

**PAKTRUST.ORG**

Annual Report and Financial Statements

Year ended: 31 December 2023

**DUA GOVERNANCE**

Chartered Accountants and Business Advisors  
Bradford Court  
123-131 Bradford Street  
Digbeth, Birmingham  
B12 0NS

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**Legal and Administrative Information**

Charity number	1113301
Registered address	MR SAJID M RAMZAN 6 THE DRIVE LONDON E18 2BL
Trustees	Mr Ghulam Hussain Mr Rashid Ali Mr Mohammed Ilyas Mr Sajid Mohammed Ramzan
Bankers address	NatWest Walthamstow Central 204 High Street London E17 7LL

## Report of the Trustees for the year ended 31 December 2023

### PAKTRUST.ORG

The Trustees present their annual report and accounts for the year ended 31 December 2023.

The accounts have been prepared in accordance with the receipts and payments basis in accordance with the Charity Commission guidance.

#### Structure, governance and management

The charity is an unincorporated charity, formed under a trust deed dated 9 October 2005. The charity registered with the Charities Commission on the 15 March 2006.

Trustees are legally responsible for the governance and management of the charity. The Trust has 4 Trustees appointed for life.

Trustees are responsible of setting strategies and policies for ensuring these are implemented.

#### Risk management

The charity's trustees have considered the major risks to which the charity is exposed and have reviewed potential risks. Systems and procedures have been put in place to manage the risks and to mitigate any adverse outcomes.

#### Volunteers

The trustees do not employ staff. Instead, they carry out the admin and office duties as volunteers. The charity estimates the following costs if the volunteering time is replaced with third-party paid staff. The charity also uses the WFIA Hall for free. It is emphasised that these are indicative costs and not borne by the charity.

Name	Purpose	Days	Hours	Hourly Rate	Amount
Sajid Ramzan	Management/Admin/Book keeping	52	416	30	£12,480
Sajid Ramzan	Advertising/Media Design	6	48	25	£1,200
Sajid Ramzan	12 months WiseAgers Day Centre	72	576	20	£11,520
Faiza Ramzan	12 months WiseAgers Day Centre	60	240	15	£3,600
3 Volunteers	12 months WiseAgers Day Centre	144	432	15	£6,480
WFIA Hall Usage	WiseAgers 1/2 day a week	48	192	25	£4,800
<b>Totals</b>					<b>£40,080</b>

#### Objectives and Activities

To relieve poverty, distress and suffering in Pakistan & Kashmir, or for Pakistan & Kashmiri Nationals in any part of the world, (including starvation, sickness or any physical disability or affliction) and primarily when arising from any public calamity (incl. Famine, earthquake, war or civil disturbance).

Our activities provide relief through the provision of food, healing, clothing, sanitation, shelter, training, and education, social, economic and financial support by making grants or providing services or facilities.

#### Achievements and Performance

As in previous years, 2023 proved to be a busy year with significant number of charitable activities for PakTrust, with notable accomplishments:

##### 1. KIRF Hospital First Floor Extension

PakTrust successfully raised funds for the first-floor extension of the Dialysis Centre Kashmir International Relief Fund (KIRF) Hospital. This initiative is being driven by new supporters of KIRF from Bristol, UK, who are also residents of Jatlan and live in close proximity to the hospital. The project was inspired by a young man whose family benefits from the hospital's

dialysis facility during their visits to Pakistan. Previously, he had to travel to Rawalpindi three times a week for dialysis, a journey that consumed an average of eight hours per trip. Access to the local KIRF facility has significantly improved his holiday experience and strengthened his bond with the medical staff. His family is now spearheading the fundraising and construction efforts for the extension. Plans have been finalised, costs estimated, contractors appointed, and construction is set to begin in February 2024.

## 2. **KIRF Dialysis Centre**

The KIRF Dialysis Centre remains PakTrust's largest and most resource-intensive fundraising initiative, requiring extensive administrative support. Despite these demands, its profound impact on the local community continues to be evident. This year, the centre welcomed several UK-based donors, who had the opportunity to observe its operations, engage with benefactor patients, and witness firsthand the critical need for such a facility in the area.

Year on year, the centre has achieved remarkable progress, delivering 3,423 dialysis sessions over the past year. From its modest beginnings just a few years ago, this growth represents significant progress for a dialysis centre serving a small village, underscoring its essential role in the lives of those it supports.

## 3. **1,000 Cataract Eye Surgeries in Partnership with POBTrust**

PakTrust embarked on its most ambitious project to date, collaborating with POBTrust to deliver 1,000 cataract eye surgeries within a year. By the grace of Allah (Alhamdulillah), the initial 1,000 surgeries were successfully completed, and fundraising efforts have commenced for an additional 1,000 procedures.

## 4. **Annual Qurbani and Meat Distribution**

PakTrust continued its active participation in the annual Qurbani sacrifice, distributing meat to impoverished families and ensuring that this essential tradition reaches those in need.

## 5. **Support for the Azad Kashmir Association for the Blind (AKAB)**

PakTrust sustained its annual support for the Azad Kashmir Association for the Blind (AKAB), focusing on the educational needs of visually impaired schoolchildren.

## 6. **WiseAgers, Elderly Social Club**

PakTrust, traditionally focused on projects in Pakistan, shifted its attention post-COVID-19 to address challenges faced by the elderly in local Pakistani and Kashmiri communities in the Waltham Forest UK, particularly isolation and mental health issues. In 2022, it launched the *WiseAgers* programme, establishing a weekly day centre in Walthamstow, East London, with support from the Waltham Forest Islamic Association (WFIA). This initiative provided a welcoming space for elders to socialise, participate in light activities, and enjoy day trips, promoting their overall well-being.

By 2023, *WiseAgers* had made significant progress, becoming a beacon of hope and a vital hub for the local community. Attendance increased significantly, with weekly sessions held at Grove Road Hall offering expanded activities. The year also saw a major boost in day trips, with Waltham Forest Council sponsoring two excursions to Royal Hampton Court Palace and Kew Royal Botanical Gardens, each funded with £1,000.

Delivering this programme is time-intensive, requiring careful planning, coordination, purchasing, and delivery of activities, catering, and the supporting arrangements for planning outings including risk assessments. This work is led by a dedicated husband-and-wife team, the key coordinators and programme directors, who invest significant personal time, supported by a small group of volunteers. Unlike traditional trustee responsibilities in running a charity, this work resembles hands-on social services. The *WiseAgers* programme is fortunate to receive these contributions as a *Gift in Kind*, provided entirely free of charge (documented on previous page).

However, as the programme continues to grow, it is likely to require paid resources to sustain its success. Exploring funding opportunities with local authorities and grant-giving bodies will be essential. Recording the value of the *Gift in Kind* contributions will also

strengthen future funding applications, demonstrating the programme's community impact and its reliance on dedicated support.

The *WiseAgers* project has been widely lauded for its impact, fostering connections and enhancing the physical, social, and mental well-being of the elderly, while strengthening community bonds.

### **Public Benefit Statement**

The section of this report below entitled 'Objectives and activities' sets out the objects and aims of the charity. The trustees have considered this, in conjunction with the guidance contained in the Charity

Commission's general guidance on public benefit, and have concluded that:

- the aims of the charity continue to be charitable;
- the work done by the charity gives identifiable benefits to the charitable sector and both directly and
- indirectly to individuals in need;
- the benefits are for the public; not unreasonably restricted in any way;
- there is no detriment or harm arising from the aims or activities.

### **Financial Review**

During the financial period 2023, the Trust received a total income of £119k (2022: £65k). After incurring payments of £75k (2022: £102.5k). The carried forward cash fund balance is £116k (2021: £73k).

#### *Reserves Policy*

The trustees believe that the charity has sufficient cash in the bank and adequate fundraising plans to ensure it can meet its costs.

### Trustees' responsibilities statement

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).

The law applicable to charities in England & Wales requires the trustees 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 the incoming resources and application of resources of the charity for that period. 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 accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- 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 that 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 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. 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 irregularities

This report was approved by the trustees on **4 February 2025** and signed on their behalf by:



.....  
Mr Sajid Mohammed Ramzan  
Trustee

## **Independent Examiner's Report to the trustees of PAKTRUST.ORG**

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2020 which are set out on pages 8 to 10.

### **Respective responsibilities of trustees and examiner**

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

I report in respect of my examination of the PAKTRUST.ORG's accounts 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**

I have completed my examination. I 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:

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

*Nasir Rafiq*

.....

Nasir Rafiq BA FCA

04 February 2025

Date.....

DUA GOVERNANCE

Chartered Accountants and Business Advisors

Bradford Court

123-131 Bradford Street

Digbeth, Birmingham

B12 0NS




**Receipts and Payments Accounts**  
From 1 January 2022 to 31 December 2023

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Total 2023</b>	<b>Total 2022</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Receipts</b>				
Donation	0	118,894	118,894	64,660
Sub total	0	118,894	118,894	64,600
Assets and Investment sales	0	0	0	0
Total receipts	0	118,894	118,894	64,600
<b>Payments</b>				
Welfare & Disaster Relief	0	3,588	3,588	15,275
Medical Projects	0	69,581	69,581	85,294
Educational Grants	0	1,000	1,000	1,000
Other Costs	1,079		1,079	908
Subtotal	1,079	74,169	74,169	102,476
<b>Assets and Investment purchases</b>	0	0	0	0
Total payments	1079	74,169	75,248	102,476
<b>Net of receipts/(payments)</b>	<b>-1,079</b>	<b>44,725</b>	<b>43,646</b>	<b>-37,816</b>
Transfers between funds			0	0
Cash funds last year end	15,656	57,014	72,670	110,486
<b>Cash funds this year end</b>	<b>14,577</b>	<b>101,739</b>	<b>116,316</b>	<b>72,670</b>

**PAKTRUST.ORG**  
**Statement of Assets and Liabilities**  
As at 31 December 2023

	Unrestricted Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
<b>Cash Funds</b>				
Cash at Bank	14,577	101,739	116,316	72,670
Cash held in hand	0	0	0	0
Total Cash funds	14,577	101,739	116,316	72,670
<b>Investment Assets</b>	0	0	0	0
	0	0	0	0
<b>Assets retained for the charity's own use</b>	0	0	0	0
Total	14,577	101,739	116,316	72,670
<b>Liabilities</b>	0	0	0	0

Approved by the Board on **4 February 2025** and signed on its behalf by:



.....

Mr Sajid Mohammed Ramzan

Trustee

**PAKTRUST.ORG (Reg. 1113301)**

**Notes forming part of the financial statements for the year ended 31 December 2023**

**1. Accounting policies**

**(a) Basis of preparation**

The accounts have been prepared in accordance with the receipts and payments basis in accordance with the Charity Commission guidance.

**(b) Charity status**

PAKTRUST.ORG was established under a trust deed and is a registered with the Charity Commission under the reference of 1113301. The Trustees are appointed and function in accordance with the deed.

**(c) Fund accounting**

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

**(d) Receipts**

All incoming resources are included in the Receipt & payment Accounts when the charity actually receives legally entitled income.

**(e) Payments**

All expenditure is accounted for on payments basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with use of the resources.