsidized rates.

Other Projects of Sahara For Life Trust in Pakistan:

1- Sahara Cancer Hospital

Sahara new project is "Sahara Cancer Hospital" Narowal. Very equipped C.T scan and MRI machines are providing free of cost treatment to poor and needy patients of the area's.

2- Sahara Nursing College

"Sahara Nursing College" registered with Pakistan Nursing Council during the financial year 2018-19. Aiming the income of the projects will be used in our Hospital (Sughra Shafi Medical Complex).

3- Sahara Medical College

SAHARA Medical College at Narowal, which is functional since 2016, now having 150 seats of M.B.B.S. (2024: 100 seats of M.B.B.S) students. The proceeds are being used for treatment of deserving patients at our hospital.

4- The Sahara College & Sahara Nursing College

Sahara has established "The Sahara College Narowal" affiliated with University of Faisalabad. Aiming the income of the projects will be used in our Hospital (Sughra Shafi Medical Complex).

FINANCIAL REVIEW

During the year under review, the charity received unrestricted funds of £537,878 (2024: £184,636) and had an expenditure of £479,677 (2024: £566,540). At the balance sheet date the charity held unrestricted funds of £102,788 (2024: £44,587).

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six months running costs. The trustees consider that the reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. The trustees are aware of the current level of reserves held and are actively seeking additional sources of funding for the next financial year.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Sahara For Life Trust is a not for profit, registered charity, dedicated to providing quality healthcare, education and social services that are accessible and cost effective to the people residing in the remote areas of Pakistan. The primary goal of Sahara For Life Trust is to serve the community. It is run on the concept of equality and social responsibility, implemented through a cross subsidization model. The income generated by the donations is used to cover the cost of medical treatment for the less privileged members of the community.

The recruitment and appointment of a trustee is governed by clause D of the charity's trust deed. If for any reason a trustee cannot be appointed in accordance with clause D then the Charity Commission is entitled to appoint a trustee.

Statement of trustees' responsibilities in relation to the financial statements

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The trustees are responsible for keeping proper accounting records that 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 Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the Trust deed. The Trustees are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on behalf of the charity's trustees

C. Israr-Ul-Haq
Trustee
25 September 2026

Independent Examiner's Report to the trustees of Sahara for Life Trust

I report to the trustees on my examination of the financial statements of Sahara for Life Trust for the year ended 30 November 2025.

Responsibilities and basis of report

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

I report in respect of my examination of the charity's financial statements 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

As the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination by being a qualified member of FCCA.

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

- the accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements 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 financial statements to be reached.

Sajjad Tejani FCCA
Sabat Accountants Ltd t/a Seymour King
Suite G1
Hartsbourne House
Delta Gain
Watford
WD19 5EF
25 September 2026

Sahara for Life Trust
Statement of Financial Activities
for the year ended 30 November 2025

	Notes	Unrestricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Income and endowments from:				
Donations and legacies	3	535,359	535,359	184,636
Investments	4	2,519	2,519	-
Total		537,878	537,878	184,636
Expenditure on:				
Raising funds	5	32,558	32,558	11,296
Charitable activities	6	395,144	395,144	500,144
Other	7	51,975	51,975	55,100
Total		479,677	479,677	566,540
Net gains on investments		-	-	-
Net income/(expenditure)	8	58,201	58,201	(381,904)
Transfers between funds		-	-	-
Net income/(expenditure) before other gains/(losses)		58,201	58,201	(381,904)
Other gains and losses				
Net movement in funds		58,201	58,201	(381,904)
Reconciliation of funds:				
Total funds brought forward		44,587	44,587	426,491
Total funds carried forward		102,788	102,788	44,587

Sahara for Life Trust
Balance Sheet

at 30 November 2025

Charity No. 1088219		2025	2024
		£	£
Fixed assets			
Tangible assets	10	-	-
Current assets			
Debtors	11	31,244	-
Cash at bank and in hand		87,393	61,688
		118,637	61,688
Creditors: Amount falling due within one year	12	(15,849)	(17,101)
Net current assets		102,788	44,587
Total assets less current liabilities		102,788	44,587
Net assets excluding pension asset or liability		102,788	44,587
Total net assets		102,788	44,587
The funds of the charity			
Restricted funds	13		
Unrestricted funds	13		
General funds		102,788	44,587
		102,788	44,587
Reserves	13		
Total funds		102,788	44,587

Approved by the trustees on 25 September 2026

And signed on their behalf by:

C. Israr-Ul-Haq
Trustee
25 September 2026

1 Accounting policies

Basis of preparation

The financial statements have been prepared in accordance with Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic if Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

Change in basis of accounting or to previous accounts

There has been no change to the accounting policies (valuation rules and method of accounting) since last year and no changes have been made to accounts for previous years.

Fund accounting

Unrestricted funds	These are available for use at the discretion of the trustees in furtherance of the general objects of the charity.
Designated funds	These are unrestricted funds earmarked by the trustees for particular purposes.
Revaluation funds	These are unrestricted funds which include a revaluation reserve representing the restatement of investment assets at their market values.
Restricted funds	These are available for use subject to restrictions imposed by the donor or through terms of an appeal.

Income

Recognition of income	Income is included in the Statement of Financial Activities (SoFA) when the charity becomes entitled to, and virtually certain to receive, the income and the amount of the income can be measured with sufficient reliability.
Income with related expenditure	Where income has related expenditure the income and related expenditure is reported gross in the SoFA.
Donations and legacies	Voluntary income received by way of grants, donations and gifts is included in the the SoFA when receivable and only when the Charity has unconditional entitlement to the income.
Tax reclaims on donations and gifts	Income from tax reclaims is included in the SoFA at the same time as the gift/donation to which it relates.
Donated services and facilities	These are only included in income (with an equivalent amount in expenditure) where the benefit to the Charity is reasonably quantifiable, measurable and material.
Volunteer help	The value of any volunteer help received is not included in the accounts.
Investment income	This is included in the accounts when receivable.
Gains/(losses) on revaluation of fixed assets	This includes any gain or loss resulting from revaluing investments to market value at the end of the year.
Gains/(losses) on investment assets	This includes any gain or loss on the sale of investments.

Expenditure

Recognition of expenditure	Expenditure is recognised on an accruals basis. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.
Expenditure on raising funds	These comprise the costs associated with attracting voluntary income, fundraising trading costs and investment management costs.
Expenditure on charitable activities	These comprise the costs incurred by the Charity in the delivery of its activities and services in the furtherance of its objects, including the making of grants and governance costs.
Grants payable	All grant expenditure is accounted for on an actual paid basis plus an accrual for grants that have been approved by the trustees at the end of the year but not yet paid.
Governance costs	These include those costs associated with meeting the constitutional and statutory requirements of the Charity, including any audit/independent examination fees, costs linked to the strategic management of the Charity, together with a share of other administration costs.
Other expenditure	These are support costs not allocated to a particular activity.

Taxation

The charity is exempt from tax on its charitable activities.

Tangible fixed assets and depreciation

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life:

Plant and machinery	20% on cost

Trade and other debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Cash and cash equivalents

Cash and cash equivalents comprise cash at bank and on hand, demand deposits with banks and other short-term highly liquid investments with original maturities of three months or less and bank overdrafts. In the statement of financial position, bank overdrafts are shown within borrowings or current liabilities. In the Statement of Cash Flows, cash and cash equivalents are shown net of bank overdrafts that are repayable on demand and form an integral part of the company's cash management.

Trade and other creditors

Short term creditors are measured at the transaction price. Other creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Foreign currencies

Monetary assets and liabilities denominated in currencies other than the functional currency of the charity are translated at the rates of exchange prevailing at the end of the reporting period.
Transactions in currencies other than the functional currency of the charity are recorded at the rate of exchange on the date that the transaction occurred.
All exchange differences are are taken into account in arriving at net income/expenditure.

Pension costs

The charity operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the charity pays fixed contributions into a separate entity. Once the contributions have been paid the charity has no further payments obligations. The contributions are recognised as expenses when they fall due. Amounts not paid are shown in accruals in the balance sheet. The assets of the plan are held separately from the charity in independently administered funds.

Receipt of donated goods, facilities and services

All donated goods, facilities and services received are recognised within incoming resources and expenditure at an estimate of the value to the charity.

2 Statement of Financial Activities - prior year

	Unrestricted funds 2024	Total funds 2024
	£	£
Income and endowments from:		
Donations and legacies	184,636	184,636
Total	184,636	184,636
Expenditure on:		
Raising funds	11,296	11,296
Charitable activities	500,144	500,144
Other	55,100	55,100
Total	566,540	566,540
Net income	(381,904)	(381,904)
Net income before other gains/(losses)	(381,904)	(381,904)
Other gains and losses:		
Net movement in funds	(381,904)	(381,904)
Reconciliation of funds:		
Total funds brought forward	426,491	426,491
Total funds carried forward	44,587	44,587

3 Income from donations and legacies

	Unrestricted	Total 2025	Total 2024
	£	£	£
General donation	535,359	535,359	184,636
	535,359	535,359	184,636

4 Income from investments

	Unrestricted	Total 2025	Total 2024
	£	£	£
Interest income	2,519	2,519	-
	2,519	2,519	-

5 Expenditure on raising funds

	Unrestricted	Total 2025	Total 2024
	£	£	£
Costs of generating voluntary income			
Advertising	19,470	19,470	-
Fund raising expenses	13,088	13,088	11,296
	32,558	32,558	11,296

6 Expenditure on charitable activities

	Unrestricted	Total 2025	Total 2024
	£	£	£
Expenditure on charitable activities			
Charitable donation	395,144	395,144	500,144
	395,144	395,144	500,144

7 Other expenditure

	Unrestricted	Total 2025	Total 2024
	£	£	£
Employee costs	21,067	21,067	28,487
General administrative costs	28,508	28,508	24,213
Legal and professional costs	2,400	2,400	2,400
	51,975	51,975	55,100

8 Net income/(expenditure) before transfers

	2025	2024
This is stated after charging:	£	£
Independent Examiner's fee	2,400	2,400

9 Staff costs

	2025	2024
Salaries and wages	20,590	27,839
Pension costs	477	648
	21,067	28,487

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

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

	2025 Number	2024 Number
Administration	1	1
	1	1

10 Tangible fixed assets

	Plant and machinery	Total
	£	£
Cost or revaluation		
At 1 December 2024	3,889	3,889
At 30 November 2025	3,889	3,889
Depreciation and impairment		
At 1 December 2024	3,889	3,889
At 30 November 2025	3,889	3,889
Net book values		
At 30 November 2025	-	-
At 30 November 2024	-	-

11 Debtors

	2025	2024
	£	£
Other debtors	31,244	-
	31,244	-

12 Creditors: amounts falling due within one year

	2025	2024
	£	£
Other taxes and social security	2,298	3,068
Other creditors	11,151	11,633
Accruals	2,400	2,400
	15,849	17,101

13 Movement in funds

	At 1 December 2024	Incoming resources (including other gains/losses)	Resources expended	At 30 November 2025
		£	£	£
Restricted funds:				
Unrestricted funds:				
General funds	44,587	537,878	(479,677)	102,788
Total funds	44,587	537,878	(479,677)	102,788

14 Analysis of net assets between funds

	Unrestricted funds	Total
	£	£
Net current assets	102,788	102,788
	102,788	102,788

15 Reconciliation of net debt

	At 1 December 2024	Cash flows	At 30 November 2025
	£	£	£
Cash and cash equivalents	61,688	25,705	87,393
	61,688	25,705	87,393
Net debt	61,688	25,705	87,393

16 Commitments

Operating lease commitments

Annual commitments under non-cancellable operating leases are as follows:

	2025 Land and buildings	2025 Other	2024 Land and buildings	2024 Other
	£	£	£	£
Operating leases with expiry date:				

Pension commitments

	2025	2024
	£	£
The pension cost charge to the charity amounted to:	477	648

Sahara for Life Trust
Statement of Cash flows
for the year ended 30 November 2025

	2025 £	2024 £
Cash flows from operating activities		
Net income/(expenditure) per Statement of Financial Activities	58,201	(381,904)
Adjustments for:		
Dividends, interest and rents from investments	(2,519)	-
Increase in trade and other receivables	(31,244)	-
(Decrease)/Increase in trade and other payables	(1,252)	7,504
Net cash provided by/(used in) operating activities	23,186	(374,400)
Cash flows from investing activities		
Dividends, interest and rents from investments	2,519	-
Net cash from investing activities	2,519	-
Net cash from financing activities	-	-
Net increase/(decrease) in cash and cash equivalents	25,705	(374,400)
Cash and cash equivalents at the beginning of the year	61,688	436,088
Cash and cash equivalents at the end of the year	87,393	61,688
Components of cash and cash equivalents		
Cash and bank balances	87,393	61,688
	87,393	61,688

Sahara for Life Trust
Detailed Statement of Financial Activities
for the year ended 30 November 2025

	Unrestricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Income and endowments from:			
Donations and legacies			
General donation	535,359	535,359	184,636
	535,359	535,359	184,636
Investments			
Interest income	2,519	2,519	-
	2,519	2,519	-
Total income and endowments	537,878	537,878	184,636
Expenditure on:			
Costs of generating donations and legacies			
Advertising	19,470	19,470	-
Fund raising expenses	13,088	13,088	11,296
	32,558	32,558	11,296
Total of expenditure on raising funds	32,558	32,558	11,296
Charitable activities			
Charitable donation	395,144	395,144	500,144
	395,144	395,144	500,144
Total of expenditure on charitable activities	395,144	395,144	500,144
Employee costs			
Salaries/wages	20,590	20,590	27,839
Pension costs	477	477	648
	21,067	21,067	28,487
General administrative costs, including depreciation and amortisation			
Depreciation of Plant and machinery	-	-	-
Bank charges	5,872	5,872	582
Postage and couriers	775	775	1,422
Stationery and printing	-	-	1,173
Telephone, fax and broadband	21,861	21,861	21,036
	28,508	28,508	24,213
Legal and professional costs			
Accountancy and bookkeeping	2,400	2,400	2,400
	2,400	2,400	2,400
Total of expenditure of other costs	51,975	51,975	55,100
Total expenditure	479,677	479,677	566,540

Net gains on investments	-	-	-
Net income/(expenditure)	58,201	58,201	(381,904)
Net income/(expenditure) before other gains/(losses)	58,201	58,201	(381,904)
Other Gains	-	-	-
Net movement in funds	58,201	58,201	(381,904)
Reconciliation of funds:			
Total funds brought forward	44,587	44,587	426,491
Total funds carried forward	102,788	102,788	44,587