CHARITY REGISTERED NUMBER: 1143204
ENGLAND AND WALES

IWS CHARITY
REPORTS OF THE TRUSTEES AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST DECEMBER 2025

IWS CHARITY
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FOR THE YEAR ENDED 31ST DECEMBER 2025

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IWS CHARITY
CHARITY INFORMATION
FOR THE YEAR ENDED 31ST DECEMBER 2025

TRUSTEES:	Mr Mohammad Fazil Mr Javid Iqbal Mr Shaukat Ali Saddique Mr Maulana Mohammad Ahmed
REGISTERED OFFICE	136 London Road Worcestor WR5 2EB
CHARITY NUMBER	1143204
ACCOUNTANTS	Xpert Accountants Chartered Certified Accountants 671 Manchester Road Denton Manchester M34 2NA
BANKERS	Lloyds TSB Bank Aerial House 2136 Coventry Road West Midland B26 3JA

IWS CHARITY
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST DECEMBER 2025

The trustees present their report for the year ended 31st December 2025.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The charity was formed on 01st January 2010 by the trustees and registered with the charity Commission on 2nd August 2011.

The Trustees have assessed the major risks to which charity to which charity is exposed, in particular those relating to the operations and finances of the charity, and believe effective insurance, checks, controls and procedures are in place to mitigate those risks.

The Trustees meet regularly to attend legal and administrative affairs of the Charity, to review and set policy and to establish long term strategies for the charity.

The trustees hold the powers of appointing and removing trustees.

OBJECTIVES AND ACTIVITIES

To promote the benefit of people living in underdeveloped areas of Pakistan, and particularly but not exclusively Azad Kashmir, by:

a. the advancement of education and training;
b. the preservation and protection of good health; and;
c. the relief of financial need and suffering among victims of natural or other kinds of disaster in the form of money (or other means deemed suitable) for persons, bodies and organisations affected, including the provision of medical aid.

The trustees must use the income of the charity in promoting the objects. The main activity carried out by the Charity during the year was the distribution of funds to the charity National Education, Health & Welfare Society in Azad Kashmir Pakistan. During the year Charity in Pakistan has spent money in different areas of health, education, support of poor people etc.

The trustees have paid due care to guidance issued by the Charity Commission's general guidance regarding public benefit and are satisfied that the charity's objectives and principal activities are for the public benefit.

The charity plans to continue and expand the activities outlined above in the forthcoming years.

IWS CHARITY
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST DECEMBER 2025

ACHIEVEMENTS AND PERFORMANCE

The Trustees have raised funds as well as awareness of the charity and a charity's website helped to create and increase awareness of the scale of the challenges and deprivation that exist in Azad Kashmir Pakistan.

Financial Review

The charity has prepared its accounts on cash and receipt basis and covers a twelve months' period.

The main funding sources for the charity are charitable donations from the public and during the year, £43,592 has been raised through donations.

The charity's aim is to disburse all the funds at its disposal for the benefit of the recipients. Most of the Overheads are met personally by the trustees and currently no unexpected expenditure is likely. Currently, Charity maintain unrestricted reserves of £20,000 from general funds, which the Charity and trustees believe to be more than adequate for its day to day needs.

IWS CHARITY
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST DECEMBER 2025

RESPONSIBILITIES OF TRUSTEES

The Trustees are required to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of its surplus and deficit for that period, in preparing those accounts, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Make judgments and estimates that are reasonable and prudent;
- State whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and

Prepare the financial statements on the going concern basis unless it is inappropriate to presume that this basis applies.

The Trustees are responsible for ensuring proper accounting records are maintained which disclose with reasonable accuracy at any time the financial position of the charity. They are also responsible for safeguarding the assets of the charity and for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees may, in respect of any accounting year, elect under s133 charities Act 2011 to prepare – (a) a receipts and payments account, and (b) a statement of assets and liabilities, instead of a statement of accounts under section 132 (1) Charities Act 2011 if gross income in any financial year does not exceed £250,000.

The Trustees have confirmed that an independent examination is required under section 145 Charities Act 2011

DECLARATION

The Trustees declare that they have approved the Trustees' report above.

.....
Signed Mr Shaukat Ali Saddique Trustee

Date 28 October 2026

IWS CHARITY
INDEPENDENT EXAMINER REPORT TO THE TRUSTEES
FOR THE YEAR ENDED 31st December 2025

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 7 to 10.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

The charity's Trustees are responsible for the preparation of the accounts.
The charity's Trustees consider that audit is not required for the period under section 144 of the Charities Act 2011 and that independent examination is needed.

It is my responsibility to:

- Examine the accounts under section 145 of the Charities Act;
- To follow the procedures laid down in the General Direction 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.
- To state whether particular matters have come to my attention.

BASIS OF INDEPENDENT EXAMINER'S STATEMENT

My examination was carried out in accordance with 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 explanation 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 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 statement below.

INDEPENDENT EXAMINER'S STATEMENT

In connection with 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 130 of the Charities Act; and
    - To prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

    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.

Mian Zeeshan Ahmad, FCCA
Xpert Accountants
Chartered Certified Accountants
671 Manchester Road
Denton
Manchester
M34 2 NA
Phone: 0161 224-0234

IWS CHARITY
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31st December 2025

		Unrestricted Fund	
		2025	2024
	Notes	£	£
Incoming Resources			
Donations	2	43,592	43,678
		43,592	43,678
Resources Expended			
Direct Charitable Expenditure	3	(41,184)	(40,237)
Net of Receipts/ (Payments)		2,408	3,441
Total Funds Brought Forward		132,491	129,050
Total Funds Carried Forward		134,899	132,491

IWS CHARITY
STATEMENT OF ASSETS AND LIABILITIES
AS AT 31st December 2025

	Unrestricted Funds	
	2025	2024
	£	**£**
Fixed Assets	-	-
	-	-
Current Assets		
Debtors	-	-
Cash at Bank/ in Hand	134,899	132,491
	134,899	132,491
Creditors		
Amount falling within one year	-	-
Net Current Assets/ (Liabilities)	134,899	132,491
Total Assets less current liabilities	134,899	132,491
Creditors		
Amount falling due after one year	-	-
Net Assets	134,899	132,491
Reserves		
General Reserve Fund	134,899	132,491
Total Funds	134,899	132,491

The Financial Statements were approved by the Board of Trustees on 28 October 2026 and were signed on its behalf by:

Mr Shaukat Ali Saddique - Trustee

IWS CHARITY
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31st December 2025

1 Accounting Policies

Basis of preparation

The Accounts have been prepared on receipt and payments basis in accordance with the Charity Commission guidance.

2 Incoming Resources:

The charity raised all its income through donations during the year.

3 Resources Expended:

	£	£	£
	Unrestricted Fund	Restricted Funds	Total Funds
Direct Donations to Other Charity	41,000	-	41,000
Bank Charges	110	-	110
Fundraising Event	75	-	75
Total	**41,185**	**-**	**41,185**

During the year the Charity Granted funds of £41,000 to the National Education, Health & Welfare Society in Azad Kashmir Pakistan and these funds have been utilised in the following areas:

(a) Education: The charity in Pakistan has allocated funds to various educational initiatives, including the provision of books, sponsorship of students, payment of teachers' salaries, organization of diverse educational programs, and covering general administrative expenses. Additionally, the charity has extended financial assistance to individuals in need, including contributions toward marriage welfare for underprivileged girls.
(b) Health: Over the year, the charity in Pakistan has dedicated funds to healthcare initiatives, which include operating a Health Complex, procuring medical equipment, and providing medical aid. Additionally, the charity organized eye camps, offering treatment to numerous patients.

4 Income

Income from donations and gifts is only accounted for only when it is actually received.

5 Expenditure

Expenses of the Charity are accounted for only when the actual payment is actually made.

IWS CHARITY
NOTES TO THE FINANCIAL STATEMENTS CONTINUED
FOR THE YEAR ENDED 31st December 2025

6 Tangible fixed assets

No tangible Asset during the year.

7 Stock

No stock during the year.

8 Debtors:

No debtors during the year

9 Creditors:

No creditors during the year

10 Trustees:

None of the Trustees received any remuneration during the year.

11 Employees:

There were no employees during the year. The Charity's work is undertaken by Volunteers.