

**PAKTRUST.ORG**

Annual Report and Financial Statements

Year ended: 31 December 2024

**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 2024

### PAKTRUST.ORG

The Trustees present their annual report and accounts for the year ended 31 December 2024.

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.

Name	Purpose	Days	Hours	Hourly Rate	Amount
Sajid Ramzan	Management/Admin/Book keeping	14	112	30	£3,360
Sajid Ramzan	Advertising/Media Design	10	52	25	£1,300
Sajid Ramzan	12 months WiseAgers Day Centre	32	256	20	£5,120
Faiza Ramzan	12 months WiseAgers Day Centre	60	240	15	£3,600
4 Volunteers	12 months WiseAgers Day Centre	192	576	15	£8,640
WFIA Hall Usage	WiseAgers 1/2 day a week	48	192	25	£4,800
<b>Totals</b>					<b>£26,820</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

In 2024, PakTrust was equally busy as in previous years with the following notable accomplishments:

1. **KIRF Kidney Dialysis Centre** - The KIRF Kidney Dialysis Centre is now fully established, with over 300 dialysis sessions being provided each month. This is a major milestone for the villages of Jatlan, Mirpur, and the surrounding communities, and the centre continues to grow steadily. It remains the largest and most impactful project supported by PakTrust, providing vital, life-sustaining care to patients who depend on regular dialysis.

2. **KIRF Dialysis Centre: Bristol Donor Initiative** - A group of donors from the Bristol area came together to support the KIRF Dialysis Centre, which is funded annually through PakTrust fundraising. Their focus was on physically constructing the first floor of the centre. Nearly £16,000 was raised and transferred to initiate this important development.
3. **Cataract Eye Surgery Initiative** - PakTrust continued its collaboration with POBTrust to complete the previously planned 1,000 cataract surgeries. Although originally scheduled for a single year, the project period was extended to ensure completion. Following this, a new round of 1,000 surgeries was initiated.
4. PakTrust actively participated in the annual Qurbani sacrifice and the distribution of meat to impoverished families.
5. **WiseAgers Programme 2024** - In 2024, WiseAgers continues to flourish, supporting elderly members of the Pakistani and Kashmiri community in Walthamstow and East London. With the support of the Waltham Forest Islamic Association, elders enjoy weekly gatherings featuring gentle exercises, games, tea, and social interaction.

This year, London and national trips were introduced, visiting historic palaces and cultural landmarks, and the programme received a letter of appreciation from HRH King Charles. WiseAgers remains a vital initiative, combating isolation, enhancing physical, social, and mental well-being, and bringing joy and connection to the community.

### 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 2024, the Trust received a total income of £101k (2023: £119k). After incurring payments of £107k (2023: £75k). The carried forward cash fund balance is £111k (2023: £116k).

#### *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 **18 February 2026** and signed on their behalf by:

A handwritten signature in black ink, appearing to read 'Sajid Ramzan', written in a cursive style.

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 2024 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*

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Nasir Rafiq BA FCA

18/02/2026

Date.....

DUA GOVERNANCE  
Chartered Accountants and Business Advisors  
Bradford Court  
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**Receipts and Payments Accounts**

From 1 January 2023 to 31 December 2024

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Total 2024</b>	<b>Total 2023</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Receipts</b>				
Donation	0	101,352	101,352	118,894
Sub total	0	101,352	101,352	118,894
Assets and Investment sales	0	0	0	0
Total receipts	0	101,352	101,352	118,894
<b>Payments</b>				
Welfare & Disaster Relief	0	435	435	3,588
Medical Projects	0	102,781	102,781	69,581
Qurbani	0	1,375	1,375	0
Educational Grants	0	0	0	1,000
Other Costs	2,437	0	2,437	1,079
Subtotal	2,437	104,591	107,028	75,248
<b>Assets and Investment purchases</b>	0	0	0	0
Total payments	2,437	104,591	107,028	75,248
<b>Net of receipts/(payments)</b>	<b>-2,437</b>	<b>-3,239</b>	<b>-5,676</b>	<b>43,646</b>
Transfers between funds				
Cash funds last year end	14,577	101,739	116,316	72,670
<b>Cash funds this year end</b>	<b>12,140</b>	<b>98,500</b>	<b>110,640</b>	<b>116,316</b>



**PAKTRUST.ORG**  
**Statement of Assets and Liabilities**  
As at 31 December 2024

	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
<b>Cash Funds</b>				
Cash at Bank	12,140	98,500	110,640	116,316
Cash held in hand	0	0	0	0
Total Cash funds	12,140	98,500	110,640	116,316
<b>Investment Assets</b>	0	0	0	0
	0	0	0	0
<b>Assets retained for the charity's own use</b>				0
Total	12,140	98,500	110,640	116,316
<b>Liabilities</b>	0	0	0	0

Approved by the Board on **18 February 2026** 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 2024**

**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.