Charity number: 1189631

Human Health and Welfare Foundation

Trustees' report and financial statements

for the year ended 31 December 2025

Human Health and Welfare Foundation

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Human Health and Welfare Foundation

Legal and administrative information

Charity number	1189631
Registered office	2 Garforth Rise Bolton England BL1 5JL 07950311309
Trustees	Adam Musa Jarman Asif Sabbir Matadar Ishak Musa Jarman

Human Health and Welfare Foundation

Report of the trustees
for the year ended 31 December 2025

The trustees present their report and the financial statements for the year ended 31 December 2025. The trustees who served during the year and up to the date of this report are set out on page 1.

Structure, governance and management
Human Health and Welfare Foundation is a registered UK Charity constituted on 24 December 2019 under charity number 1189631.It is an unincorporated charity. The governing document is a Trust Deed

Objectives and activities
Background

The primary objectives of Human Health and Welfare Foundation are:

(a)The relief of sickness and the preservation of health among individuals in need residing in third world countries by providing or assisting in the provision of equipment, medical facilities and services.

(b)The prevention or relief of poverty of people living in the third world by providing: grants, items and services to individuals in need and/or charities, or other organisations working to prevent or relieve poverty.

(c)The prevention or relief of financial hardship in the third world by providing or assisting in the provision of education facilities and all the necessary support designed to enable individuals to generate a sustainable income and be self-sufficient.

Human Health and Welfare Foundation

Report of the trustees
for the year ended 31 December 2025

Achievements and performance

The Human Health and Welfare Foundation (HHWF) plays a central role in supporting the community, with Valan Hospital standing as a testament to its transformative impact on countless lives. This success is largely driven by HHWF's financial backing, which helps the hospital meet its essential funding needs.

Through HHWF's support, Valan Hospital delivers critical medical services and also offers a dedicated multi-faith Prayer Facility. This space allows patients to engage in spiritual practices during their treatment, a feature that has received overwhelmingly positive feedback from both patients and staff, highlighting the initiative's profound value.

HHWF continues to provide vital financial resources to Valan Hospital, enabling it to pursue its mission, expand its facilities, and better serve the evolving needs of the community. The hospital's educational programs play a key role in ensuring medical staff remain well informed and up to date with current healthcare standards. These programs not only improve the quality of care but also open doors to employment opportunities, contributing to the hospital's ongoing growth.

In its broader commitment to social wellbeing, HHWF engages the community through various initiatives, including health camps and awareness activities that foster a strong and supportive hospital culture. Looking ahead, the Foundation is focused on further developing the Valan Hospital Medical College by offering advanced training programs for medical graduates. These programs aim to prepare students for diverse roles within the hospital, amplifying the impact of the college.

A recent highlight was a large-scale cataract surgery camp at Valan Hospital, which provided free, high-quality eye care to underserved individuals. Many patients regained their vision, significantly enhancing their quality of life. This initiative ensured access to treatment for those who may not otherwise afford it. Additionally, HHWF awarded scholarships to outstanding students at the Homeopathic Medical College, helping them pursue their education without financial burden. Both efforts reflect HHWF's commitment to advancing healthcare and education in the region.

To ensure the long-term sustainability of its mission, HHWF has also strategically invested in another company with the objective of generating a steady income stream. The returns from this investment will be exclusively directed toward supporting the poor and needy, further reinforcing our dedication to uplifting vulnerable communities.

We are also actively seeking long-term investments to build a stable financial foundation for the trust. Our goal is to secure enduring support that will allow us to continue and expand our impact. By partnering with committed investors, we aim to create lasting change and improve the lives of those we serve for generations to come.

Financial review

The charity works towards keeping a surplus in the range of £20,000 for unforeseen financial circumstances at the end of each year. The charity had a surplus as at 31 December 2025 within this range.

Human Health and Welfare Foundation

Report of the trustees
for the year ended 31 December 2025

Statement of trustees' responsibilities

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of charity and of the incoming resources and application of resources of the charity for that year. In preparing these financial statements the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material 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 the charity will continue in operation.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 1993 and the Charity (Accounts and Reports) Regulations 2008. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other

On behalf of the board



Secretary

Human Health and Welfare Foundation

Independent examiner's report to the trustees on the unaudited financial statements of Human Health and Welfare Foundation.

I report on the accounts of Human Health and Welfare Foundation for the year ended 31 December 2025 set out on pages 2 to 12.

Respective responsibilities of trustees and independent examiner

As the charity's trustees you are responsible for the preparation of the accounts, you consider that the audit requirement of section 43(2) of the Charities Act 1993 (the Act) does not apply and that an independent examination is needed. It is my responsibility to examine the accounts under section 43(3)(a) of the Act, to follow the procedures laid down in the General Directions given by the Charity Commission under section 43(7)(b) of the Act, and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

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 I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

(i) which gives me reasonable cause to believe that in any material respect the requirements:
- to keep proper accounting records in accordance with section 41 of the Act; and
- to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Act

have not been met; or

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

Independent examiner

Human Health and Welfare Foundation

Statement of financial activities

For the year ended 31 December 2025

	Notes	Unrestricted funds £	2025 Total £	2024 Total £
Incoming resources				
Incoming resources from generating funds:				
Voluntary income	2	58,820	58,820	46,990
Investment income	3	30,300	30,300	5,550
Total incoming resources		89,120	89,120	52,540
Resources expended				
Costs of generating funds:				
Cost of generating voluntary income	4	5,000	5,000	-
Governance costs	5	664	664	692
Total resources expended		5,664	5,664	692
Total funds brought forward		510,668	510,668	458,820
Total funds carried forward		594,124	594,124	510,668

The statement of financial activities includes all gains and losses in the year and therefore a separate statement of total recognised gains and losses has not been prepared.

All of the above amounts relate to continuing activities.

The notes on pages 8 to 12 form an integral part of these financial statements.

Human Health and Welfare Foundation

Balance sheet
as at 31 December 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Fixed assets					
Investments	7		505,000		505,000
Current assets					
Debtors	8	35,850		5,550	
Cash at bank and in hand		55,094		1,278	
		90,944		6,828	
Creditors: amounts falling due within one year	9	(1,820)		(1,160)	
Net current assets			89,124		5,668
Net assets			594,124		510,668
Funds	10				
Unrestricted income funds			594,124		510,668
Total funds			594,124		510,668

The financial statements were approved by the trustees on and signed on its behalf by

Adam Musa Jarman
Trustee

The notes on pages 8 to 12 form an integral part of these financial statements.

1. Accounting policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and the preceding year.

1.1. Basis of accounting

The financial statements are prepared under the historical cost convention and in accordance with the Statement of Recommended Practice 'Accounting and Reporting by Charities' issued in March 2005 (SORP 2005) and the Charities Act 1993.

1.2. Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

-> income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.

-> legacy income is recognised when receipt is probable and entitlement is established.

-> income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.

-> income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Income from investments is included in the year in which it is receivable.

1.3. Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

-> expenditure on raising funds includes the costs of all fundraising activities, events, noncharitable trading activities, and the sale of donated goods.

-> expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.

-> other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

1.4. Investments

Investments held as fixed assets are revalued at mid-market value at the balance sheet date and the gain or loss taken to the statement of financial activities.

1.5. Going concern

There are no material uncertainties about the charity's ability to continue.

1.6. Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

1.7. Financial instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Where investments in shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

Other financial instruments, including derivatives, are initially recognised at fair value, unless payment for an asset is deferred beyond normal business terms or financed at a rate of interest that is not a market rate, in which case the asset is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Other financial instruments are subsequently measured at fair value, with any changes recognised in the statement of financial activities, with the exception of hedging instruments in a designated hedging relationship.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

For all equity instruments regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

2. Voluntary income

	Unrestricted funds £	2025 Total £	2024 Total £
Donations	58,820	58,820	41,550
Donations - Gift aid	-	-	5,440
	58,820	58,820	46,990

3. Investment income

	Unrestricted funds £	2025 Total £	2024 Total £
Other investment income	30,300	30,300	5,550
	30,300	30,300	5,550

Investment income comprises interest receivable on a fixed-term investment at a rate of 6% per annum. Interest income is recognised on an accruals basis, subject to the conditions of the investment agreement.

4. Cost of generating voluntary income

	Unrestricted funds £	2025 Total £	2024 Total £
Activity 1	5,000	5,000	-
	5,000	5,000	-

5. Governance costs

	Unrestricted funds £	2025 Total £	2024 Total £
Professional - Other	660	660	660
Bank charges	4	4	32
	664	664	692

6. Employees

Employment costs

No salaries or wages have been paid to employees, including the trustees, during the year.

Number of employees

The average monthly numbers of employees (including the trustees) during the year, calculated on the basis of full time equivalents, was as follows:

	2025 Number	2024 Number
	6	6

7. Fixed asset investments

	Other unlisted investments £	Total £
Valuation		
At 1 January 2025 and At 31 December 2025	505,000	505,000
Historical cost as at 31 December 2025	-	-

All fixed asset investments are held within the United Kingdom.

The investment is held at cost. The trustees have reviewed the investment for impairment and consider that no impairment is required at the reporting date.

8. Debtors

	2025 £	2024 £
Other debtors	35,850	5,550

Debtors include accrued interest income of £5,550 relating to investment income earned but not received at the year end.

9. Creditors: amounts falling due within one year

	2025	2024
	£	£
Accruals and deferred income	1,820	1,160

10. Analysis of net assets between funds

	Total funds
	£
Fund balances at 31 December 2025 as represented by:	
	-

11. Unrestricted funds

	At 1 January 2025	Incoming resources	Outgoing resources	At 31 December 2025
	£	£	£	£
Description for Unrestricted Fund 1	510,668	89,120	(5,664)	594,124

12. Related party transactions

13. Financial risk management disclosure

The charity is exposed to credit risk in respect of its investment with a connected company. The return on the investment and repayment of capital are dependent on the continued solvency of the company. The trustees monitor the financial position of the company on an ongoing basis.

Human Health and Welfare Foundation

The following pages do not form part of the statutory accounts.

Human Health and Welfare Foundation

Detailed statement of financial activities

For the year ended 31 December 2025

		2025		2024
	£	£	£	£
Incoming resources				
Incoming resources from generating funds:				
Voluntary income				
Donations		58,820		41,550
Donations - Gift aid		-		5,440
		58,820		46,990
Investment income				
Other investment income		30,300		5,550
		30,300		5,550
Total incoming resources from generating funds		89,120		52,540
Total incoming resources		89,120		52,540
Resources expended				
Costs of generating funds:				
Activity 1				
Activity 1 - Educational Expense	5,000		-	
		5,000		-
Total cost of generating voluntary income		5,000		-
Fundraising trading:				
cost of goods sold and other costs				
Total costs of generating funds		5,000		-

Human Health and Welfare Foundation

Detailed statement of financial activities

For the year ended 31 December 2025

		2025 £		2024 £
Charitable activities				
Governance costs				
Activities undertaken directly				
Professional - Other	660		660	
Bank charges	4		32	
		664		692
Total governance costs		664		692
Net incoming/(outgoing) resources for the year		83,456		51,848