SIGHT FOR LIFE TRUST

England & Wales · Charity number 1114528

Details

Other names	JANAT AZIZ TRUST
Status	Registered
Legal form	Other
Registered	2006-06-03
Register	View on the Charity Commission register

Contact

Address	Sight For Life Trust 81 Newton Street Manchester M1 1EX
Phone	01612008445
Email	info@sightforlife.org.uk
Website	http://www.sightforlife.org.uk/

Activities

Objects: THE RELIEF OF SICKNESS AND THE PRESERVATION AND PROTECTION OF HEALTH WHEREVER REQUIRED IN THE WORLD BY THE PROVISION OF FREE CLINICS, TREATMENT AND SUPPORT FOR THOSE IN NEED, IN PARTICULAR THOSE SUFFERING AS A RESULT OF MEDICAL CONDITIONS OR INJURIES INVOLVING SIGHT.

Activities: Relief of persons who are in need due to the reason of sickness and distress by the provision of Medical care and support.

Classification

- **How:** Provides Services
- **What:** General Charitable Purposes, The Advancement Of Health Or Saving Of Lives
- **Who:** Children/young People, Elderly/old People

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Geography

- **Area of benefit:** PAKISTAN
- Pakistan

Finances

Period end	Income	Expenditure	Assets	Employees
2025-06-30	£775,156	£655,414	£1,911,897	0
2024-06-30	£588,392	£460,902	£1,752,736	0
2023-06-30	£743,646	£328,477	£1,595,029	0
2022-06-30	£509,851	£257,122	£1,179,860	0
2021-06-30	£384,124	£166,062	-	-
2020-06-30	£316,014	£136,649	-	-

Trustees

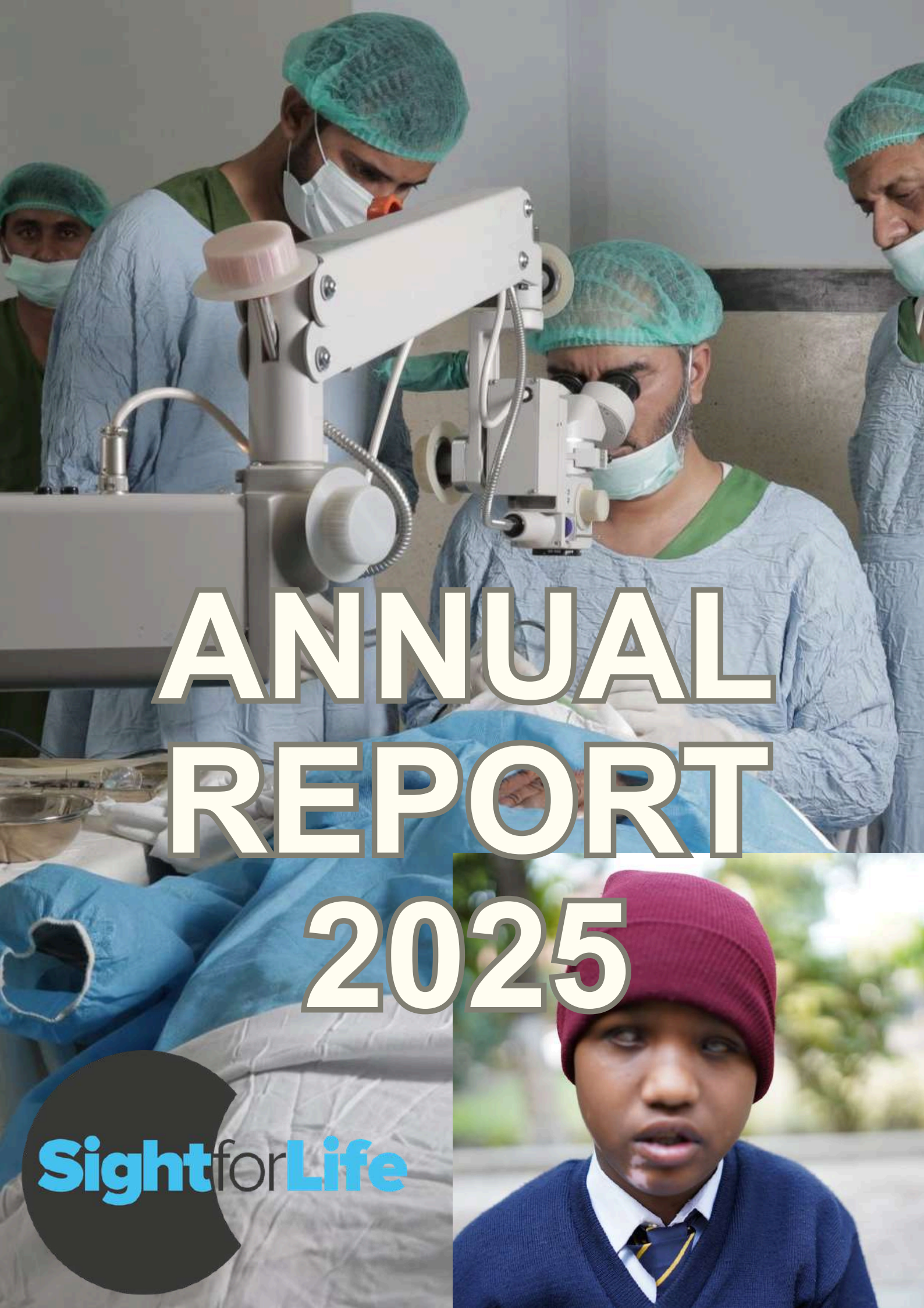
Name	Role	Appointed
AMIR AHMED		
MANZOOR AHMED CHAUDHARY		2006-06-03
TAHIR AHMED		
TAUQEER SABIR		2021-11-01

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SIGHT FOR LIFE TRUST

England & Wales - Charity number 1114528

Accounts



ANNUAL REPORT 2025

Sight for Life

CONTENTS

1. President's Foreword.....3
2. Introduction 4
3. Administrative & Legal Information.....5
4. Trustees Report 6
5. Objectives for the year 8
6. Achievements & Performance 9
7. Financial Review 13
8. Independent Examiner's report 14
9. Statement of Financial Activities.....15
10. Balance sheet 16
11. Notes to the financial statements.....17





PRESIDENT'S FOREWORD



MANZOOR AHMED
FOUNDER & PRESIDENT

It is my privilege to present this year's Annual Report on behalf of the Board of Trustees and to reflect on another year of progress, challenge, and achievement for us. Over the past year, we treated more than 90,000 patients, making a meaningful difference by giving the gift of sight to those most needy.

The year has not been without its challenges. Like many organisations in the charitable sector, we operate in an environment of increasing demand and financial uncertainty.

The Board continues to ensure that the charity is well governed and financially sound. We are confident that SFL is moving in the right direction and remains well placed to meet the future needs of those we serve.

As we look ahead, we remain ambitious. Our priorities for the coming year are to deepen our impact and strengthen our sustainability. With the continued support of our donors and partners we are confident in our ability to achieve these goals.

We are also making steady progress in developing our endowment fund to ensure the long-term sustainability of our hospital. I encourage supporters to consider helping SFL through a legacy donation in memory of loved ones (Sadaqah Jariyah), so that this vital work can continue for generations to come

It is not possible to thank everyone individually, I would like to express my sincere gratitude once again to Ummah Welfare Trust and Sightsavers for their generous support.

On behalf of the Board, thank you to everyone who has supported SFL. Your trust and belief in our work are greatly valued. Together, we can ensure that preventable blindness becomes a thing of the past.

INTRODUCTION



Sight for Life (SFL) is a registered UK charity working to eliminate curable blindness among some of the world's poorest communities. Through our partner Jannat Aziz Eye Hospital in Pakistan, we bring hope, dignity, and sight to people who would otherwise be left in darkness.

In rural Pakistan, where access to healthcare is limited, blindness is not merely a medical condition — it is often a life sentence. Families living in poverty simply cannot afford eye treatment, even though, in many cases, their blindness is entirely curable.

If a child cannot see, they cannot learn. Their education ends before it has truly begun, trapping them in a future without opportunity. When a parent or breadwinner loses their sight, the entire family suffers. Income disappears overnight. Children are forced to work or go hungry. School becomes impossible. Poverty deepens, and the cycle continues.

One person's loss of sight can push an entire family to the brink. And yet — this suffering does not have to happen.

With timely treatment, sight can be restored. Independence can be regained. Futures can be rewritten.

SFL treats over **90,000** patients annually performing more almost **13,000** life-changing eye surgeries using modern, state-of-the-art techniques. Each surgery is not just a medical procedure — it is the restoration of dignity, hope, and opportunity.

To someone living in darkness, the gift of sight means everything. SFL enables a child to study, a parent to work, and a family breaking free from the grip of poverty.

ADMIN & LEGAL INFORMATION

Trustees
The trustees are appointed according to the Articles of Association to serve Sight for Life Trust in this term of appointment.

Trustees for this financial year are
Manzoor Ahmed Chaudhary
Tahir Ahmed
Amir Ahmed
Tauqeer Sabir

Registered Office:
81 Newton Street,
Manchester M1 1EX

Accountants:
City AccTax
Chartered Certified Accountants
91 St. Awdrys Road Barking, London.
IG11 7QB

Bank:
National Westminster Bank Plc
5th Floor, 1 Spinningfields Square
Manchester M3 3AP

Registered in England
Charity No. 1114528

Investment Managers:
St James Place
7th Floor, Sunlight House,
Quay Street,
Manchester,
M3 3JZ

Hospital:
Jannat Aziz Eye Hospital (JAEH)
Tufailabad
Tehsil Burewala
District Vehari
Pakistan



13,000 + PEOPLE SAVED FROM A LIFE OF BLINDNESS

TRUSTEES REPORT

The Accounts have been prepared in accordance with the accounting policies, set out in note 1 to the accounts and comply with the charity's Trust Deed, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice" applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS 102).

STRUCTURE, GOVERNANCE AND MANAGEMENT

Constitution of the Charity:
The Charity is controlled by its governing document (amended 2022), a deed of Trust and is constituted as an incorporated charity. SIGHT FOR LIFE is a registered charity in England no. 1114528)

Trustees:

SFL is administered by trustees who are appointed on the basis of their specifc skills, knowledge of eye care and their ability to positively contribute to the strategic development of the charity. Trustees serve three year terms after which they may offer themselves for re-appointment by the board. The charity also has a Management Board of Advisors, to provide technical support and guidance to Trustees on clinical matters, strategy, management and financial controls.

Appointments to the board are made as and when the need arises in order ensure good management and ongoing development, financial & risk management, set policies and monitor performance. They ensure high quality in all aspects of its operation through rigorous assessment and monitoring.
Trustees for the year to date are:

- Mr. Manzoor Ahmed Chaudhary (President)
- Mr. Tahir Ahmed (Chair)
- Mr. Amir Ahmed (Treasurer)
- Mr. Tauqeer Sabir



TRUSTEES REPORT

Sight for Life Trust, has teams that carry out rural outreach programmes to identify and refer for treatment to JAEH. Our clinical teams maintain a patient centric focus throughout the hospital.

No patient is ever turned away due to a lack of ability to pay for treatment. SFL is committed to quality thus we ensure excellent clinical care and operational efficiency in all aspects.

SFL has well defined and ambitious aims, and we work very closely with the operational teams in Pakistan. Majority of our patients are located in rural areas with poor communications, therefore a significant amount of our work is done through outreach field operations.

With JAEH we plan targets and expansion. Trustees and UK volunteers work alongside JAEH teams. Each visiting SFL Trust UK representative 'hands over to the next representative' and reports back to the Board of Trustees.

The charity's great strength is that, in addition to the Trustees, we have a volunteer Board of experienced professionals who support the charity's work.

- Abid Abbas (Finance)
- Abid Ahmed (Marketing)
- Dr Khalid Ikram MBBS FMGEM FRCOphth (Clinical Advisor)
- Mohammed Arfan (Partnerships)
- Nasir Ahmed (Fundraising)
- Sajid Hashmi MBE (Board Chair)
- Sohail Kaushal (Donor Liaison)

Special Thanks to our partners

- Umah Wlefare Trust
- Klash CLothing
- Sightsavers

OVER 12500 SURGERIES

OVER 90,000 PATIENTS



OBJECTIVES FOR 2026



Ending Darkness with the Gift of Sight since 2005

- Over 950,000 outpatients treated
- Performed over 75,000 eye surgeries
- Provided over 530,000 pairs of glasses
- Screened over 170,000 people outreach mobile clinics
- Screened over 75,000 children through our School Screening programme

Objectives for 2026

- Increase number of surgeries to 18,000 p.a
- Increase the number of outpatients to 120,000 p.a.
- Secure regular donations of £300,000 p.a. to cover hospitals operating expenditure ensuring free treatments.
- Develop an endowment fund of £1m to ensure sustainable funding in perpetuity.

PATIENTS TREATED



70,000
OUTPATIENTS



83,000
OUTREACH



13,000
SURGERIES



55,000
VISION ON WHEELS

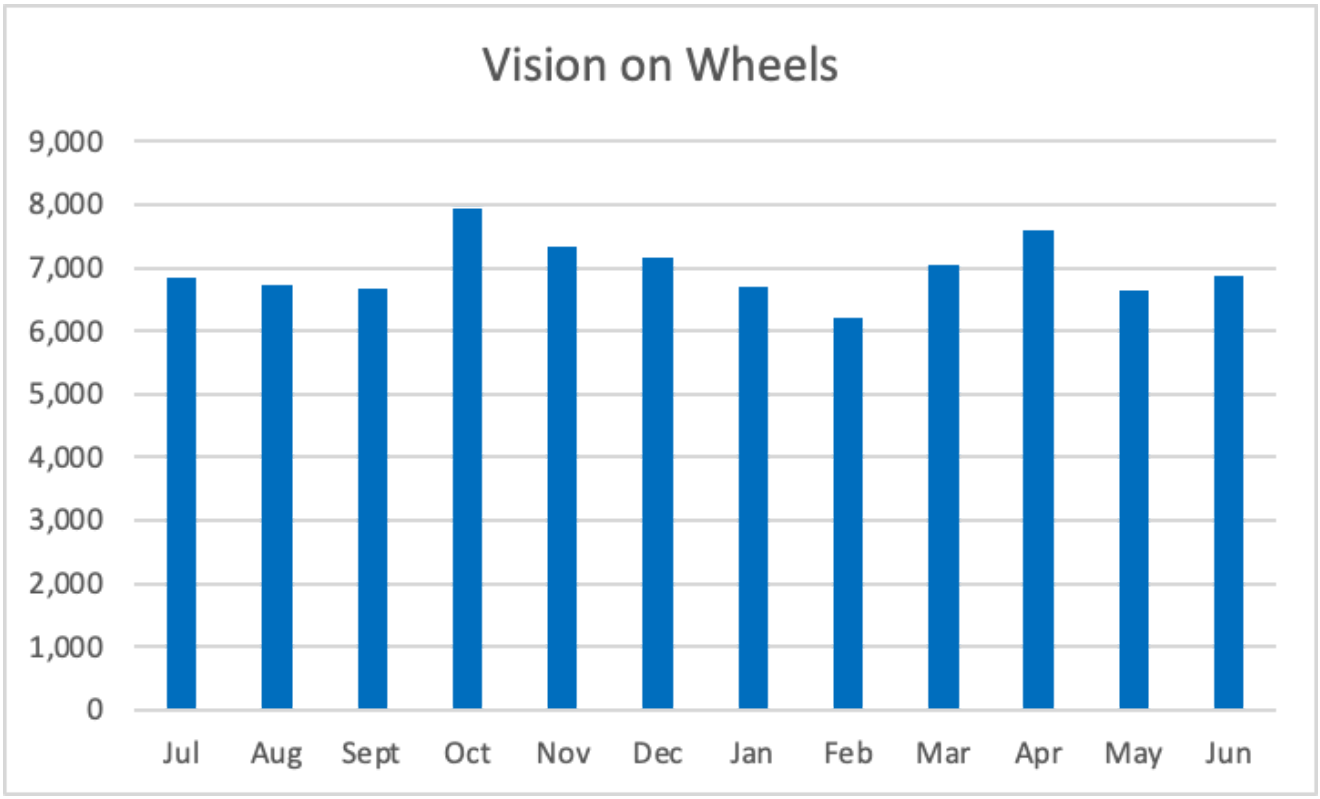
Treatments Provided

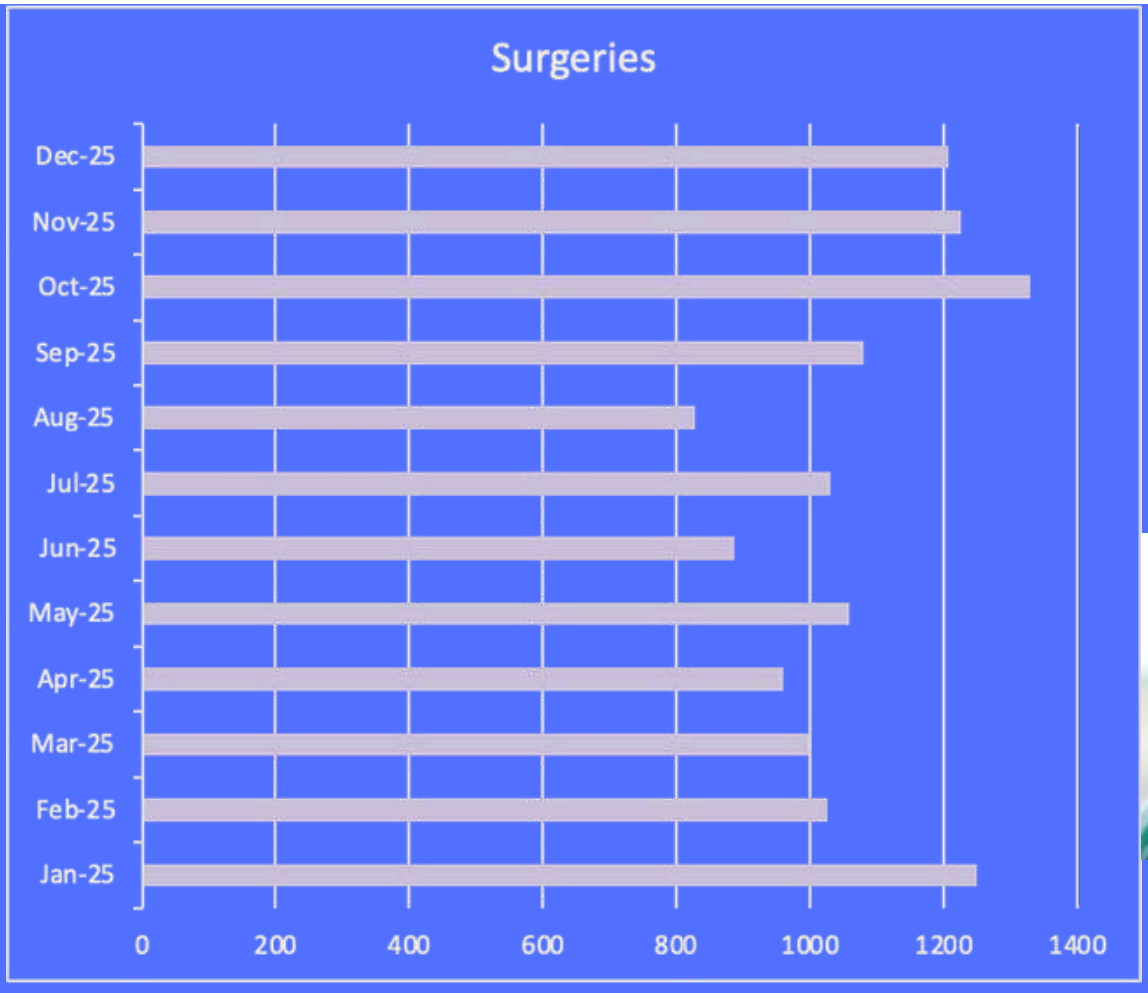
- Cataract Surgery
- Squint surgery
- Laser Capsulotomy
- Peripheral iridotomy
- Argon Laser
- Refractions
- Optical Coherence Tomography
- B-Scan Ocular Ultrasound
- Visual Fields Analysis

Hospital Overview

- 50 inpatient beds
- 90 Staff including
- Doctors - 4
- Visiting Surgeons - 4
- Optometrists - 5
- Paramedics - 30
- Administration - 8
- Support/Auxiliary Staff - 25
- Vision on Wheels - 15

PATIENTS TREATED

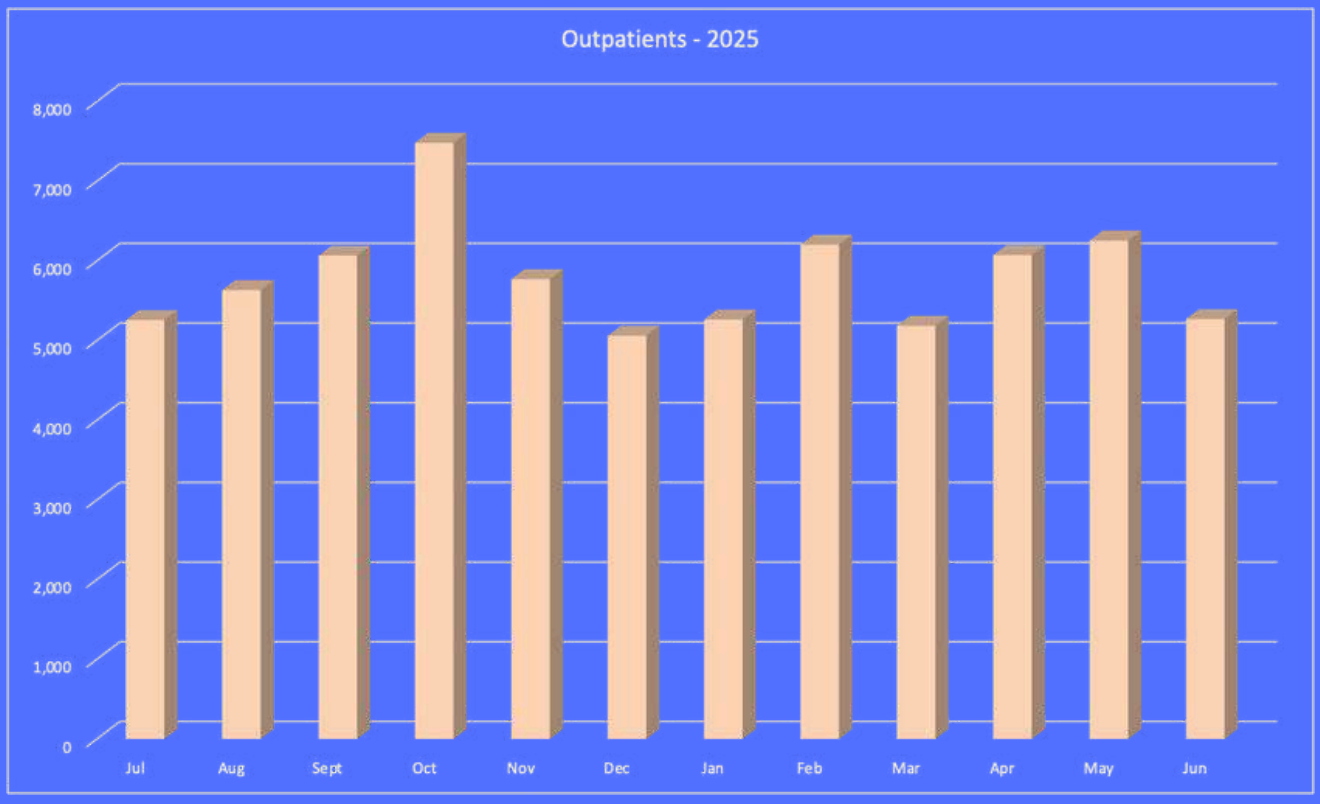








PATIENTS TREATED



TREATMENTS

Laser - 1,003

OCT - 1,237

CCT - 182

Bscan - 899

Visual field - 193

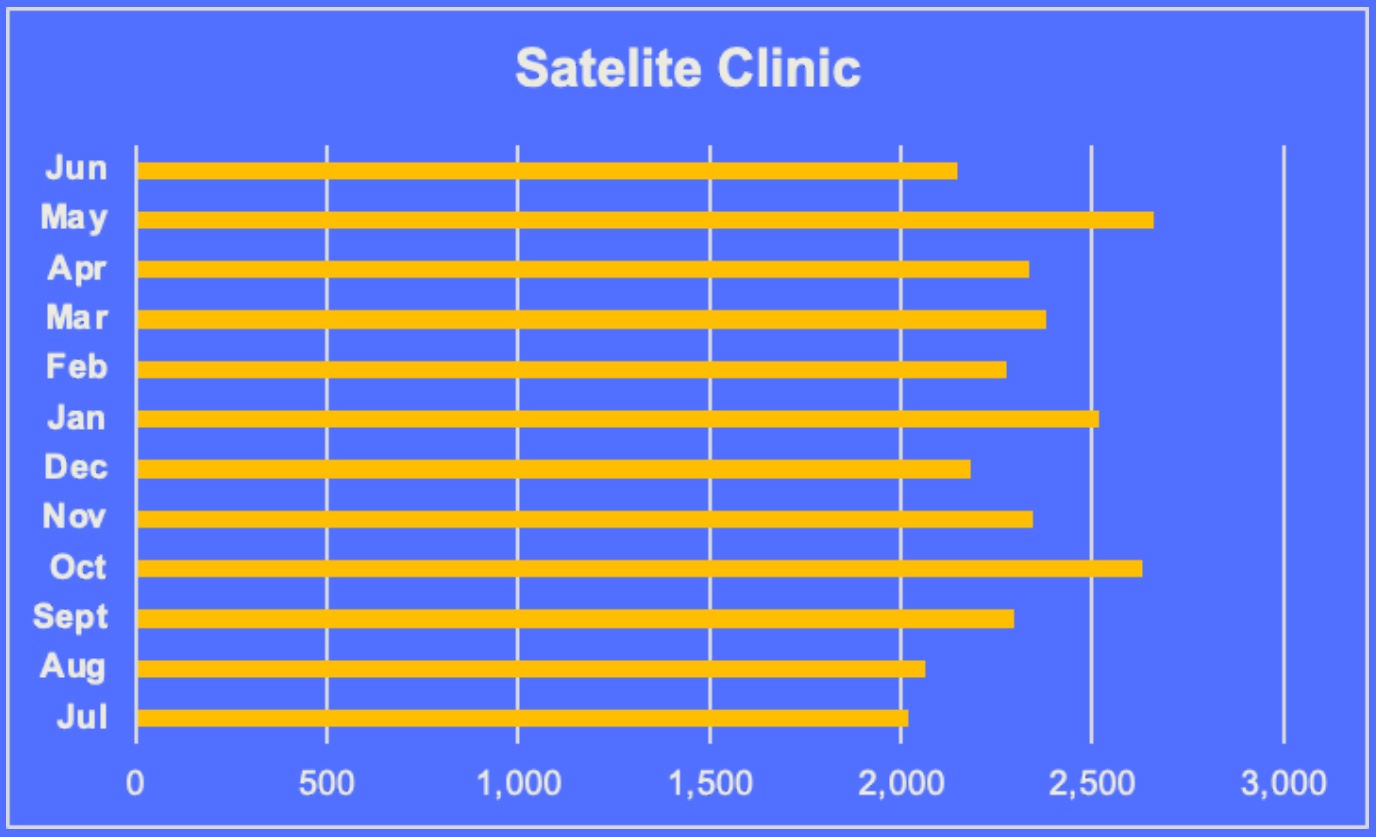
Surgeries - 12882

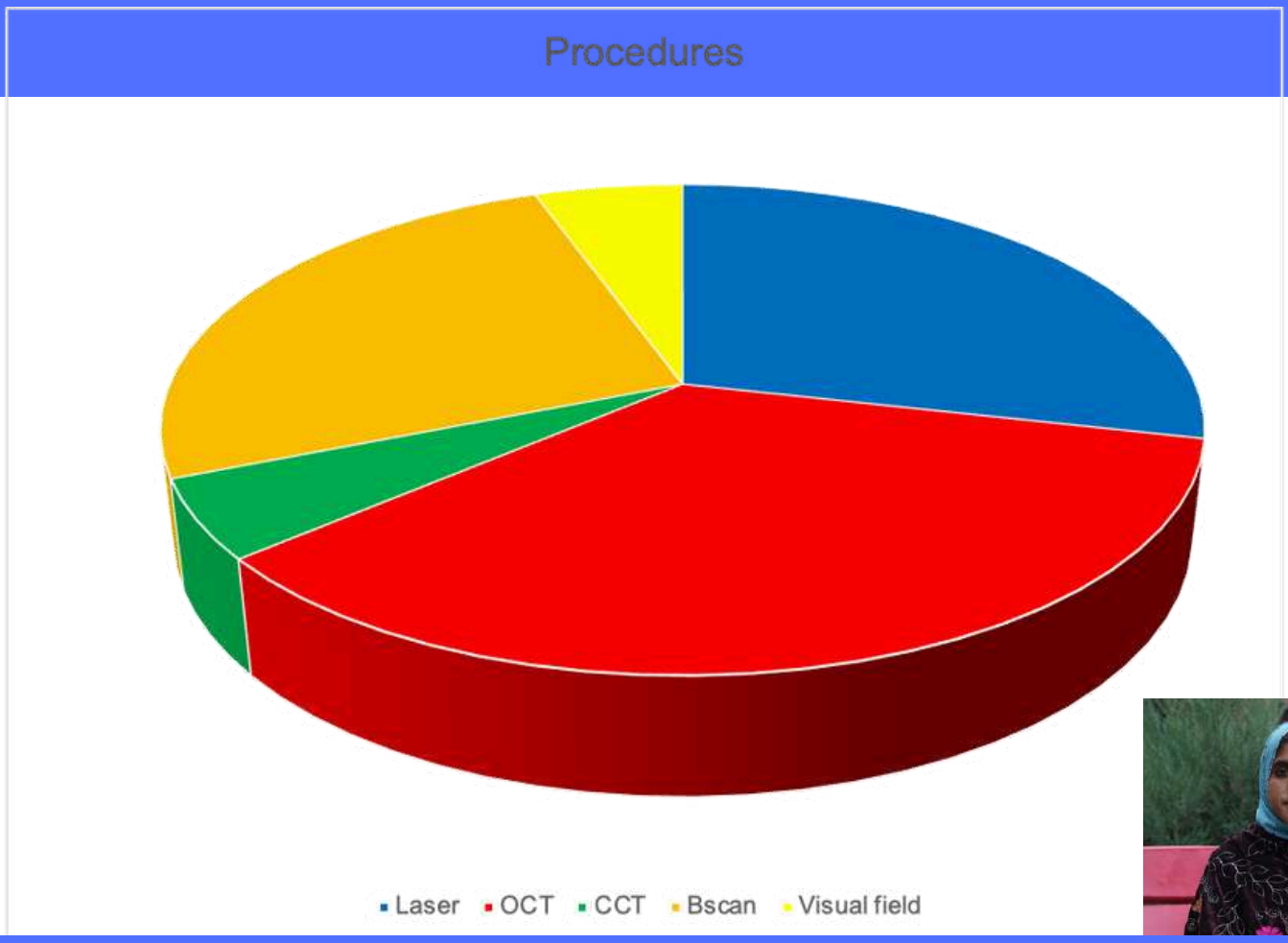
OPD - 82,998

Refractions - 92,672



PATIENTS TREATED







FINANCIAL REVIEW

Review of the Financial Position:

Sight for Life (SFL) is reliant for income on the support of its donors for the furtherance of its objectives. The income for the period ending 30 June 2025 was £775,156 the financial results for the year are set out on pages 15, 16, 17, 18 and 19 and shows Net Assets balance of £1,911,897 including Endowment development with an investment property of £1,047,704; and investment fund of £469,635.

Reserves Policy:

Reserves at the end of the year under review are sufficient to maintain the Charity for the foreseeable future and further fund raising has been planned for the following year.

Principal Funding Sources:

SFL is principally funded through public and individual donations. SFL's operating costs are funded by the trustees, and specific donors committed to helping the charity achieve its aims of eradicating curable blindness in Southern Punjab.
SFL's operational costs including administrative costs, overheads, bank charges and marketing costs are covered by separate specific funds including donations specifically given for admin costs, Gift Aid (tax relief), Corporate sponsors, our office premises are provided Free of Cost.

Plans for the Future:

Hospital Development - Increase Patient Beds to from 50 to 100; Increase Surgeries from 12,000 to at least 18,000 p.a. and Introduce a Third operational Vision on Wheels unit
Clinical Developments - Retinal Detachment Surgery; Pediatric Retinopathy; Glaucoma Treatment Prevention and Support; Diabetic Retinopathy

Statement of Trustees' responsibilities:

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 the incoming resources and application of resources including the net income and expenditure for the year. In preparing those financial statements, 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 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 business.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which enable them to ensure that the financial statements comply with the applicable law. 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. In so far as the Trustees, individually, are aware:

- there is no relevant account information of which the Accountant is unaware; and
- the Trustees have taken all steps that ought to have been taken to make themselves aware of any relevant information and to establish that the accountant is aware of that information.

Accounts preparation

The Trustees confirm that the accounts comply with current statutory requirements, and with those of the governing instrument.

Accountants

City AccTax (Chartered Certified Accountants) were appointed as the Trust's Independent Examiners during the year.

Tahir Ahmed

Mr Tahir Ahmed
Trustee
Date: 29 April 2026

INDEPENDENT EXAMINERS REPORT

I report on the accounts of the charity for the year ended 30 June 2022, which are set out on pages 15 to 19.

Respective responsibilities of trustees and examiner

- The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

(i) examine the accounts under section 145 of the 2011 Act;

(ii) To follow the procedures laid down in the general Directions given by the Charity Commission.

under section 145(5)(b) of the 2011 Act; and

(iii) To state whether particular matters have come to my attention.

Basis of independent examiner's report

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 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

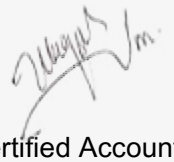
- In connection with my examination, no matter has come to my attention:

(a) Which gives me reasonable cause to believe that in any material respect the requirements;

(i) To keep accounting records in accordance with section 130 of the 2011 Act; and

(ii) To prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act; have not been met; or

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



City AccTax
Chartered Certified Accountants
91 St. Awdrys Road
Barking,
London
IG11 7QB
Date: 29 April 2026

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 30JUNE 2025

INCOMING RESOURCES	Notes	Restricted £	Unrestricted £	Total 2025 £	Total 2024 £
Voluntary Income					
Donations		304,768	395,701	700,469	541,741
Gift aid		0	48,415	48,415	31,194
Investment Income		0	26,272	26,272	15,457
Total Incoming Resources		**304,768**	**470,388**	**775,156**	**588,392**
RESOURCES EXPENDED					
Charitable Expenditure					
Donations to Janat Aziz Hospital		311,288	235,252	546,540	372,820
Administration Cost	2	-	108,874	108,874	88,082
Total Resources		**311,288**	**344,126**	**655,414**	**460.902**
Net incoming/(outgoing) resources		-6,520	126,262	119,742	127,490
Total Funds brought forward		690,692	1,031,827	1,722,519	1,595,029
Total funds carried forward		**684,172**	**1,158,089**	**1,842,261**	**1,722,519**

BALANCE SHEET
AS AT 30 JUNE 2025

	Notes	2025 £	2024 £
Fixed Assets			
Tangible Assets	3	1,047,704	492,609
Current Assets			
Cash at Bank	4	196,206	815,353
Investment	4.1	469,635	430,217
Account Receivable	4.2	27,252	15,457
Other Debtors	4.3	172,000	0
Creditors			
Amounts falling due within one year	5	(900)	(900)
Net Current Assets		1,911,897	1,752,736
Net Assets		**1,911,897**	**1,752,736**
Funded By Accumulated Surplus Account	6	**1,911,897**	**1,752,736**

EXEMPTION STATEMENT

The trust is exempt from the requirement related to preparing to Audited Accounts in accordance to section 144(2) of the Charities Act 2011 (the 2011 Act). The trustees have not required the charity to obtain an audit of its accounts for the year in question in accordance with its governing document.

The trustees acknowledge their responsibilities for:

1. Keeping accounting records in accordance with the 2011 Act.
2. Preparing accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act.

Signed on behalf of the trustees.

Tahir Ahmed

Mr Tahir Ahmed
Trustee
Date: 29 April 2026

The notes on the page 17 to 20 form part of these financial statements.

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 JUNE 2025

1. ACCOUNTING POLICIES

Basis of accounting

The financial statements have been prepared under the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the Charities Act 2011 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.

Income

All incoming resources (Grants & Donations) are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Expenditure

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

Fund accounting

Unrestricted funds are donations and other incoming resources receivable or generated for the objects of the charity without further specified purpose and are available as general funds.

Designated funds are unrestricted funds earmarked by the trustees for particular purposes.

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure, which meets these criteria, is charged to the fund, together with a fair allocation of management and support costs.

2. OPERATING COSTS	2025	2024
Marketing, Social Media & Fundraising	105,264	85,463
Accountancy	900	900
Bank Charges	1,560	1,719
IT Services	1,150	-
Total	**108,874**	**88,082**

Operating and admin costs of the charity were covered by gift aid (tax relief) and separate funds/donations from specific donors with their consent.

3. FIXED ASSETS	2025	2024
Opening Balance	492,609	-
Additons	555,095	492,609
Disposal	-	-
Depreciation charge for the year	-	-
Ending Balance	**1,047,704**	**492,609**

4. CURRENT ASSETS	2025	2024
Cash at banks	196,206	815,353
Investment	469,635	430,217
Other Debtors	172,000	-
Account Recivable	27,252	15,457
Ending Balance	865,093	1,261,027

4.1 ENDOWMENT INVESTMENT

Sight for Life's Endowment amount of £200,000, was invested with St. James` s Place Wealth Management on 31January 2022 for a period of 5 years to achieve returns of inflation plus 3% pa. During the year 2024, a further amount of £ 200,000 was invested in the Wealth account with realized gain of an amount of £30,217. In the current year, the investment further generated realised gain in the amount of £39,418

	2025	2024
Opening Balance	430,217	200,000
Addition		200,000
Realised gain & Investment	**469,365**	**430,217**

4.2 RELATED PARTY DISCLOSURE

During September 2023, Sight For Life purchased a property (70 Northern Grove) with a total acquisition cost of £492,609. The property management is managed on behalf of SFL by Marco Investments Limited, which includes collecting rent, repair, maintenance and management of the tenants, without any fees charged of the management. Rent receivables are due from the Marco Investments Limited of an amount of £25,042 with respect to the current year.

During the current year, another property (44 Northern Grove) having value of £555,095 is purchased.

The following serving trustees of Sight For Life are also directors of the Marco Investments Ltd.

1.Tahir Ahmed

2.Amir Ahmed

	2025	2024
Opening Balance	15,457	-
Rental Income for the year	25,042	15,457
Received during the year	(13,247)	-
Total	**27,252**	**15,457**

During the current year 2025, Sight For Life initiated a process for the purchase of land adjacent to 16 Alcester Road, Gatley, having value of £174,706.02, against which £172,000 is paid as advance during the year and balancing amount will be paid later, therefore purchase of the land will be completed and recorded as fix asset in the next accounting year.

5. LIABILITIES

Accountants fees & other liabilities	900	900

6. ACCUMULATED SURPLUS ACCOUNT

Opening Balance	1,722,519	1,595,029
Change in Surplus for the period	119,742	127,490
Balance C/F	**1,842,261**	**1,722,519**









Sight for Life

Registered Charity No. 1114528
81 Newton Street, Manchester M1 1EX
e: info@sightforlife.org.uk | t: 0161 200 8445

www.sightforlife.org.uk

www.janataziz.org

SIGHT FOR LIFE TRUST

England & Wales - Charity number 1114528

Accounts

ANNUAL REPORT 2024



INTRODUCTION

Sight for Life (SFL) is a registered charity in the UK and our Hospital Jannat Aziz Eye Hospital is a registered Charity in Pakistan. SFL is committed to eliminating curable blindness and other sight related issues amongst some of the world's poorest people.

We are among a small number of organisations operating in rural Pakistan, where access to eye care services is severely limited and the demand for treatment is high. Widespread poverty presents significant barriers to healthcare, leaving many individuals unable to afford even basic medical attention. Vision loss, when left untreated, can severely exacerbate the challenges associated with poverty. However, in many cases, blindness is preventable or treatable. With timely and appropriate intervention, the risk of lifelong impairment can be significantly reduced.

A child who cannot see cannot study, making it nearly impossible for them to improve their quality of life. If even one family member struggles with blindness or eye disease, it affects the livelihood of the whole family. Furthermore, their situation is exacerbated when it is the breadwinner of the family who is afflicted with eye issues. Reduced familial income creates an environment wherein the children are faced with the choice of either working or being hungry. This financial strain upon children reduces their chances of achieving education, thus cementing them within a cycle of poverty.

A blind mother cannot care for her children as she wants to. An elderly relative with vision loss may require round-the-clock care, placing an additional burden on already limited resources. We are dedicated to breaking this cycle and treat more than 70,000 patients every year. This year included more than 13,000 state of the art, vision-saving or vision-restoring eye surgeries. We desperately need your help so that we can keep providing poor people with the gift of sight.



STATE OF THE ART EYE CARE

Contents

1. Introduction 3
2. President's Foreword 4
3. Administrative & Legal Information 5
4. Report of the Trustees 6
5. Planned Development 9
6. Achievements & Performance 11
7. Financial Review.....13
8. Independent Examiner's report 14
9. Statement of Financial Activities.....15
10. Balance sheet 16
11. Notes to the financial statements.....17



OUR PATRON

Cricketing legend and previous Prime Minister of Pakistan Imran Khan has been a patron of Sight For Life since 2005. Since retiring from cricket, much of Imran's life has been committed to charity.

He recognises what we are setting out to achieve and is delighted to align himself with our efforts. He has been an extremely supportive patron of Sight For Life Trust.



SCHOOL SCREENING RESOLVING EYE ISSUES EARLY

Presidents Foreword

II was driven by a heartfelt vision to make a meaningful difference in my ancestral homeland. What began as a personal aspiration evolved into a mission to establish one of the finest hospitals in Pakistan. Today, our Hospital delivers, exceptional, high-quality treatment and care, to all individuals regardless of their social status or ability to pay.

This journey has been both challenging and arduous, but also incredibly rewarding. Getting planning, construction and the clinical quality right was an awesome challenge for us. Selecting a rural location for the hospital, gave us the added difficulty of attracting and retaining top-tier staff, as such we have had to match salary levels of the top cities. Over the years the absolute support, dedication and the generous support of our donors, has ensured amazing clinical outcomes. We are blessed to have an exceptional staff team, who have been instrumental in providing high quality eye care.

However, as we progress the trustees and management team are facing increasingly new challenges:
1. Due to Pakistan's difficult Economic situation more patients are falling below the poverty line, qualifying for free treatment.
2. High inflation has led to significant increase in operating costs.
3. Obsolete Medical equipment must be renewed and updated to keep pace with technology and ensure optimal treatment for all individuals.

In order to expand our reach and treat more people we are expanding The Vision on Wheels Programme and relaunching our School Screening programme.

Running a 50 bed, high-quality eye hospital providing free care demands widespread support. I am profoundly grateful to our partners, Ummah Welfare Trust and Sightsavers, for their support, which comprises of both financial and technical assistance. Our donors and supporters are central to the success of our hospital so on behalf of our patients I would like to express my sincere heartfelt gratitude to you.



Manzoor Ahmed

Your generosity support enables us to operate this remarkable hospital.

The trustees and I are both proud and humbled by the collective efforts of our donors, volunteers, and supporters who despite life's day to day challenges have remained steadfast in their support of our cause.

We have set up an endowment fund which continues to grow, ensuring the long-term sustainability of the charity. Therefore, I urge you to consider Sight For Life Trust for legacy donations in memory of your loved ones (Sadaqah Jariyah) or through workplace giving.

We take immense pride in our hospital as it strives to achieve recognition as a world-class eye health centre of excellence. In our pursuit to eradicate blindness, we are committed to delivering top-notch, high-quality eye treatments and care.

Thank you to everyone for your unwavering support and contributions. From our donors, partners, staff, and volunteers, all who have made this remarkable journey a success and transformed the lives of countless individuals.

Our sincere gratitude and appreciation to them, their generosity enables us to run such a wonderful hospital.

Manzoor Ahmed

Manzoor Ahmed
President & Founder

10,488 SIGHT SAVING SURGERIES IN 2024

Administrative & legal information

Trustees
The trustees are appointed according to the Articles of Association to serve Sight for Life Trust in this term of appointment.

Trustees for this financial year are
Manzoor Ahmed Chaudhary
Tahir Ahmed
Amir Ahmed
Tauqeer Sabir

Registered Office:
81 Newton Street,
Manchester M1 1EX

Accountants:
City AccTax
Chartered Certified Accountants
91 St. Awdrys Road Barking,
London IG11 7QB

Bank:
National Westminster Bank Plc
Manchester City Centre
5th Floor, 1 Spinningfields Square
Manchester M3 3AP

Unity Trust Bank
4 Brindley Place
Birmingham
B1 2JB

Mission:
To address preventable and curable blindness amongst some of the worlds poorest people

Where:
Impoverished rural areas are where the need is greatest

Investment Managers:
St James Place
7th Floor, Sunlight House,
Quay Street,
Manchester,
M3 3JZ

Registered in England
Charity No. 1114528

Hospital:
Jannat Aziz Eye Hospital (JAEH) Tufailabad
Tehsil Burewala
District Vehari
Pakistan

Pakistan Charity Registration Number
PCP/2022/936



62,446 OUTPATIENTS TREATED THIS YEAR

Trustees Report

The trustees are pleased to present the annual report and financial statements for Sight For Life Trust for the year ending 30 June 2024. These financial statements have been prepared in accordance with the accounting policies outlined in Note 1, and are fully compliant with the Trust Deed, the Charities Act 2011, and the Statement of Recommended Practice (SORP) for charities applying the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

STRUCTURE, GOVERNANCE & MANAGEMENT

Constitution of the Charity:

The Charity is controlled by its governing document (amended 2022), a deed of Trust and is constituted as an incorporated charity. SIGHT FOR LIFE is a registered charity in England no. 1114528.

Trustees:

Trustees are appointed by the Board on the basis of their specific skills - knowledge of eye care and their ability to positively contribute to the strategic development of the charity. They can hold office for life, subject to arrangements of the Trust Deed. The trustees meet regularly throughout the year.

The charity also has a Board of Advisors, to provide technical support and guidance to Trustees on clinical matters, strategy, management and financial controls, including risk management. Appointments to the board are made as and when the need arises in order ensure good management and ongoing development, Trustees for the year to date are:
Mr. Manzoor Ahmed Chaudhry (Founder & Executive President)
Mr. Tahir Ahmed (Chair)
Mr. Amir Ahmed (Treasurer)
Mr. Tauqeer Sabir

Objectives and activities

Sight For Life Trust is a charity dedicated to eliminating curable blindness by supporting eye treatment and care in rural areas with extreme poverty.

We do this by providing ophthalmic services (disorders of vision, diseases of the eye) to all who require them through our Jannat Aziz Eye Hospital (JAEH) and any other means.

The Charity will undertake the following activities in order to fulfil its objectives:

- Establish JAEH as a centre of excellence providing all aspects of eye care to the highest standards and most especially in rural areas where most Pakistanis live.
- Provide financial and other support to ensure operation of Jannat Aziz Eye Hospital
- Provide high quality clinical eye related services free to anyone who cannot afford to pay.
- Enhance and improve clinical excellence at Jannat Aziz Eye Hospital
- Ensure no patient is ever turned away due to a lack of ability to pay for treatment.
- Continue to support other activities that meet the Charity's objectives



Each year our trustees review our objectives to ensure they continue to reflect our aims. In carrying out this review trustees have considered Charity Commission's general guidance on public benefit. In a year when trust in the charitable sector has been under constant scrutiny we are heartened by the ongoing support of donors and volunteers.

VISION ON WHEELS - EYE CARE AT YOUR DOOR STEP

Trustees Report

Impact Achievements and Performance:

Impact Achievements and Performance: Our modus operandi is equally transparent – no office costs, no paid staff and all donations directed to improved outcomes for beneficiaries. For the teams at JAEH, we strive to foster a culture of respect and provide opportunities for individuals to express their initiative and talent. For our beneficiaries, we aim to restore sight or prevent blindness, transforming lives through access to quality eye care.

As we approach the 20th year of operation we are confident that we are making a difference with over **945,000** patients treated to date.

Our outreach teams carry out meticulous village outreach programmes to identify and bring in the blind for treatment and maintain a patient centric focus throughout the patient's treatment journey within the hospital.

We hold records of every single patient, the post operative vision being proof that treatment achieved a good result. As a charity strong on clinicians, we are able to identify and prevent poor practice that could reduce the quality of care and hence our operational efficiency in eliminating curable blindness.

Due to the charities' well defined and ambitious aims, it is essential to work very closely with the hospital team in Pakistan. As the majority of patients are located in rural areas with poor communication channels, we spend as much time as possible in the field.

Together with the hospital we plan targets and expansion. For many months of the year there is a SFL representative working alongside the Pakistani teams. Each visiting SFL representative "hands over" to the next representative and all parties report back to the Board of Trustees.

The charity continues its firm 100% donation policy that no money donated from public funds has been spent on admin, salary or expenses.

Between July 2023 and June 2024

- Treated a total of **184,109** patients.
- Performed **10,788** surgeries to tackle blindness.
- Our Vision on Wheels outreach service treated **82,998** people.
- Outreach patient's department at JAEH treated **64,226** patients
- Our new satellite clinic in Chichawatni treated **26,097** patients in its first year of operation

Our Hospital

- Current Capacity is 50 Beds
- Total operational Staff - 86
- Full time doctors - 4
- Visiting Surgeons - 4
- Optometrists - 5
- Paramedics - 30
- Admin & Accounts - 8
- Support Staff - 25
- Vision on Wheels Teams – 10



Major Public Health Issues – The Need

IIn Pakistan 70% of ophthalmologists live in urban areas, providing services for those who can likely afford them, whilst 70% of the blind live in rural areas and are unable to pay for treatment. We know from international studies and local experts that blindness in 80% of people in Pakistan can be treated or prevented. Eye diseases like cataracts, trachoma, diabetic retinopathy, and refractive errors can all lead to blindness, however these are all very much treatable.

82,998 PATIENTS TREATED VIA VISION ON WHEELS

Trustees Report

Economic Impact of Blindness

Blindness has a huge economic cost attached to it, with those suffering often being the 'poorest of the poor'. The cost of blindness depends on the type and duration of blindness, as well as the availability of family members and alternative sources of income. It also depends on the number of economically active individuals that are affected by blindness.

The loss of sight is something that intuitively affects an individual's quality of life and has broad societal and economic impacts. Consequently, investments into the restoration of sight, and in eye health infrastructures have the potential to help bring about social change in the developing world. A 2014 study, commissioned by the Fred Hollows Foundation working together with Price Waterhouse Coopers (PWC), found that the return on investment for developing countries was four to one. The IABP reported in 2013 that in Pakistan in particular, every dollar spent on vision has the potential to yield six dollars in return.

In "The Economic Burden of Blindness", Awan and colleagues present the rationale for including vision restoration as part of the overall poverty reduction goal. The researchers were able to demonstrate that restoring sight yields quantifiable economic benefits to the country as a whole. Averaged earnings were used to estimate productivity differences due to blindness.

This measure was deemed to be more accurate than household income (which can come from a variety of sources) since wages are the source of income most frequently sacrificed by the blind. The authors found that if the blind population in Pakistan (from all causes) were rehabilitated, the total productivity gain would equal 0.7% of the country's GDP; if only avoidable blindness were treated, the savings would be equivalent to 0.6% of GDP. These percentages equate roughly to Pakistan's total spending on health care.

Access to Eye Health Services & Barriers

Pakistan's healthcare system faces numerous persistent challenges. There is a significant shortage of hospitals, doctors, nurses, and paramedical staff, making access to quality care difficult for much of the population. Many life-saving medications remain unaffordable, and periodic shortages further limit availability. Most critically, a widespread lack of public trust in the healthcare system has contributed to the rise of unqualified practitioners and quackery across the country.

Two parallel systems exist in the healthcare system of Pakistan. One consists of public hospitals, and the other consists of private hospitals. The former is short of basic healthcare facilities, and the latter is too costly for the people of Pakistan to afford. Solutions to the stumbling and compromised healthcare system of Pakistan are adequate financial support and infrastructure development. Stakeholders need to invest in the healthcare system; otherwise, the healthcare system in Pakistan will continue fighting for its survival rather than improving and competing with the healthcare systems of other nations in the region. The chronic underfunding of the health sector is a massive reason for the lack of infrastructure, burdened by corruption, an unstable political system, and inequitable distribution of resources. Pakistan needs to construct and equip many more tertiary care and teaching centres.



SFL delivered 47% of Cataract Surgeries in Vehari District

* Sightsavers Cataract Surgical Mapping report 2019

Planned Developments

Access to Eye Health Services & Barriers ..... contd

Currently, healthcare expenditure accounts for a mere 0.4% of Pakistan's GDP, well below the WHO-recommended GDP to be spent on healthcare, i.e., 6% for low-income countries [2]. Moreover, this funding is inequitably distributed to Pakistan's urban and developed cities. Hence, access to healthcare services is marked by stark disparities, with the rural population and low-income communities lacking basic healthcare facilities. (Healthcare in Pakistan: Navigating Challenges and Building a Brighter Future - Cureus 2023 Jun)

The WHO world report on vision 3 outlines the challenges present in terms of eye care worldwide. Examples of such challenges include inequities in the availability and quality of prevention, treatment and rehabilitation services; a lack of trained eye care professionals; greater demand on existing eye care services due to the increasing prevalence of Visual Impairment and poor integration of eye care services into health systems.

At present, there is a scarcity of high-quality evidence surrounding pathways, patient priorities and economic aspects of eye care in Pakistan. (Exploring eye care pathways, patient priorities and economics in Pakistan: A scoping review and expert consultation study with thematic analysis – June 2023).



ORGANISATIONAL OBJECTIVES

Our key objective remains eradicating curable blindness by providing ophthalmic services at JAEH. In the forthcoming years we will:

- Complete the fit out of the new operating/surgery suite increasing number of surgeries to 15,000 p.a
- Increase the number of inpatients beds to 100
- Increase outpatients to 90,000 by 2026.
- Develop regular donations of £300,000 p.a. to cover our hospitals operating costs ensuring free treatment of the needy.
- Develop an endowment fund of £1m to ensure sustainable funding for the charity in perpetuity.

HOSPITAL DEVELOPMENT OBJECTIVES

CLINICAL DEVELOPMENT

- Retinal Detachment Surgery
- Paediatric Retinopathy
- Glaucoma Treatment Prevention and Support
- Diabetic Retinopathy
- Increase number of Eye surgeries

OUTREACH DEVELOPMENT

- Satellite Clinic Screening in areas in addition to Chichawatni.
- Expand Vision on Wheels Programme in to Luddan and other areas
- School Vision Screening - Outreach screening in local schools to prevent and treat eye related issues
- Accessibility Services - minority/ other disability groups – We will explore how we can further enhance this. We do already have a significant number of disabled clients

INTERNATIONAL STANDARD EYE CARE

Trustees Report

The charity's great strength is that, in addition to the Trustees, we have a Board of experienced professionals who give their time and skill as volunteers to support the charity's work. In the UK the charities operation and fundraising is managed by a **volunteer** management board:

- Abid Abbas (Finance Manager)
- Abid Ahmed (Marketing & Social Media Manager)
- Dr Khalid Ikram MBBS FMGEM FRCOphth (Medical & Clinical Advisor)
- Mohammed Arfan (Donor Development Manager)
- Nasir Ahmed (Fundraising Manager - Mosques)
- Sajid Hashmi MBE (Chair of Governing Board)

Our Hospital
Capacity - 50 Beds

Total Staff - 86

Full time doctors - 4
Visiting Surgeons - 4
Optometrist - 5
Paramedics - 30
Admin & Accounts - 8
Support Staff - 25
VOW Teams - 10

Satellite Clinic - Chichawatni
A huge thanks to our Partners

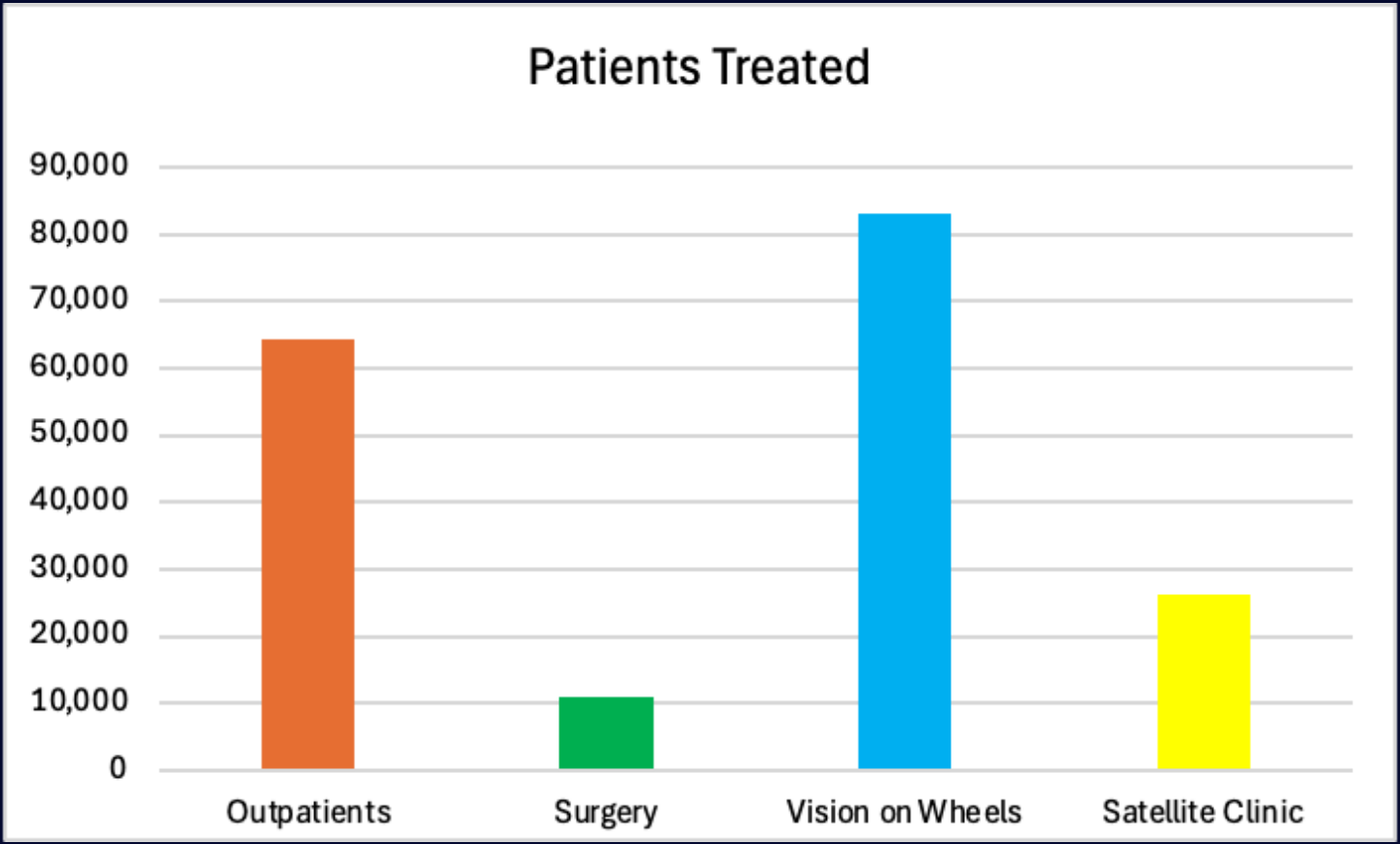
- Ummah Welfare Trust
- Sightsavers
- Klash Ltd

For their contributions, support and assistance.

We would like to express our sincere gratitude to all our volunteers who have served the charity since 2005. Despite the dramatic increase in the number of beneficiaries, and with a significant increase in turnover, the Trust's administrative operations have continued to be managed by volunteers.



Performance



Giving People the Gift of Sight

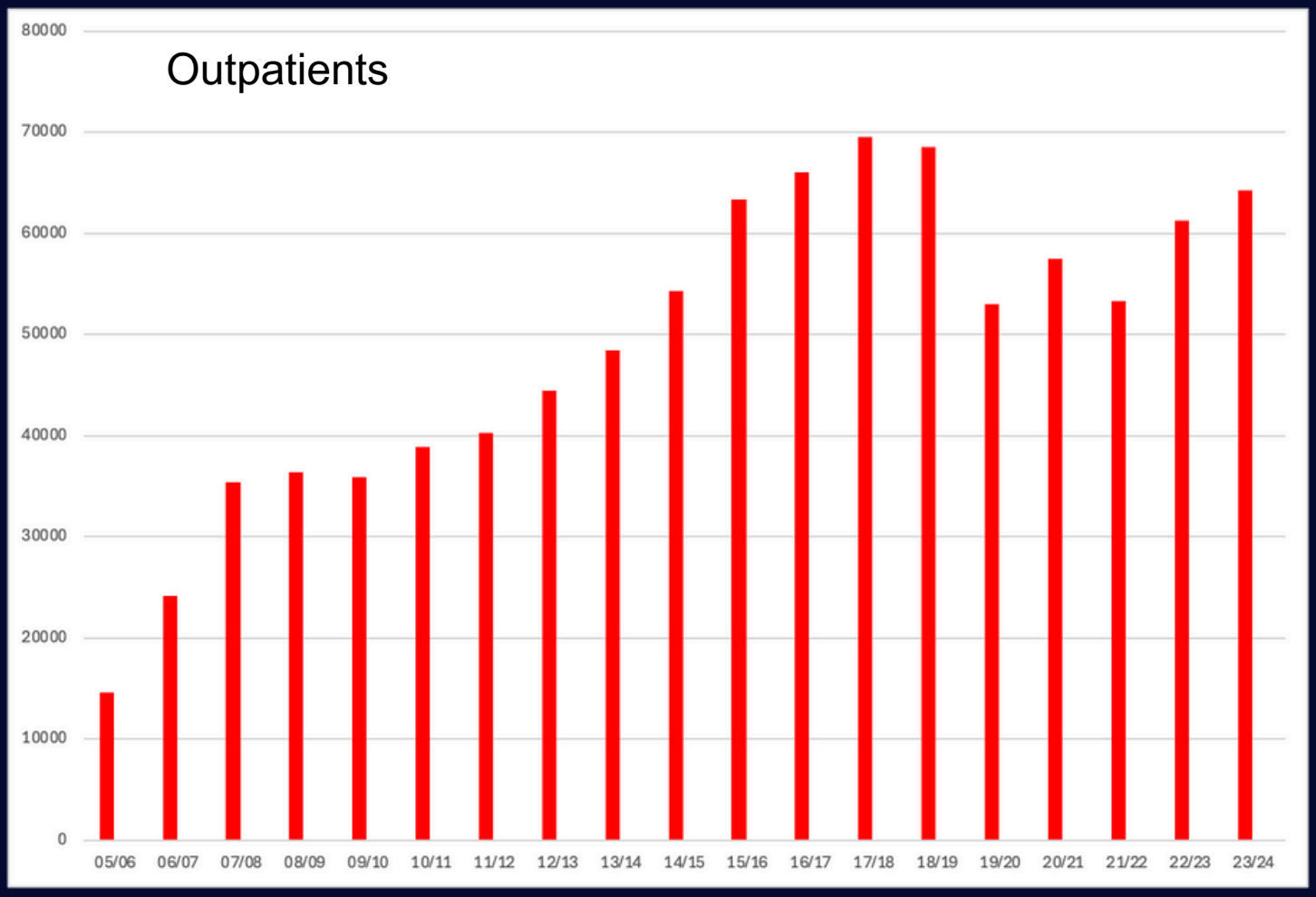
Since its inception Sight for Life Trust has:

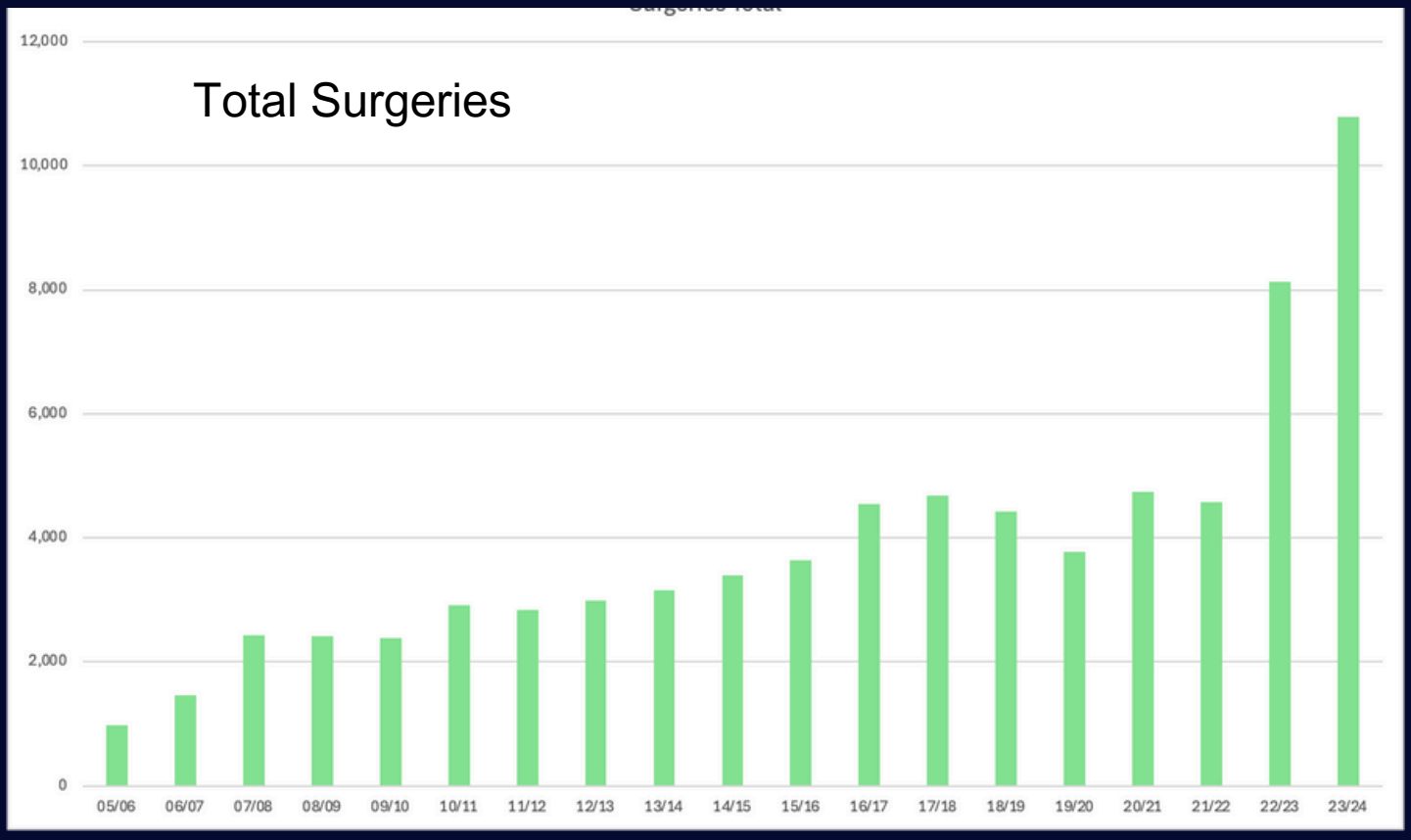
- Treated over **945,000** outpatients at Jannat Aziz Eye Hospital;
- Performed over **76,000** eye surgeries
- Provided over **950,000** pairs of glasses;
- Screened **141,000** through the Vision-on-Wheels mobile clinics
- Screened over **80,000** children through School Screening





PERFORMANCE





FINANCIAL REVIEW

Review of the Financial Position:
Sight for Life is reliant for income on the support of its donors for the furtherance of its objectives. The income for the period ending 30 June 2024 was £588,392 the financial results for the year are set out on pages 15, 16, 17, 18 and 19 and shows net assets of £1,752,736 including Endowment with an investment property of £492,609; and investment fund of £430,217.

Reserves Policy:
Reserves at the end of the year under review are sufficient to maintain the Charity's expenditure for the foreseeable future and further on going fund raising has been planned.

Principal Funding Sources:
Sight for Life operating costs are funded by the trustees, and specific donors all committed to helping the charity achieve its aims of eradicating curable blindness in Southern Punjab.

Plans for the Future:
The Charity's plans for the coming years are:

- Hospital Development
- Equip and commission the 2nd Operating Theatre
- Increase Patient Beds to from 50 to 100
- Increase Surgeries from 10,000 to at least 15,000 p.a.
- Introduce a Third operational Vision on Wheels unit

Clinical Developments

- Retinal Detachment Surgery
- Pediatric Retinopathy
- Glaucoma Treatment Prevention and Support
- Diabetic Retinopathy

Statement of Trustees' responsibilities:
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 the incoming resources and application of resources including the net income and expenditure for the year. In preparing those financial statements, 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 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 business

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and which enable them to ensure that the financial statements comply with the applicable law. 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. In so far as the Trustees, individually, are aware:

- there is no relevant account information of which the Accountant is unaware and
- The Trustees have taken all steps that ought to have been taken to make themselves aware of any relevant information and to establish that the accountant is aware of that information.

Accounts preparation
The Trustees confirm that the accounts comply with current statutory requirements, and with those of the governing instrument.

Accountants
City AccTax (Chartered Certified Accountants) were appointed as the trust's Independent Examiners during the year.

Tahir Ahmed
Mr Tahir Ahmed
Trustee

Date: 26th April 2025

SFL delivered 47% of Cataract Surgeries in Vehari District

* Sightsavers Cataract Surgical Mapping report 2019

Independent Examiner’s Report

I report on the accounts of the charity for the year ended 30 June 2023, which are set out on pages 15 to 19.

Respective responsibilities of trustees and examiner
The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

1. Examine the accounts under section 145 of the 2011 Act;
2. To follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
3. To state whether particular matters have come to my attention.

Basis of independent examiner's report
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 matters set out in the statement below.

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

(a) Which gives me reasonable cause to believe that in any material respect the requirements;
(i)To keep accounting records in accordance with section 130 of the 2011 Act; and
(ii)To prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act; have not been met; or

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

City Acctax

City AccTax
Chartered Certified Accountants
91 St. Awdrys Road
Barking, London
IG11 7QB

Date: 26 April 2025



STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 30 JUNE 2024

INCOMING RESOURCES	Notes	Restricted £	Unrestricted £	Total 2024 £	Total 2023 £
Voluntary Income					
Donations		358,062	183,679	541,741	713,043
Gift Aid		0	31,194	31,194	30,603
Investment Income		0	15,457	15,457	0
Total Incoming Resources		358,062	230,330	588,392	743,646
RESOURCES EXPENDED					
Charitable Expenditure					
Donations to Janat Aziz Hospital		304,534	68,286	372,820	277,193
Operating Cost	2	-	88,082	88,082	51,284
Total Resources		304,534	156,368	460,902	328,477
Net incoming/(outgoing) resources		53,528	73,962	127,490	415,169
Total Funds brought forward		637,164	957,865	1,595,029	1,179,860
Total funds carried forward		690,692	1,031,827	1,722,519	1,595,029

The notes on the page 17 to 19 form part of these financial statements



Balance Sheet as at 30 June 2024

	Notes	2024 £	2023 £
Fixed Assets			
Tangible Assets	3	492,609	0
Current Assets			
Cash at Bank	4	815,353	1,395,929
Investment	4.1	430,217	200,000
Accounts Receivable	4.2	15,457	
		1,261,027	1,595,929
Creditors			
Amounts falling due within one year	5	(900)	(900)
Net Current Assets		1,260,127	1,595,029
Net Assets		1,752,736	1,595,029
Funded By			
Realised Gain on Investment		30,217	
Accumulated Surplus Account	6	1,722,519	
		1,752,736	1,595,029

EXEMPTION STATEMENT

The trust is exempt from the requirement related to preparing to Audited Accounts in accordance to section 144(2) of the Charities Act 2011 (the 2011 Act). The trustees have not required the charity to obtain an audit of its accounts for the year in question in accordance with its governing document.

The trustees acknowledge their responsibilities for:
1) Keeping accounting records in accordance with the 2011 Act.
2) Preparing accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act.

Signed on behalf of the trustees.

Tahir Ahmed

Mr Tahir Ahmed
Trustee
Date: 26 April 2025

The notes on the page 17 to 19 form part of these financial statements

Notes to the accounts for the year ended 30 June 2024

1. **Accounting policies**

Basis of accounting

The financial statements have been prepared under the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the Charities Act 2011 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.

Income

All incoming resources (Grants & Donations) are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Expenditure

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

Fund accounting

Unrestricted funds are donations and other incoming resources receivable or generated for the objects of the charity without further specified purpose and are available as general funds.

Designated funds are unrestricted funds earmarked by the trustees for particular purposes.

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure, which meets these criteria, is charged to the fund, together with a fair allocation of management and support costs.

2. Operating Costs	2024	2023
Marketing, Social Media & Fundraising	85,463	47,611
Accountancy	900	900
Bank Charges	1,719	2,773
Total	88,082	51,284

The notes on the page 17 to 19 form part of these financial statements



Notes to the accounts for the year ended 30 June 2024

3. Fixed Assets	2024	2023
Opening Balance	-	-
Additons	492,609	-
Disposal	-	-
Depreciation charge for the year	-	-
Ending Balance	492,609	-

4. Current Assets		
Cash at banks	815,353	1,395,929
Investments	430,217	200,000
Account Receivable	15,457	0
Ending Balance	1,261,027	1,595,929

4.1 investment

The Sight For Life's Endowment, having an amount of £200,000 was invested in St. James` s Place Wealth Management on 31January 2022 for the period of 5 years to achieve returns of inflation plus 3% per annum. During the current year 2024, further an amount of £ 200,000 is invested in the Wealth account. The investment has generated realised gain of an amount of £30,217 during the current year.

1. Initial Investment 31 January 2022 £200,000
2. Additional Investment 30 April 2023 £200,000
3. Realised Gain on investment £30,217

The notes on the page 17 to19 form part of these financial statements



Notes to the accounts for the year ended 30 June 2024

4.2 Related Party Disclosure

During September 2023, Sight For Life purchased a property (70 Northern Grove) with a total acquisition cost of £492,609. The property management is controlled by the Marco Investments Limited, which includes collecting rent, repair, maintenance and management of the tenants, without any charge of the management fee. Rent receivables due from the Marco Investments Limited of an amount of £15,457 with respect to the current year. The following serving trustees of Sight For Life are also directors of the Marco Investments Ltd.

Tahir Ahmed
Amir Ahmed

	2024	**2023**
Rental Income-70 Northern Grove	15,457	0
Management Fee	0	0
Total	15,457	

5. liabilities	**2024**	**2023**
Accountants fees & other liabilities	900	900

6. Accumulated surplus account	**2024**	**2023**
Opening Balance	1,595,029	1,179,860
Change in Surplus for the period	127,490	415,169
Balance C/F	1,722,519	1,595,029

The notes on the page 17 to19 form part of these financial statements

















Optometrist Prescribing Best Suitable Glasses To A Patient



Sight for Life

Registered Charity No. 1114528

81 Newton Street, Manchester M1 1EX

e: info@sightforlife.org.uk | t: 0161 200 8445

WWW.SIGHTFORLIFE.ORG.UK

www.jannataziz.org

SIGHT FOR LIFE TRUST

England & Wales - Charity number 1114528

Accounts

SightforLife

ANNUAL REPORT & ACCOUNTS

2023











SIGHT FOR LIFE TRUST
CHARITY REGISTRATION NUMBER 1114528
(ENGLAND AND WALES)

CONTENTS

1. Introduction.....3
2. President's Foreword.....4
3. Administrative & Legal Information.....5
4. Report of the Trustees 6
5. Planned Developments.....11
6. Achievements & Performance 13
7. Financial Report 14
8. Independent Examiner's report 15
9. Statement of Financial Activities.....16
10. Balance sheet 17
11. Notes to the financial statements.....18





Our Patron

Cricketing legend and previous Prime Minister of Pakistan Imran Khan has been a patron of Sight For Life since 2005. Since retiring from cricket, much of Imran's life has been committed to charity.

He recognises what we are setting out to achieve and is delighted to align himself with our efforts. He has been an extremely supportive patron of Sight For Life Trust.



INTRODUCTION

Sight for Life (SFL) is a registered charity, committed to eliminating blindness and other sight related difficulties amongst some of the world's poorest people.



Doctor Examining Patient In OPD

We are one of a very few organisations working in rural Pakistan, where the need for eye care is greatest. All too many of the people there are already living in poverty, and facing all of the challenges that brings. The effects of blindness complicate the challenges of poverty dramatically.

A child who can't see can't study, making it nearly impossible for them to improve their life. If even one family member struggles with blindness or eye disease, it affects the whole family.



If the bread winner goes blind he cannot provide for his family, his children have to work or go hungry. The family certainly can't afford to send their children to school.

A blinded mother can't look after her children properly. If an elderly family member can't see and needs full time care, it drains the time and resources of the entire family. We are dedicated to breaking this cycle, and treat more than 70,000 patients every year. That includes more than 8,500 state of the art, vision-saving or vision-restoring eye surgeries. We desperately need your help so that we can keep doing that!



PRESIDENTS FOREWORD

In 2003 In 2003, I embarked on a journey in my ancestral home of Tufailabad. Now, 30 years later, we boast one of the finest hospitals in Pakistan, offering exceptional, free, high-quality care to the underprivileged. It has been a challenging and arduous path, especially considering our rural location and the difficulty in attracting and retaining top-tier staff. Nevertheless, through unwavering dedication and the generous support of donors, as well as an exceptional team, we have been able to provide unparalleled care.

However, new challenges have emerged:

1. The current economic downturn in Pakistan has led to a steady increase in the number of patients falling below the poverty line and thus qualifying for free treatment.

2. With inflation exceeding 40%, our operating costs have skyrocketed, posing a significant challenge.

3. Continuous renewal of medical equipment is necessary to keep pace with advancing technology and ensure optimal treatment for our patients.

In our efforts to reach the broader communities, our Vision on Wheels Programme has treated almost 60,000 patients, whilst our School Screening programme has served over 78,000 children.

Running a 80-bed, high-quality eye hospital providing free care demands widespread support, and I am profoundly grateful to our partners, Ummah Welfare Trust and Sightsavers, for their unwavering assistance.

Our donors play a crucial role, and I extend heartfelt gratitude to them; their generosity enables us to operate this remarkable hospital.

8,135 surgeries performed



I am both proud and humbled by the collective efforts of our donors, volunteers, and supporters, who, despite the escalating cost of living, have remained steadfast in their support of our cause.

Our endowment fund ensures the long-term sustainability of our hospital, and I urge you to consider Sight For Life Trust for legacy donations in memory of your loved ones (Sadaqah Jariyah) or through workplace giving.

We take immense pride in our hospital as it strives to achieve recognition as a world-class eye health centre of excellence. In our pursuit to eradicate blindness, we are committed to delivering top-notch, high-quality eye treatments and care. Thank you to everyone for your unwavering support and contributions—our donors, partners, staff, and volunteers—who have made this remarkable journey a success and transformed the lives of countless individuals.
our sincere gratitude and appreciation to them, their generosity enables us to run such a wonderful hospital.

Manzoor Ahmed

Manzoor Ahmed
President & Founder

ADMINISTRATIVE & LEGAL INFORMATION

Trustees
The trustees are appointed according to the Articles of Association to serve Sight for Life Trust in this term of appointment.

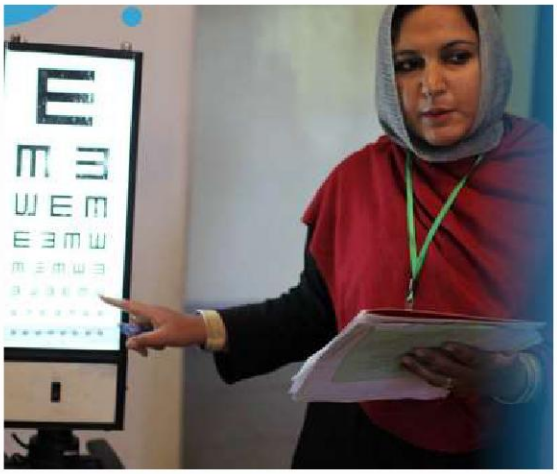
Trustees for this financial year are
Manzoor Ahmed Chaudhary
Tahir Ahmed
Amir Ahmed
Tauqeer Sabir

Registered Office:
81 Newton Street,
Manchester M1 1EX

Accountants:
City AccTax
Chartered Certified Accountants
91 St. Awdrys Road Barking,
London IG11 7QB

Bank:
National Westminster Bank Plc
Manchester City Centre
5th Floor, 1 Spinningfields Square
Manchester M3 3AP

Unity Trust Bank
4 Brindley Place
Birmingham
B1 2JB



Investment Managers:
St James Place
7th Floor, Sunlight House,
Quay Street,
Manchester,
M3 3JZ

Registered in England
Charity No. 1114528

Hospital:
Jannat Aziz Eye Hospital (JAEH)
Tufailabad
Tehsil Burewala
District Vehari
Pakistan

Pakistan Charity Registration
Number PCP/2022/936

61,834 Outpatients Treated



TRUSTEES REPORT

The accounts have been prepared in accordance with the accounting policies, set out in note 1 to the accounts and comply with the charity's Trust Deed, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice" applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS 102).

STRUCTURE, GOVERNANCE AND MANAGEMENT

Constitution of the Charity:
The Charity is controlled by its governing document (amended 2022), a deed of Trust and is constituted as an incorporated charity. SIGHT FOR LIFE is a registered charity in England no. 1114528)

Trustees:

- SFL is administered by trustees who are appointed on the basis of their specific skills, knowledge of eye care and their ability to positively contribute to the strategic development of the charity.
- Trustees serve three year terms after which they may offer themselves for re-appointment by the board.
- The charity also has a Management Board of Advisors, to provide technical support and guidance to Trustees on clinical matters, strategy, management and financial controls, including risks to our Trustees and volunteers

Risk to meeting the expectations of beneficiaries and supporters:

- The beneficiaries of our work are poor patients with eye related issues including curable blindness (e.g. cataracts) and/or suffer from other eye related conditions
- We have strict systems in place to ensure that they receive high quality care.

8135 Surgeries Performed this year

Appointments to the board are made as and when the need arises in order ensure good management and ongoing development, financial & risk management, set policies and monitor performance. They ensure high quality in all aspects of its operation through rigorous assessment and monitoring. Trustees for the year to date are:
Mr. Manzoor Ahmed Chaudhary (President)
Mr. Tahir Ahmed (Chair)
Mr. Amir Ahmed (Treasurer)
Mr. Tauqeer Sabir



Risk Management:
The major risks to which the charity is exposed, as identified by the Trustees, are recorded in the Charity Risk Register and are reviewed annually. Operational procedures and systems have been and will continue to be established, and action is in place to mitigate these risks. Major risks for this purpose are those that may have a significant effect on:

- Financial sustainability, including stability and security of income
- Meeting the expectations of our beneficiaries and supporters
- Meeting our aims and objectives
- Operational performance, including risks to our Trustees and volunteers

Risk to meeting the expectations of beneficiaries and supporters:

- The beneficiaries of our work are poor patients with eye related issues including curable blindness (e.g. cataracts) and/or suffer from other eye related conditions.

TRUSTEES REPORT

We have strict systems in place to ensure that they receive high quality care.

- All funds raised are solely spent on the operation of the hospital to treat sight related conditions, particularly curable blindness, as well as other treatable conditions.
- Public donations are NOT used to fund the charity office or administration costs. These are funded by the Trustees, partners, key donors and gift aid.
- Charity admin costs are minimal and include:

1. The audit and accountancy required for transparency and reporting back to donors on how their funds have been spent
2. Bank and transactional charges
3. Online processing charges
4. Necessary expenditure promoting the charity and its work to the public.

Risk to operational performance including risks to our Trustees and volunteers:

- Our risk assessment pays particular attention to risks faced by Trustees and volunteers operating in rural areas with minimal infrastructure or the support available in the more developed urban areas.

- In assessing the risks, the Trustees recognise that in some rural areas, the work carried out by Trustees and volunteers requires a higher level of acceptable but managed risk in order to achieve the charity's objectives.

58,086 Treated via Vision on Wheels Programme



Risk to operational performance including risks to our Trustees and volunteers:

- Our risk assessment pays particular attention to risks faced by Trustees and volunteers.
- Risk to financial sustainability:
- In order to continue providing high quality eye care in rural areas where the need of our services is immense, our business planning has to ensure continuous growth and development of the hospital with a consequential increase in income and expenditure.
- To ensure that there is no over-reliance on any one individual or organisation, we have expanded our donor base and are continuously diversifying our funding sources.
- We are developing an endowment fund to provide sustainable long term income for the charity.

Risk to achievement of our aims and objectives

- In rural Pakistan people remain blind for two reasons:
- Lack of eye clinicians and clinics in rural locations
- The inability of the patient to pay for treatment.



TRUSTEES REPORT

Major Public Health Issues

In Pakistan 70% of ophthalmologists live in urban areas, providing services for those who can likely afford them, whilst 70% of the blind live in rural areas and are unable to pay for treatment.

Sight For Life Trust was set up to deal directly with these two critical issues.

Since Sight for Life Trust set up Jannat Aziz Eye Hospital (JAEH), over 850,000 people have been treated, and those living in poverty are treated for free. Our mission is to enhance our work in ending curable blindness.

We know from international studies that blindness can be treated or prevented. Experts found that blindness in 80% of people in Pakistan can be treated or prevented. In addition this has a huge economic cost attached to it, with those suffering often being the 'poorest of the poor'.
The cost of blindness depends on the cause and duration of blindness, as well as the availability of family members and alternative sources of income. It also depends on the number of economically productive individuals that are affected by blindness. 80% of blindness, visual impairment,= preventable or curable eye diseases like cataracts, trachoma, diabetic retinopathy, and refractive errors can all lead to blindness. However these are all very much treatable.

Out of 207.7 million people in Pakistan, an estimated 1.12 million were blind; 1.09 million people had severe vision loss and 6.79 million people had moderate vision loss. Presbyopia was found to be the most common ocular condition that affected an estimated 12.64 million people. In terms of age-standardized YLD's (Years Lived with Disability) rate.

SFL delivered 96% (3929 out of 4111) Cataract Surgeries in Vehari District

* SightsaversCataract Surgical Mapping report 2019

Pakistan is ranked fourth among other South Asian countries and twenty-first among other 42 low-middle income countries (classified by World Bank), with 552.98 YLDs per 100,000.

Compared with 1990, all-age YLDs count of blindness and vision impairment increased by 55% in 2017, which is the tenth highest increase among major health loss causes (such as dietary iron deficiency, headache disorders, low back pain etc.) in Pakistan.
Moreover, our statistics show an increase in vision loss burden by 2025 for which Pakistan needs to make more efforts to encounter the growing burden of eye diseases.
A comprehensive study capturing vision loss burden in Pakistan (1990-2025): Findings from the Global Burden of Disease (GBD) 2017 study

"There are 9,028,073 people in Pakistan who have some degree of vision impairment from mild to blind. Out of these 484,027 are blind as against the 1.5 million blind. The blindness due to cataract has been reduced from 55% to 49% of total blindness."
(Pro-Pakistani 2022)





TRUSTEES REPORT

Sight for Life Trust, has teams that carry out rural outreach programmes to identify and bring in the blind for treatment to Jannat Aziz Eye Hospital (JAEH). Our hospital teams maintain a patient centric focus throughout the patient's treatment journey within the hospital.

No patient is ever turned away due to a lack of ability to pay for treatment. We hold records of every single patient whose surgery we fund, the post-operative vision being proof that surgery achieved a good result.

As a charity strong on clinicians, we are able to identify and prevent poor practice that could reduce the quality of care, hence our operational efficiency in eliminating curable blindness. The charity has well defined and ambitious aims, so it is essential to work very closely with the operational teams in Pakistan.

As the majority of patients are located in rural areas with poor communications, a significant amount of our work is done through outreach field operations.

With JAEH we plan targets and expansion. Trustees and UK volunteers work alongside JAEH teams. Each visiting SFL Trust UK representative 'hands over to the next representative' and reports back to the Board of Trustees.

The charity's great strength is that, in addition to the Trustees, we have a Board of experienced professionals who give their time and skill as volunteers to support the charity's work. In the UK the charities operation and fundraising is managed by a volunteer management board:

- Abid Abbas (Accounts & Finance Manager)
- Abid Ahmed (Marketing & Social Media Manager)
- Dr Khalid Ikram MBBS FMGEM FRCOphth (Medical Advisor)
- Mohammed Arfan (Partnership Development Manager)
- Nasir Ahmed (Fundraising Manager)
- Sajid Hashmi MBE (Chair of Governing Board)
- Sohail Kaushal (Donor Liaison Manager)

We would like to express our sincere gratitude to all our volunteers who have served the charity since 2005. Despite the dramatic increase in the number of beneficiaries, and with a significant increase in turnover, the Trust's administrative operations have continued to be managed by volunteers.

A huge thanks to our Partners

- **Umah Welfare Trust**
- **Sightsavers**
- **Klash Ltd**

For their contributions, support and assistance.

78,645 Children Screened via our Schools Programme



PLANNED DEVELOPMENTS

Organisational Objectives

Our key objective remains eradicating curable blindness by providing ophthalmic services at JAEH. In the forthcoming year we will:

- Complete the fit out of the new operating/surgery suite increasing number of surgeries to **11,000 p.a**
- Increase the number of inpatients beds to **100**
- Increase outpatients to **90,000** by the end of the 2025
- Develop regular donations of **£300,000 p.a**. to cover our hospitals operating expenditure ensuring free treatment of the needy.
- Increasing the number of regular donors to ensure long term sustainability.
- Develop an endowment fund of **£1m** to ensure sustainable funding for the charity in perpetuity.

Our team at JAEH this year consists of 65 staff, including 5 full time eye specialists. They are supported by ongoing visits from UK specialists who provide teaching and feedback in the treatment of the most challenging cases.

Hospital development objectives

Clinical Development

- Paediatric Retinopathy
- Glaucoma treatment, prevention and support
- Diabetic Retinopathy
- Increase number of Cataract surgeries

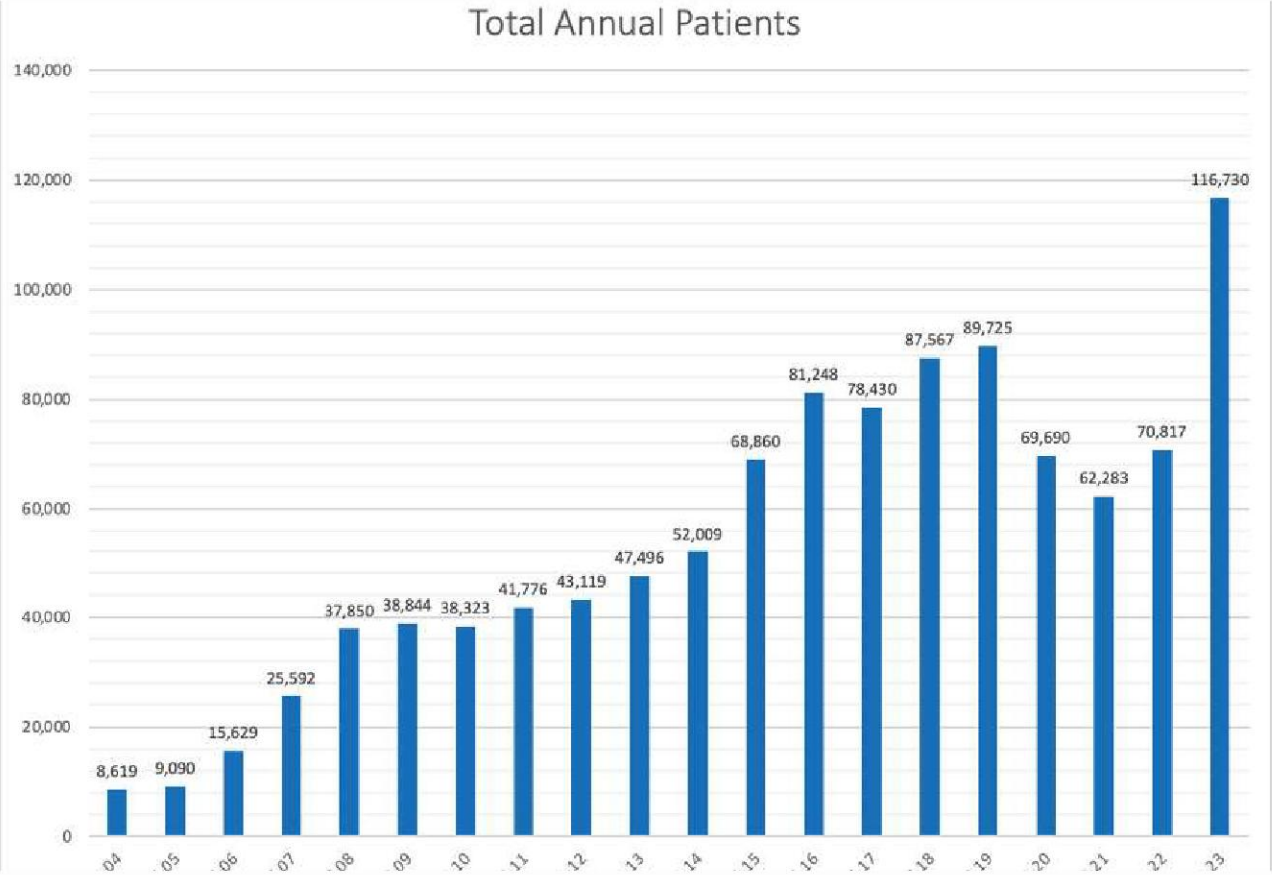


Outreach Development

- Satellite Clinic Screening in areas in addition to Chichawatni.
- Expand Vision on Wheels Programme in to Luddan and other areas
- School Vision Screening - Outreach screening in local schools to prevent and treat eye related issues
- Accessibility Services - minority/ other disability groups – We will explore how we can further enhance this. We do already have a significant number of disabled clients

Every patient is treated regardless of ability to pay

PERFORMANCE



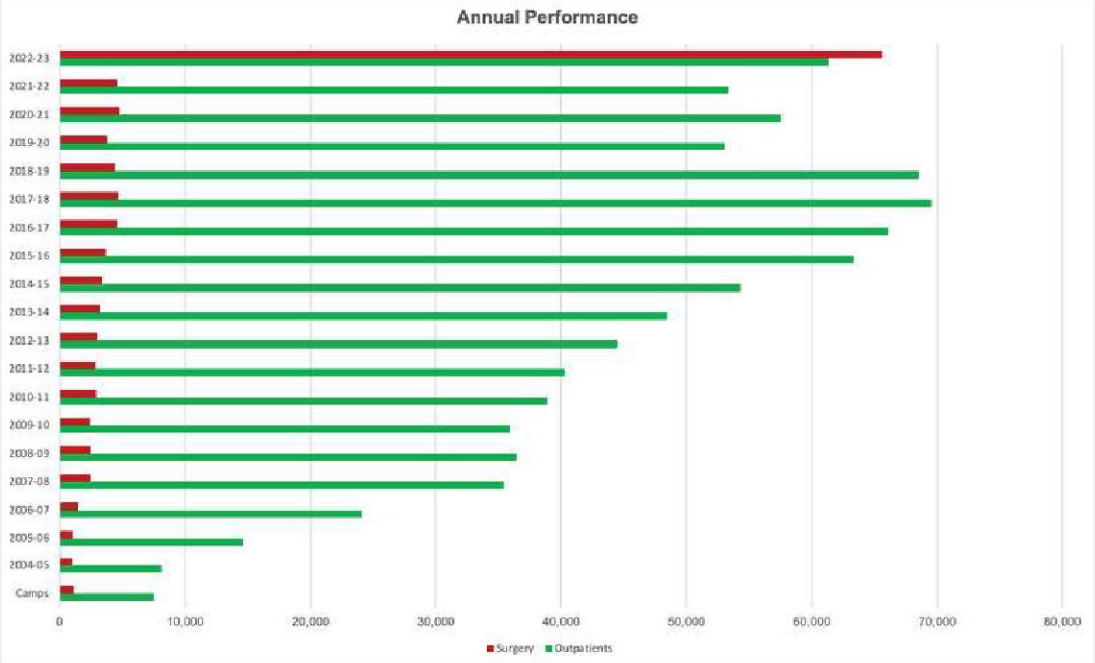
Giving People the Gift of Sight

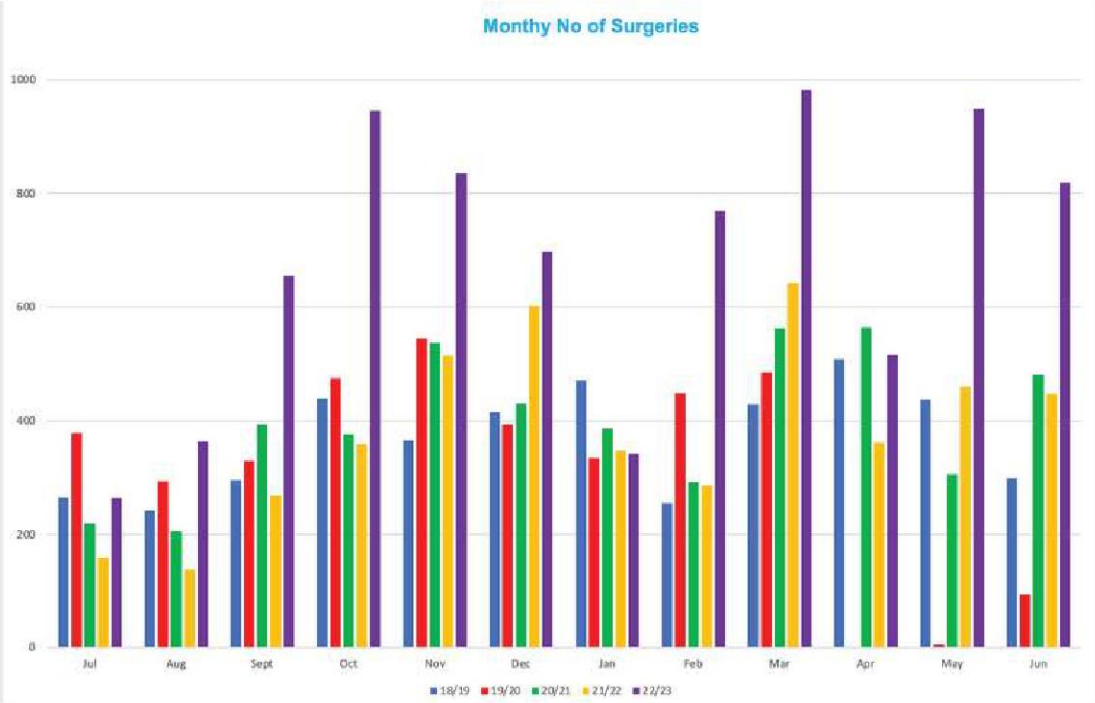
Since its inception Sight for Life Trust has:

- Treated over **881,549** outpatients at Jannat Aziz Eye Hospital;
- Performed over **65,611** eye surgeries including cataract, trachoma, diabetic retinopathy;
- Provided over **500,000** pairs of glasses;
- Screened **58,086** people in remote villages through the Vision-on-Wheels programme mobile clinics
- Screened over **78,645** children in schools through our dedicated School Screening programme



PERFORMANCE







FINANCIAL REVIEW

Review of the Financial Position:
Sight for Life is reliant for income on the support of its donors for the furtherance of its objectives. The income for the period ending 30 June 2023 was £743,646 the financial results for the year are set out on pages 08, 09, 10 and 11 and show a surplus of £1,595,029.

Reserves Policy:
Reserves at the end of the year under review are sufficient to maintain the Charity for the foreseeable future and further fund raising has been planned for the following year.

Principal Funding Sources:
Sight for Life is funded through public donations and contributions by the trustees, their families, personal friends and local businesses all committed to helping the charity achieve its aims of eradicating cataract blindnes[illegible] Punjab.



Plans for the Future:
-To ensure continued support of JAEH at the levels currently achieved.
-To ensure that the expanded facilities at JAEH are fully equipped.
-The expansion of fundraising opportunities.
-Increasing collaboration with more professional partners both in the UK and Pakistan.
-supporters and beneficiaries.

Statement of Trustees' responsibilities:
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 the incoming resources and application of resources including the net income and expenditure for the year. In preparing those financial statements, 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 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 business.
The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and which enable them to ensure that the financial statements comply with the applicable law. 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. In so far as the Trustees, individually, are aware:
-there is no relevant account information of which the Accountant is unaware; and
-The Trustees have taken all steps that ought to have been taken to make themselves aware of any relevant information and to establish that the accountant is aware of that information.

Accounts preparation
The Trustees confirm that the accounts comply with current statutory requirements, and with those of the governing instrument.

Accountants
City AccTax (Chartered Certified Accountants) were appointed as the trust's Independent Examiners during the year.

Tahir Ahmed

Mr Tahir Ahmed
Trustee

TRUSTEES REPORT

INDEPENDENT EXAMINER'S REPORT

I report on the accounts of the charity for the year ended 30 June 2023, which are set out on pages 15 to 18.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

1. Examine the accounts under section 145 of the 2011 Act;
2. To follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
3. To state whether particular matters have come to my attention.

Basis of independent examiner's report

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 matters set out in the statement below.

Statement

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

(a) Which gives me reasonable cause to believe that in any material respect the requirements;
  (i)To keep accounting records in accordance with section 130 of the 2011 Act; and
  (ii)To prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act; have not been met; or

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

City AccTax
Chartered Certified Accountants
91 St. Awdrys Road
Barking, London
IG11 7QB

Date: 24th April 2024



STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 30 JUNE 2023

INCOMING RESOURCES	Notes	Restricted £	Unrestricted £	Total 2023 £	Total 2022 £
Voluntary Income					
Donations		461,363	282,283	743,646	509,851
Total Incoming Resources		**461,363**	**282,283**	**743,646**	**509,851**
RESOURCES EXPENDED					
Charitable Expenditure					
Donations to Janat Aziz Hospital PK		210,696	66,497	277,193	198,318
Administration Cost	2	-	51,284	51,284	58,804
Total Resources		**210,696**	**117,781**	**328,477**	**257,122**
Net incoming/(outgoing) resources		250,667	164,502	415,169	252,729
Total Funds brought forward		386,497	793,363	1,179,860	927,131
Total funds carried forward		**637,164**	**957,865**	**1,595,029**	**1,179,860**

The notes on the page 17 to 19 form part of these financial statements



BALANCE SHEET AS AT 30 JUNE 2023

	Notes	2023 £	2022 £
Fixed Assets			
Tangible Assets	3	0	0
Current Assets			
Cash at Bank	4	1,395,929	980,760
Investment	4.1	200,000	200,000
Creditors			
Amounts falling due within one year	5	(900)	(900)
Net Current Assets		1,595,029	1,179,860
Net Assets		**1,595,029**	**1,179,860**
Funded By Accumulated Surplus Account	6	**1,595,029**	**1,179,860**

EXEMPTION STATEMENT

The trust is exempt from the requirement related to preparing to Audited Accounts in accordance to section 144(2) of the Charities Act 2011 (the 2011 Act). The trustees have not required the charity to obtain an audit of its accounts for the year in question in accordance with its governing document.

The trustees acknowledge their responsibilities for:
1) Keeping accounting records in accordance with the 2011 Act.
2) Preparing accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act.

Signed on behalf of the trustees.

Tahir Ahmed

Mr Tahir Ahmed
Trustee

Date: 24th April 2024



The notes on the page 17 to 19 form part of these financial statements

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 JUNE 2023

1. **Accounting policies**

Basis of accounting

The financial statements have been prepared under the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the Charities Act 2011 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.

Income

All incoming resources (Grants & Donations) are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Expenditure

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

Fund accounting

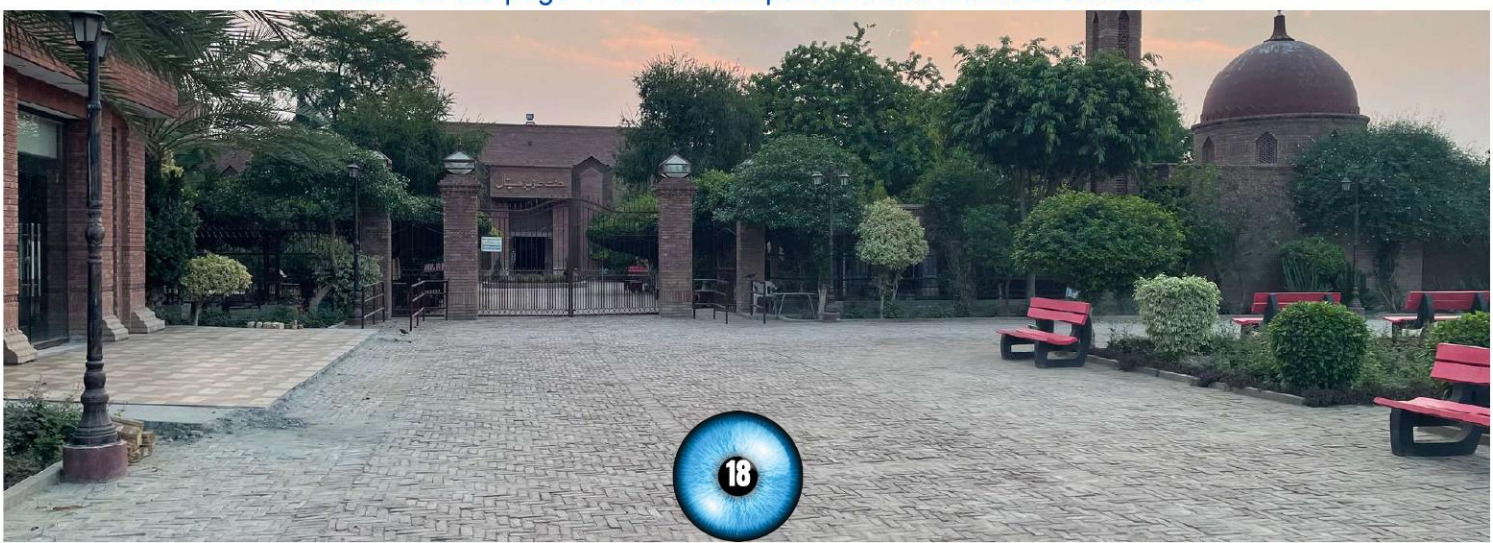
Unrestricted funds are donations and other incoming resources receivable or generated for the objects of the charity without further specified purpose and are available as general funds.

Designated funds are unrestricted funds earmarked by the trustees for particular purposes.

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure, which meets these criteria, is charged to the fund, together with a fair allocation of management and support costs.

2. Administration Costs	**2023**	**2022**
Marketing, Social Media & Fundraising	47,611	55,555
Accountancy	900	900
Bank Charges	2,773	2,349
Total	**51,284**	**58,804**

The notes on the page 17 to 19 form part of these financial statements



NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 JUNE 2023

3. Fixed Assets	2023	2022
Opening Balance	-	-
Additons	-	-
Disposal	-	-
Depreciation charge for the year	-	-
Ending Balance	-	-

4. Current Assets		
Cash at banks	1,395,929	980,760
Investments	200,000	200,000
Ending Balance	**1,595,929**	**1,180,760**

4.1 investment

Sight For Trust Invested £200,000 in St. James s Place Wealth Management to start the development of an endowment fund which will provide income and funding for the charity in perpetuity. The decision was made in Trustee Meeting held on 31 December 2021.

5. liabilities		
Accountants fees & other liabilities	900	900

The notes on the page 17 to19 form part of these financial statements

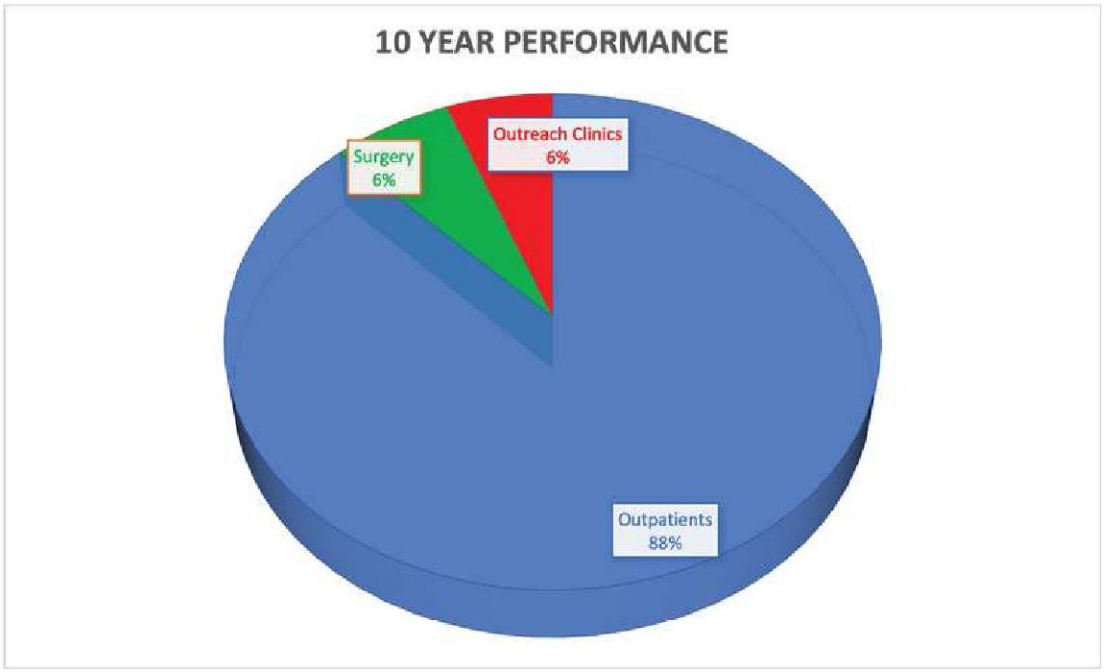


NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 JUNE 2023

6. Accumulated surplus account		
Opening Balance	1,179,860	927,131
Change in Surplus for the period	415,169	252,729
Balance C/F	**1,595,029**	**1,179,860**

7. Subsequent Events

During September 2023, Sight For Life purchased a property with total acquisition cost of £494k. Further detail of this purchase will be disclosed in the Financial Statements for the year ending 30 June 2024.



The notes on the page 17 to 19 form part of these financial statements





Sight for Life

Registered Charity No. 1114528

81 Newton Street, Manchester M1 1EX

e: info@sightforlife.org.uk | t: 0161 200 8445

www.sightforlife.org.uk

www.janataziz.org

SIGHT FOR LIFE TRUST

England & Wales - Charity number 1114528

Accounts

SIGHT FOR LIFE TRUST



Trustees Report & Accounts

REGISTERED CHARITY NO. 1114528

CONTENTS

1. President's Foreword.....3
2. Administrative & Legal Information.....4
3. Report of the Trustees 5
4. Objectives for the year 11
5. Management Board 12
6. Achievements & Performance 13
7. Financial Report 14
8. Independent Examiner's report 15
9. Statement of Financial Activities.....16
10. Balance sheet 17
11. Notes to the financial statements.....18

Our Patron



Cricketing legend and previous Prime Minister of Pakistan Imran Khan has been a patron of Sight For Life since 2005. Since retiring from cricket, much of Imran's life has been committed to charity.

He recognises what we are setting out to achieve and is delighted to align himself with our efforts. He has been an extremely supportive patron of Sight For Life Trust.

PRESIDENT'S FOREWORD

Sight For Life Trust is a fairly young charity which has achieved much in a short space of time, with our bold ambition to eliminate curable blindness. This year we have seen a significant increase in patients falling below the poverty line and qualifying for free Zakat-funded treatment, due to local economic conditions.

A large proportion of our funds come from our generous donors and we would like to once again express our sincere gratitude and appreciation to them. Their acts of kind generosity enable us to enhance the care and support we give to our patients at our wonderful hospital. I remain proud and humbled by the individual and collective efforts of our donors, volunteers and supporters, who, despite rising living costs have continued to support our charity. We are developing our endowment fund to ensure the long term sustainability of our hospital. I urge you to consider Sight For Life Trust for donations in memory of your loved ones (Sadaqah Jariyah),by nominating Sight for Life as your choice for the legacy gift, or from your workplace charity donation scheme, or by making a personal donation. We continuously improve the hospital, as such the new wing and Operating Suite will significantly enhance patient care and treatment. Our outreach **Vision on Wheels** and **School Screening** programmes have ensured that we reach larger number of needy people in other rural areas.

Your support make all this possible and your future donations are the key to our continued success. We are now seeking funds to complete the new Operating Suite to expand the number of surgeries performed.

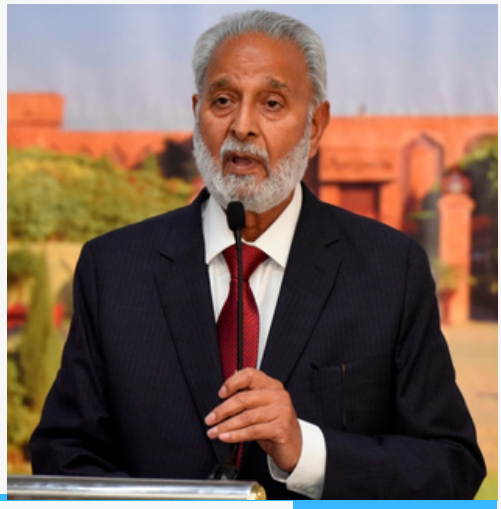
As much as I would like to pay personal tributes, it is impossible to thank each and everyone individually, I must express my sincere gratitude to Ummah Welfare Trust and Sightsavers for their generous support. Each one of our donors is critical to our work going forward, as we ensure free treatment for patients. Thank you all and I hope you will continue to support us.

Manzoor Ahmed

Manzoor Ahmed
President & Founder

"Our commitment to providing free care and treating the most needy is evidenced by the fact that over 70,000 people have benefited from one or more of our services, including free surgeries."

Manzoor Ahmed
Founder & Chairman



ADMINISTRATIVE & LEGAL INFORMATION

Trustees

The trustees are appointed according to the Articles of Association to serve Sight for Life Trust in this term of appointment.

Trustees for this financial year are

Manzoor Ahmed Chaudhary
Tahir Ahmed
Amir Ahmed
Tauqeer Sabir

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M3 3JZ

Hospital:

Jannat Aziz Eye Hospital (JAEH)
Tufailabad
Tehsil Burewala
District Vehari
Pakistan

Pakistan Charity Registration

Number PCP/2022/936





TRUSTEES REPORT













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Trustees:

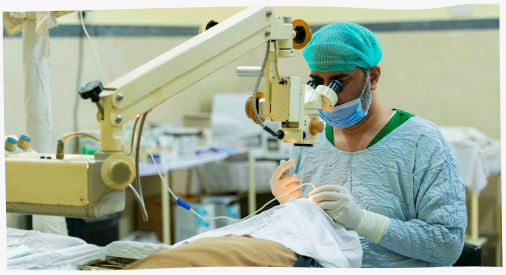
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Trustees for the year to date are:

- Mr. Manzoor Ahmed Chaudhary (President)
- Mr. Tahir Ahmed (Chair)
- Mr. Amir Ahmed (Treasurer)
- Mr. Tauqeer Sabir

GIVING THE GIFT OF SIGHT OVER850,000 PATIENTS TREATED

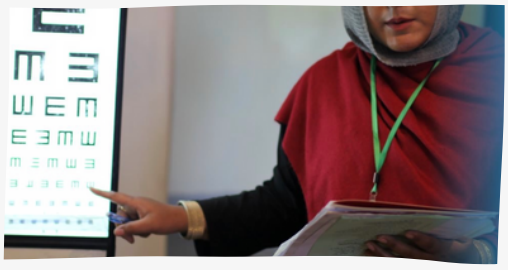
TRUSTEES REPORT













Risk Management:

The major risks to which the charity is exposed, as identified by the Trustees, are recorded in the Charity Risk Register and are reviewed annually.
Operational procedures and systems have been and will continue to be established, and action is in place to mitigate these risks. Major risks for this purpose are those that may have a significant effect on:

- Financial sustainability, including stability and security of income
- Meeting the expectations of our beneficiaries and supporters
- Meeting our aims and objectives
- Operational performance, including risks to our Trustees and volunteers

Risk to meeting the expectations of beneficiaries and supporters:

- The beneficiaries of our work are poor patients with eye related issues including curable blindness (e.g. cataracts) and/or suffer from other eye related conditions.
- We have strict systems in place to ensure that they receive high quality care.
- All funds raised are solely spent on the operation of the hospital to treat sight related conditions, particularly curable blindness, as well as other treatable conditions.
- Public donations are **NOT** used to fund the charity office or administration costs. These are funded by the Trustees, partners, key donors and gift aid.
- Charity admin costs are minimal and include
  - The audit and accountancy required for transparency and reporting back to donors on how their funds have been spent
  - Bank and transactional charges
  - Online processing charges
  - Necessary expenditure promoting the charity and its work to the public.

TRUSTEES REPORT













Risk to operational performance including risks to our Trustees and volunteers:

- Our risk assessment pays particular attention to risks faced by Trustees and volunteers operating in rural areas with minimal infrastructure or the support available in the more developed urban areas.
- In assessing the risks, the Trustees recognise that in some rural areas, the work carried out by Trustees and volunteers requires a higher level of acceptable but managed risk in order to achieve the charity's objectives.

Risk to financial sustainability:

- In order to continue providing high quality eye care in rural areas where the need of our services is immense, our business planning has to ensure continuous growth and development of the hospital with a consequential increase in income and expenditure.
- To ensure that there is no over-reliance on any one individual or organisation, we have expanded our donor base and are continuously diversifying our funding sources.
- We are developing an endowment fund to provide sustainable long term income for the charity.

Risk to achievement of our aims and objectives

- In rural Pakistan people remain blind for two reasons:
  - Lack of eye clinicians and clinics in rural locations
  - The inability of the patient to pay for treatment

Major Public Health Issues

In Pakistan 70% of ophthalmologists live in urban areas, providing services for those who can likely afford them, whilst 70% of the blind live in rural areas and are unable to pay for treatment.

Sight For Life Trust was set up to deal directly with these two critical issues.

TRUSTEES REPORT



Since Sight for Life Trust set up Jannat Aziz Eye Hospital (JAEH), **over 850,000** people have been treated, and those living in poverty are treated for free. Our mission is to enhance our work in ending curable blindness.



We know from international studies that blindness can be treated or prevented. Experts found that blindness in 80% of people in Pakistan can be treated or prevented. In addition this has a huge economic cost attached to it, with those suffering often being the 'poorest of the poor'.



The cost of blindness depends on the cause and duration of blindness, as well as the availability of family members and alternative sources of income. It also depends on the number of economically productive individuals that are affected by blindness. 80% of blindness, visual impairment, preventable or curable eye diseases like cataracts, trachoma, diabetic retinopathy, and refractive errors can all lead to blindness. However these are all very much treatable.



A report by Zahid Hussain Awan, P.S. Mahar, and M Saleh Memon (2017) stated that cataracts are the cause of 51.5% of blindness in Pakistan. Avoidable causes of blindness are corneal opacity (11.8%), uncorrected aphakia (8.6%), glaucoma (7.1%), posterior capsular opacification (3.6%), refractive error (2.7%), and diabetic retinopathy (0.2%). Avoidable causes formed 85.4% of blindness.



"There are 1.5 million blind people in Pakistan and at least 80% of the blindness and visual impairment is curable or preventable. Cataract forms more than half of the total causes of blindness in Pakistan."
(Dawn Oct 2016).



"There are 9,028,073 people in Pakistan who have some degree of vision impairment from mild to blind. Out of these 484,027 are blind as against the 1.5 million blind as per the 2004 survey). The blindness due to cataract has been reduced from 55% to 49% of total blindness."
(Pro-Pakistani 2022)

TRUSTEES REPORT













Out of 207.7 million people in Pakistan, an estimated 1.12 million were blind; 1.09 million people had severe vision loss and 6.79 million people had moderate vision loss. Presbyopia was found to be the most common ocular condition that affected an estimated 12.64 million people. In terms of age-standardized YLD's (Years Lived with Disability) rate, Pakistan is ranked fourth among other South Asian countries and twenty-first among other 42 low-middle income countries (classified by World Bank), with 552.98 YLDs per 100,000. Compared with 1990, all-age YLDs count of blindness and vision impairment increased by 55% in 2017, which is the tenth highest increase among major health loss causes (such as dietary iron deficiency, headache disorders, low back pain etc.) in Pakistan.

Moreover, our statistics show an increase in vision loss burden by 2025 for which Pakistan needs to make more efforts to encounter the growing burden of eye diseases.

A comprehensive study capturing vision loss burden in Pakistan (1990-2025): Findings from the Global Burden of Disease (GBD) 2017 study

Giving the Gift of Sight 2022 in figures

Performed over 4800 eye surgeries	Hospital Outpatients Treated over 53,000 people
over 4000 children screened in schools	Vision on Wheels treated over 9000 patients

TRUSTEES REPORT

Sight for Life Trust, has teams that carry out rural outreach programmes to identify and bring in the blind for treatment to Jannat Aziz Eye Hospital (JAEH). Our hospital teams maintain a patient centric focus throughout the patient's treatment journey within the hospital.



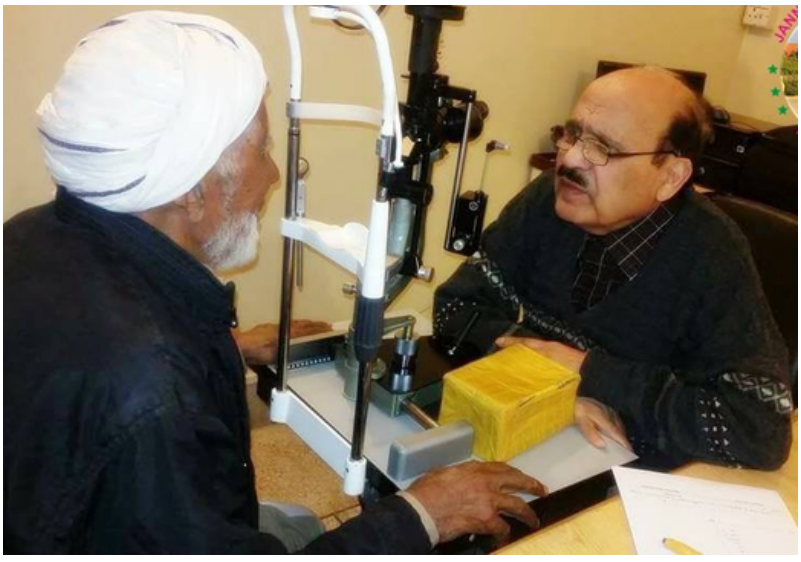
No patient is ever turned away due to a lack of ability to pay for treatment. We hold records of every single patient whose surgery we fund, the post-operative vision being proof that surgery achieved a good result. As a charity strong on clinicians, we are able to identify and prevent poor practice that could reduce the quality of care, hence our operational efficiency in eliminating curable blindness.



The charity has well defined and ambitious aims, so it is essential to work very closely with the operational teams in Pakistan. As the majority of patients are located in rural areas with poor communications, a significant amount of our work is done through outreach field operations. With JAEH we plan targets and expansion. Trustees and UK volunteers work alongside JAEH teams. Each visiting SFL Trust UK representative 'hands over to the next representative' and reports back to the Board of Trustees.



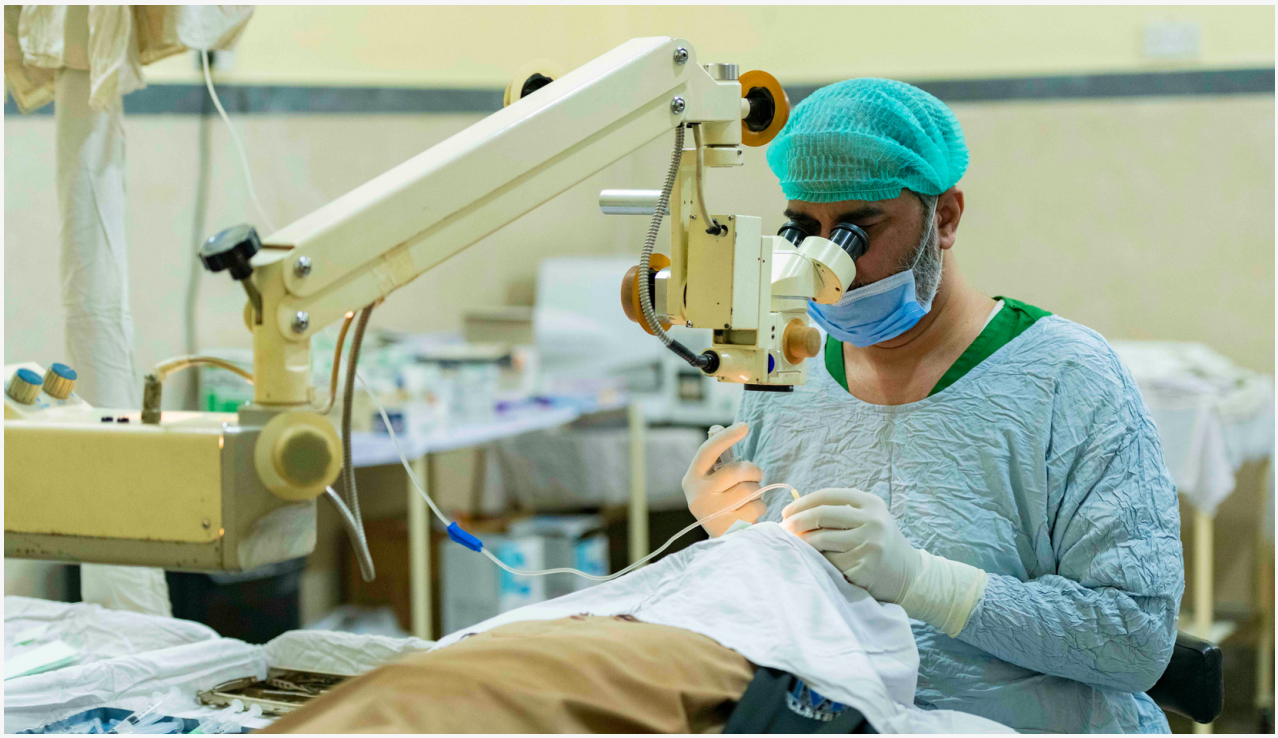








OBJECTIVES FOR THE YEAR



Our key objective remains eradicating curable blindness by providing ophthalmic services at JAEH. In the forthcoming year we will:

- Develop the new operating/surgery suite doubling the number of surgeries to **10,000** p.a
- Increase the number of outpatients to **100,000** by the end of the 2024
- Develop regular donations of **£300,000** p.a. to cover our hospitals operating expenditure ensuring free treatment of the needy.
- Increasing the number of regular donors to ensure long term sustainability.
- Develop an endowment fund of **£1m** to ensure sustainable funding for the charity in perpetuity.

"IT WAS GREAT TO SEE THE IMPRESSIVE WORK IN FIELD OF EYE HEALTH GOING ON IN THE REMOTEST PART OF PAKISTAN. HIGHLY MOTIVATED TEAM, ACCESSIBLE INFRASTRUCTURE AND QUALITY SERVICES MAKE JANNAT AZIZ EYE HOSPITAL UNIQUE. WE LOOK FORWARD TO COLLABORATE WITH JANNAT AZIZ EYE HOSPITAL FOR SERVING THE MOST MARGINALISED".

Sightsavers

MANAGEMENT BOARD

The charity's great strength is that, in addition to the Trustees, we have a Board of experienced professionals who give their time and skill as volunteers to support the charity's work. In the UK the charities operation and fundraising is managed by a volunteer management board:

- Abid Abbas (Accounts & Finance Manager)
- Abid Ahmed (Marketing & Social Media Manager)
- Dr Khalid Ikram MBBS FMGEM FRCOphth (Medical Advisor)
- Mohammed Arfan (Partnership Development Manager)
- Nasir Ahmed (Fundraising Manager)
- Sajid Hashmi MBE (Chair of Governing Board)
- Sohail Kaushal (Donor Liaison Manager)

NO PATIENT IS EVER TURNED AWAY DUE TO A LACK OF ABILITY TO PAY FOR TREATMENT.

We would like to express our sincere gratitude to all our volunteers who have served the charity since 2005. Despite the dramatic increase in the number of beneficiaries, and with a significant increase in turnover, the Trust's administrative operations have continued to be managed by volunteers.

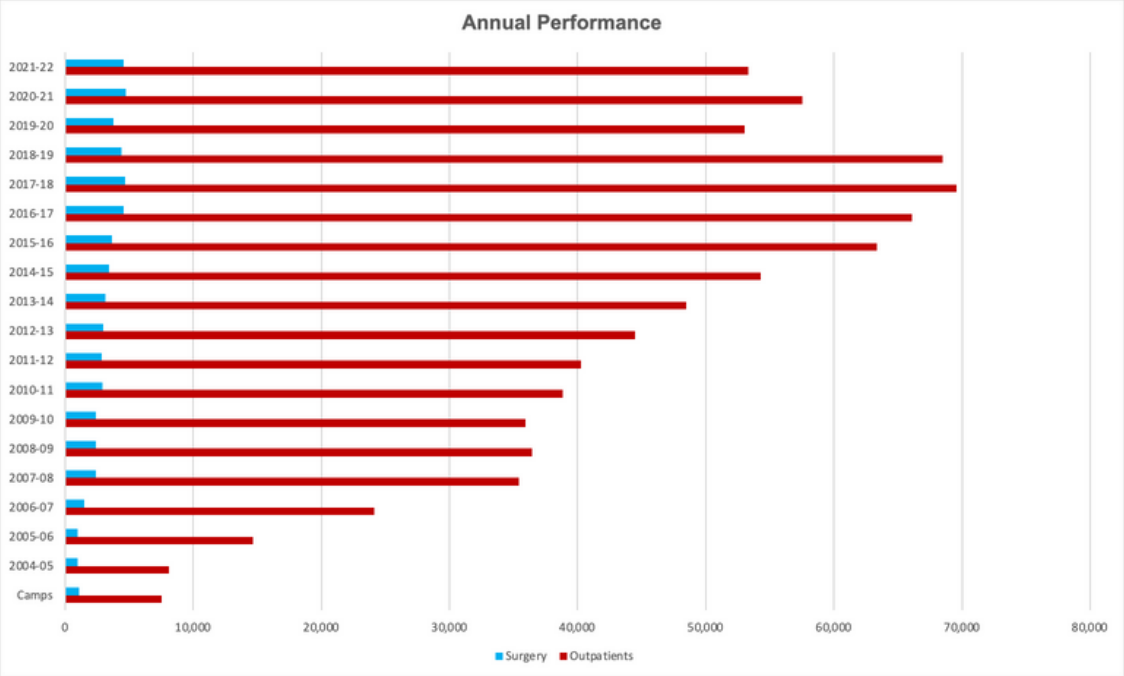
Our team at JAEH this year consists of 53 staff, including 5 full time eye specialists. They are supported by ongoing visits from UK specialists who provide teaching and feedback in the treatment of the most challenging cases.



CATARACT SURGICAL MAPPING REPORT 2019*
IDENTIFIED JAEH AS THE LARGEST SINGLE CONTRIBUTOR OF EYE SURGERIES IN VEHARI DISTRICT"

*JOINTLY CONDUCTED BY SIGHTSAVERS AND NATIONAL COMMITTEE FOR EYE HEALTH,

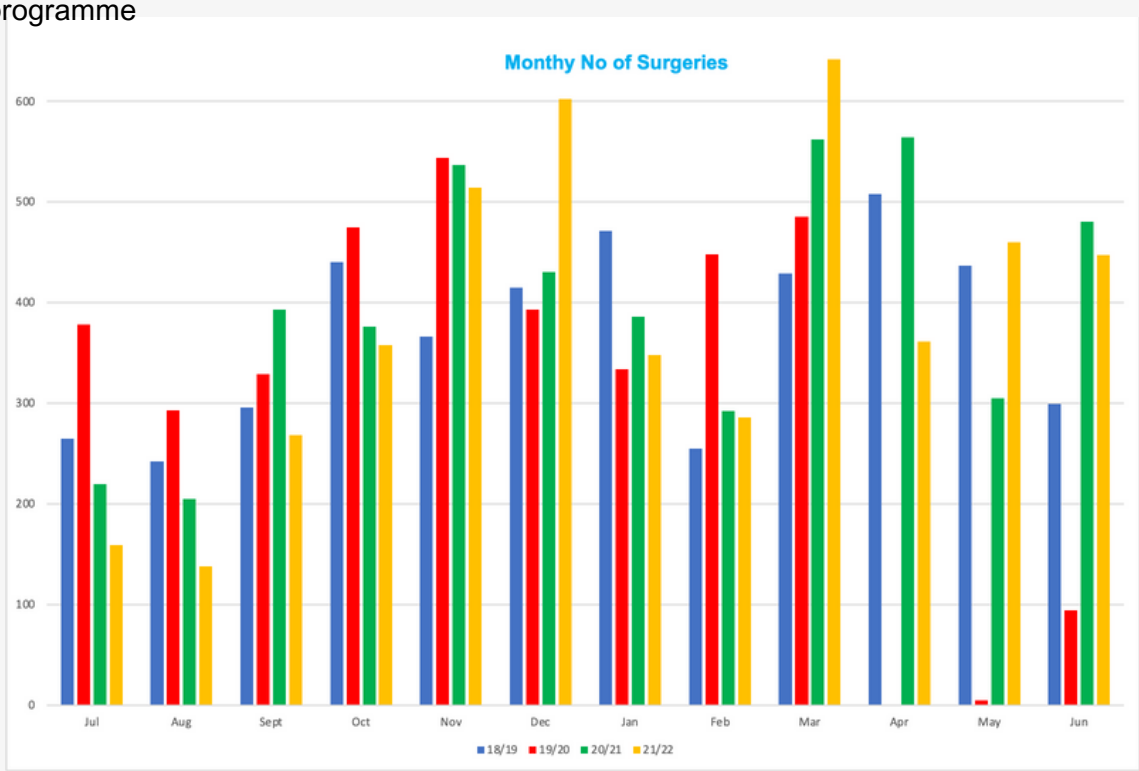
ACHIEVEMENTS AND PERFORMANCE



Giving People the Gift of Sight

Since its inception Sight for Life Trust has:

- Treated over 820,000 outpatients at Jannat Aziz Eye Hospital;
- Performed over 58,000 eye surgeries including cataract, trachoma, diabetic retinopathy;
- Provided over 500,000 pairs of glasses;
- Screened almost 130,000 people in remote villages through the Vision-on-Wheels programme mobile clinics
- Screened over 75,000 children in schools through our dedicated School Screening programme



FINANCIAL REVIEW

Review of the Financial Position:

Sight for Life is reliant for income on the support of its donors for the furtherance of its objectives. The income for the period ending 30 June 2022 was £509,851 the financial results for the year are set out on pages 17, 18, 19 and 20 and show a surplus of £1,179,860.

Reserves Policy:

Reserves at the end of the year under review are sufficient to maintain the Charity for the foreseeable future and further fund raising has been planned for the following year.

Principal Funding Sources:

Sight for Life is principally funded through public and individual donations.

Plans for the Future:

The charity's plans for the coming year are:

- Ensure continued financial support of JAEH at the levels currently achieved.
- Complete the equipping of the new extension and the new operating suite.
- Enhance and expand our fundraising portfolio.
- Increasing collaboration and partnership with partners internationally and in Pakistan.
- Develop an Endowment fund to ensure long term sustainability of the charity.

Statement of Trustees' responsibilities:

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 the incoming resources and application of resources including the net income and expenditure for the year. In preparing those financial statements, 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 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 business.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which enable them to ensure that the financial statements comply with the applicable law. 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.

In so far as the Trustees, individually, are aware:

- there is no relevant account information of which the Accountant is unaware; and
- the Trustees have taken all steps that ought to have been taken to make themselves aware of any relevant information and to establish that the accountant is aware of that information.

Accounts preparation

The Trustees confirm that the accounts comply with current statutory requirements, and with those of the governing instrument.

Accountants

City AccTax (Chartered Certified Accountants) were appointed as the Trust's Independent Examiners during the year.

Tahir Ahmed

Mr Tahir Ahmed
Trustee
Date: 20 April 2023

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF SIGHT FOR LIFE TRUST

I report on the accounts of the charity for the year ended 30 June 2022, which are set out on pages 8 to 11.
Respective responsibilities of trustees and examiner

- The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

(i) examine the accounts under section 145 of the 2011 Act;

(ii) To follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and

(iii) To state whether particular matters have come to my attention.

Basis of independent examiner's report

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 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

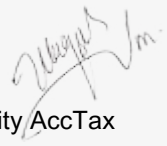
- In connection with my examination, no matter has come to my attention:

(a) Which gives me reasonable cause to believe that in any material respect the requirements;

(i) To keep accounting records in accordance with section 130 of the 2011 Act; and

(ii) To prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act; have not been met; or

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



City AccTax
Chartered Certified Accountants
91 St. Awdrys Road
Barking,
London
IG11 7QB

Date: 20 April 2023

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 30JUNE 2022

INCOMING RESOURCES	Notes	Restricted £	Unrestricted £	Total 2022 £	Total 2021 £
Voluntary Income					
Donations		299,493	210,358	509,851	384,124
Total Incoming Resources		**299,493**	**210,358**	**509,851**	**384,124**
RESOURCES EXPENDED					
Charitable Expenditure					
Donations to Janat Aziz Hospital PK		171,882	26,436	198,318	158,331
Administration Cost	2	-	58,804	58,804	7,731
Total Resources		**171,882**	**85,240**	**257,122**	**166,062**
Net incoming/(outgoing) resources		127,611	125,118	252,729	218,062
Total Funds brought forward		258,886	668,245	927,131	709,069
Total funds carried forward		**386,497**	**793,363**	**1,179,860**	**927,131**

BALANCE SHEET
AS AT 30 JUNE 2022

	Notes	2022 £	2021 £
Fixed Assets			
Tangible Assets	3	-	-
Current Assets			
Cash at Bank	4	980,760	928,931
Investment	4.1	200,000	-
Creditors			
Amounts falling due within one year	5	(900)	(1800)
Net Current Assets		1,179,860	927,131
Net Assets		**1,179,860**	**927,131**
Funded By Accumulated Surplus Account	6	**1,179,860**	**927,131**

EXEMPTION STATEMENT

The trust is exempt from the requirement related to preparing to Audited Accounts in accordance to section 144(2) of the Charities Act 2011 (the 2011 Act). The trustees have not required the charity to obtain an audit of its accounts for the year in question in accordance with its governing document.

The trustees acknowledge their responsibilities for:

1. Keeping accounting records in accordance with the 2011 Act.
2. Preparing accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act.

Signed on behalf of the trustees.

Tahir Ahmed

Mr Tahir Ahmed
Trustee
Date: 20th April 2023

The notes on the page 20 to 21 form part of these financial statements.

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 JUNE2022

1. ACCOUNTING POLICIES

Basis of accounting

The financial statements have been prepared under the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the Charities Act 2011 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.

Income

All incoming resources (Grants & Donations) are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Expenditure

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

Fund accounting

Unrestricted funds are donations and other incoming resources receivable or generated for the objects of the charity without further specified purpose and are available as general funds.

Designated funds are unrestricted funds earmarked by the trustees for particular purposes.

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure, which meets these criteria, is charged to the fund, together with a fair allocation of management and support costs.

2. ADMINISTRATION COSTS

	2022	**2021**
Marketing, Social Media & Fundraising	55,555	4,229
Accountancy	900	900
Bank Charges	2,349	2,602
Total	**58,804**	**7,731**

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 JUNE 2022

3. FIXED ASSETS

	2022	2021
Opening Balance	-	-
Additons	-	-
Disposal	-	-
Depreciation charge for the year	-	-
Ending Balance	-	-

4. CURRENT ASSETS

Cash at banks	980,760	928,931
Investments	200,000	-
Ending Balance	**1,180,760**	928,931

5. INVESTMENT

Sight For Trust Invested £ 200,000 in St. James s Place Wealth Management for the period of 5 years. The decision was made in Trustee Meeting held on 31 December 2021.

6. LIABILITIES

Accountants fees & other liabilities	900	1,800

7. ACCUMULATED SURPLUS ACCOUNT

Opening Balance	927,131	709,069
Change in Surplus for the period	252,729	218,062
Balance C/F	**1,179,860**	**927,131**

This year Sight for Life Trust suffered a huge loss with the passing to heavenly abode of Dr Anwar-ul-Haq FRCS, FACS, FRCOphth Consultant Ophthalmic Surgeon.







Involved since our inception in 2005, Dr Anwar-ul-Haq was the architect of the entire clinical development of Sight For Life's Hospital - Jannat Aziz Eye Hospital (JAEH). Although he was a UK resident he spent the most of the past 20 years at JAEH dedicating his life and profession to the development and enhancement of clinical, governance and quality performance of the hospital.

Sight for Life Trust and all the patients that have benefitted and will continue to benefit are indebted to him forever. He will be dearly missed by all of us.

May he rest in eternal peace and may Allah grant him the highest abode in Paradise.

Sight for Life

Registered Charity No. 1114528
81 Newton Street, Manchester M1 1EX
e: info@sightforlife.org.uk | t: 0161 200 8445
www.sightforlife.org.uk
www.janataziz.org

SIGHT FOR LIFE TRUST

England & Wales - Charity number 1114528

Accounts

Trustees Annual Report & Accounts

REGISTERED CHARITY IN ENGLAND NUMBER
1114528

2020 - 2021

SIGHT FOR LIFE TRUST

TRUSTEE'S REPORT
FOR THE YEAR ENDED 30 JUNE 2021

Trustees
The trustees are appointed according to the Articles of Association to serve Sight For Life trust in this term of appointment.

Trustees names:
Tahir Ahmed
Amir Ahmed
Manzoor Ahmed Chaudhary
Tauqueer Sabir

Charity Registration Number 1114528

Registered Office:
81 Newton Street
Manchester
M1 1EX

Accountants:
City AccTax
Chartered Certified Accountants
91 St. Awdrys Road
Barking, London
IG11 7QB

Bank:
National Westminster Bank Plc
Manchester City Centre
5th Floor, 1 spinning fields square
Manchester
M3 3AP

Investment Managers:
St James Place
7th Floor
Sunlight House
QuayStreet
Manchester
M3 3JZ

Hospital:
Jannat Aziz Eye Hospital (JAEH)
Tufailabad Tehsil Burewala District Vehari
Pakistan

SIGHT FOR LIFE TRUST

TRUSTEE'S REPORT
FOR THE YEAR ENDED 30 JUNE 2021

The trustees present their report and account for the year ended 30 June 2021.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's Trust Deed, the Charities Act 2011, and "Accounting and Reporting by Charities: Statement of Recommended Practice" applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS 102).

STRUCTURE, GOVERNANCE, AND MANAGEMENT

Constitution of the Charity:
The Charity is controlled by its governing document, a deed of Trust, and is constituted as an incorporated charity. SIGHT FOR LIFE is the UK registered charity (no 1114528)

Trustees:
The Charity is administered by a board of Trustees. The Trustees are selected on the basis of personal recommendation and for their specific skills and also for their knowledge of Pakistan which they bring to the strategic direction and development of the charity. Trustees serve three-year terms after which they may offer themselves for re-election by their fellow Trustees. The Charity also has a Board of Advisors, members of which provide guidance to Trustees on strategy as and when required. The Board of Trustees will consider further appointments as and when the need arises in order to support the charitable work of the Trust and its continued growth.

All Trustees are actively involved in the management of the Charity, provide their time and expertise on a voluntary basis and travel to Sight for Life projects in Pakistan at their own expense. No Trustee is remunerated. The Charity has no paid staff. The Trustees agree with a broad strategy and areas of activity for the Trust including management of reserves, risk management, determining policies, and monitoring performance. Rigorous assessment of ongoing projects across all the disciplines in which the Trust operates is a key duty of the Trustees.
The Trustees for the year to date are:
Mr Manzoor Ahmed Chaudhary (Chair)
Mr Tahir Ahmed (Treasurer)
Mr Amir Ahmed
Mr Tauqueer Sabir

The major risks to which the Charity is exposed, as identified by the Trustees, are and will continue to be regularly reviewed, and systems have been and will continue to be established, and where appropriate, professional advisors have been and will be appointed to mitigate those risks. Additional details can be found in the Risk Management section.

Risk Management:
All significant risks undertaken are subject to a risk review as part of the initial activity assessment and implementation. Major risks are identified and ranked in terms of their potential impact and likelihood.
Major risks for this purpose are those that may have a significant effect on:

- Meeting our aims and objectives
- Meeting the expectations of our beneficiaries and supporters
- Operational performance, including risks to our trustees and volunteers
- Financial sustainability, including stability and security of income

Risk to achievement of our aims and objectives

- In rural Pakistan people remain blind for two reasons: the lack of eye surgeons working in rural locations and the inability of the patient to pay for surgery. In Pakistan 70% of ophthalmologists live in urban areas providing services for those who can pay for them while 70% of the blind live in rural areas and are unable to pay for treatment. The Trust was set up to deal directly with these two issues.

The research proceedings below of The International Journal of Eye Banking• vol. 5 no. 3 • December 2017, discuss these issues directly in:

"**Eye Health in Pakistan: Implications for Eye-Bankers**" Ramona Bashshur, JD, MJ, CFPH, Sandra A. Giramahoro Coyne
Cont……

Major Public Health Issues

Pakistan has several major public health challenges impacting the quality of life for many. The country is currently ranked 26th in the world for infant mortality as of 2016 with 53.9 deaths/1000 births. This indicator, defined as the death of a baby before his or her first birthday, is considered a powerful measure of the overall health and wellbeing of a country, as the factors affecting population health also affect the mortality of infants. Poor water sanitization also continues to be an ongoing problem, with 51 million Pakistanis at risk of blinding trachoma, and 72,000 in an "advanced state of disease leading to blindness." Childhood malnutrition is of particular concern. According to the UNICEF 2016 Pakistan report, 44% of children in Pakistan are chronically malnourished (stunted) while 15% are acutely malnourished (wasted). Malnutrition contributes to mortality and blindness. Similarly, the United Nations Development Programme (UNDP) estimates that 45% of children under the age of 5 are moderate to severely stunted. Not only is this situation not improving, it shows signs of worsening. According to a 2016 news story in the Pakistan Daily Times, 67.6% of households across the country do not currently have the financial resources to provide adequate nutrition. Literacy is another pressing problem. Literacy levels, particularly in rural areas, have direct implications for health planning and public health interventions. The literacy level of a population helps to indicate the extent to which using written materials to convey eye health information would be an effective strategy. Shah et al reported the proportion of Pakistanis identified with functional low vision who were not literate was 91.5%. Similarly, Jadoon et al found high levels of illiteracy, with 85.2% of women and 53.8% of the men in their survey illiterate, and a "significant association between age and literacy." Further, the Jadoon study also found that literacy level was associated with blindness, with a prevalence of 4.5% for illiterate individuals, as opposed to 0.7% of the literate. For increased effectiveness, the mission to restore sight should be integrated with a public health and education approach.

Economic Impact of Blindness

The loss of sight is something that intuitively affects an individual's quality of life. Across societies and populations, the costs of blindness can have broad societal and economic impacts. Investments in the restoration of sight, and in eye health infrastructures, thus have the potential to help bring about social change in the developing world. A 2014 study, commissioned by the Fred Hollows Foundation working together with Price Waterhouse Coopers, found that the return on investment for developing countries was four to one. The IABP reported in 2013 that in Pakistan in particular, every dollar spent on vision has the potential to yield six dollars in return. In "The Economic Burden of Blindness", Awan and colleagues present the rationale for including vision restoration as part of the overall poverty reduction goal. The researchers were able to demonstrate that restoring sight yields quantifiable economic benefits to the country. Averaged earnings were used to estimate productivity differences due to blindness. This measure was deemed to be more accurate than the household income (which can come from a variety of sources) since wages are the source of income most frequently sacrificed by the blind. The authors found that if the blind population in Pakistan (from all causes) were rehabilitated, the total productivity gain would equal 0.7% of the country's GDP; if only avoidable blindness were treated, the savings would be equivalent to 0.6% of GDP. These percentages equate roughly to Pakistan's total spending on health care.

Access to Health Services, Eye Services and Barriers

A lack of reliable public transportation options in Pakistan and poor roads constitute a financial and logistical barrier to accessing health care facilities in general. In the rural areas, the long travel distance is a significant barrier, particularly for women who need someone to accompany them, as women often need permission from male heads of household to seek treatment. Of differences in vaccination rates also illustrate this rural-urban disparity in access. Among children aged 12-23 months, 48% in rural areas and 66% in urban areas are fully vaccinated. That vaccination coverage is 18% higher in urban areas than in rural area supports the conclusion that there may be significant disparities in the access to or utilization of healthcare services in general. Cost treatment is a potent barrier given the fact that patients are primary payers. In fact, 86% of health care costs are paid out-of-pocket. High levels of out-of-pocket spending are acknowledged to have a deterrent effect on patients seeking care. While the percentage of health care spending compared to GDP is low, the poverty rate is high, with current estimates being as high as 40%. Pakistan has recently issued, for the first time, a report on poverty which stated that 39% of the population is experiencing "multidimensional poverty" with greater numbers in the rural provinces. This new poverty index considers more than incomes, thus providing a clearer picture of the ways in which people's lives are marginalized. The UNDP also released a report in 2016 citing extreme poverty in Pakistan. Out-of-pocket payments for health care, combined with overall poverty, underscore the inability of many individuals and families to receive health care services."

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SIGHT FOR LIFE TRUST

TRUSTEE'S REPORT
FOR THE YEAR ENDED 30 JUNE 2021

At Sight for Life, we support teams who carry out meticulous village outreach programs to identify and bring in the blind for treatment and maintain a patient-centric focus throughout the patient's treatment journey within the hospital. No patient has ever turned away due to a lack of ability to pay for treatment. We hold records of every single patient whose surgery we fund, the post-operative vision being proof that the surgery achieved a good result. As a charity strong on clinicians, we are able to identify and prevent poor practices that could reduce the quality of care and hence our operational efficiency in eliminating curable blindness.

The charity has well-defined and ambitious aims, so it is essential to work very closely with the hospital team in Pakistan. As the majority of patients are located in rural areas with poor communication channels we spend as much time as possible in the field. Together with the hospital, we plan targets and expansion. For many months of the year, there is a Sight for Life representative working alongside the Pakistani teams. Each visiting Sight for Life representative "hands over" to the next representative and all parties report back to the Board of Trustees.

Risk to meeting the expectations of beneficiaries and supporters:

- The beneficiaries of our work are patients who are blind from cataracts or suffer from other eye-related conditions. We have strict systems in place to ensure that they receive the necessary care (see above).
- Our supporters donate money on the basis that it will be spent to help restore sight to the cataract blind and those with other treatable conditions. We ensure that no money donated by the public is used on administration, salaries, or office costs. **These costs are borne by the trustees and their families.** We are aware that our supporters do not want us to spend unnecessary money on administration even if this is funded by individual trustees. We have no office costs and admin costs are minimal, mostly relating firstly to the audit and accountancy required for the submission of these accounts and annual report to the Charity Commission and secondly to promoting the charity's work to the public.

Risk to operational performance including risks to our Trustees and volunteers:

- Particular attention has been paid to the ongoing risks to our Trustees and volunteers operating in rural Pakistan. In assessing the risks, the Trustees recognize that in some areas of rural Pakistan, the work carried out by Trustees and volunteers requires that certain risks need to be accepted and managed in order to achieve the Charity's objectives.

Risk to financial sustainability:

- In order to provide eye care to all the people in rural Pakistan in need of these services our work is and has to, increase at a strictly planned rate with a consequent increase in income and expenditure.
- To ensure that there is no over-reliance on any one individual or organization, this year we have continued our efforts to further diversify our funding sources.

The Trustees review these risks on an ongoing basis and satisfy themselves that adequate systems and review procedures are in place to manage all identified and major risks.

Objectives and Activities:

The objective of the Trust is the relief of poverty and the relief of the sick, or those enduring suffering and hardship, by such means as the Trustees shall from time to time decide in any part of the world. The Trustees seek to achieve this objective by the prevention of suffering caused by blindness and other eye ailments, most particularly in Pakistan. To this end, the Trust assists in providing state-of-the-art, comprehensive, free eye care to the highest Western standards with a tradition of excellence, efficiency, and compassion for all, regardless of sex, religion, or wealth. This is achieved by providing funds, diagnostic machinery, surgical equipment, and supplies to support the goals and aims of Jannat Aziz Eye Hospital. The Trust further aids the relief of people in Pakistan who are blind or partially sighted by providing and assisting in the provision of, visiting surgeons to carry out cataract surgery, working alongside Pakistani-based ophthalmologists, and providing training, support, and other assistance for Pakistani based ophthalmologists. The Trust also supports the provision of elective training, adhering to the highest international standards, to all local healthcare professionals at JAEH to develop the hospital into a national center of excellence.

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SIGHT FOR LIFE TRUST

TRUSTEE'S REPORT
FOR THE YEAR ENDED 30 JUNE 2021

Objectives for the Year:
Our key objective remains to eradicate curable blindness by providing ophthalmic services at JAEH**.** For the forthcoming year we will:

1. Develop the new surgery suite in the new extension to double the number of surgeries from 4500 to 9000 per annum.
2. Increase the number of outpatients to 70,000 by the end of the 2023 financial year.
3. Develop regular donations of £300,000 per annum to cover the hospital's operating costs to cover free treatment of those who cannot afford to pay.
4. Increasing the number of regular donors to ensure long-term sustainability.
5. Develop an endowment fund to ensure sustainable funding for the charity in perpetuity.

Volunteers:
The charity's great strength is that, in addition to the trustees, we have a pool of experienced professionals who give their time and skill as volunteers to help implement the frontline work in Pakistan. In the UK our administrative work and fundraising is also hugely aided by volunteers.

Thanks to the experienced and dedicated pool of professionals who volunteer for the Trust, 13 years into our work and in spite of a dramatic increase in the number of beneficiaries and an associated increase in income and expenditure; the Trust has no paid staff and neither the Trustees nor any volunteers receive any financial benefit for offering their services to the charity.

Achievements and Performance:
Each year our trustees review our objectives to ensure they continue to reflect our aims. In carrying out this review trustees have considered The Charity Commission's general guidance on public benefit. In a year when trust in the charitable sector has been under constant scrutiny, we are heartened by the ongoing support of donors and volunteers.

We believe this is because our aims are clear, consistent, and achievable. Our modus operandi is equally transparent –no paid office, no paid staff, and all donations directed to improved outcomes for beneficiaries. For the teams at JAEH – respect, and avenues of expression for individual initiative and talent. For our beneficiaries – sight is restored or blindness is prevented.
After 13 years of working in rural Southern Punjab, we are confident that we are much closer to our goals

- To eradicate cataract blindness in Southern Punjab
- To help JAEH establish itself as an eye hospital providing all aspects of eye care to the highest standards and most especially in rural areas where most Pakistanis live.

<u>Between July 2020 and June 2021:</u>
In addition to the trustees, the work of the charity is enabled by professionals who volunteer their time and expertise here in the UK and also in Pakistan at JAEH. Many thanks go to all who have volunteered their services and in particular to:
Dr. Robina Shah MBE
Sajjid Hashmi MBE
Dr. Khalid Ikram
Dr Anwar Ul Haq MBBS, FRCS, FACS, FRCOphth

The charity continues its firm policy that no money donated from public funds should be spent on admin, salary, or expenses. These are borne by the Trustees and their families.

- In the year-to-date Sight for Life support has enabled JAEH to treat over 57,000 patients.
- Performed 4750 surgeries to tackle blindness.
- With support from Sight for Life more than half of all operations at JAEH were completely free of charge to the patient.
- The expansion of the hospital infrastructure proceeds according to schedule and should achieve our aim of doubling capacity by 2023.
- The team at Jannat Aziz this year consists of 57 staff, including 5 full-time eye specialists, and are supported by ongoing visits from UK specialists who provide teaching and feedback in the treatment of the most challenging cases.

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SIGHT FOR LIFE TRUST

TRUSTEE'S REPORT
FOR THE YEAR ENDED 30 JUNE 2021

FINANCIAL REVIEW

Review of the Financial Position:
Sight for Life is reliant for income on the support of its donors for the furtherance of its objectives. The income for the period ending 30 June 2021 was £384,124 the financial results for the year are set out on pages 08, 09, 10, and 11 and show a surplus of £927,131

Reserves Policy:
Reserves at the end of the year under review are sufficient to maintain the Charity for the foreseeable future and further fund raising has been planned for the following year.

Principal Funding Sources:

Sight for Life has, to date been funded by the trustees, their families, personal friends, and local businesses all committed to helping the charity achieve its aims of eradicating cataract blindness in Southern Punjab.

Plans for the Future:

The Charity's plans for the coming year are:

- To ensure continued support of JAEH at the levels currently achieved.
- To ensure that the expanded facilities at JAEH are fully equipped.
- The expansion of fundraising opportunities.
- Increasing collaboration with more professional partners both in the UK and Pakistan.
- Conducting an internal review of all aspects of the charity's operation to deliver better outcomes for our supporters and beneficiaries.

Statement of Trustees' responsibilities:

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 the incoming resources and application of resources including the net income and expenditure for the year. In preparing those financial statements, 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 have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepare the financial statements on a going concern basis, unless it is inappropriate to presume that the Charity will continue in business.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the Charity and which enable them to ensure that the financial statements comply with the applicable law. 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.
In so far as the Trustees, individually, are aware:

- there is no relevant account information of which the accountant is unaware; and
- The Trustees have taken all steps that ought to have been taken to make themselves aware of any relevant information and to establish that the accountant is aware of that information.

Accounts preparation
The Trustees confirm that the accounts comply with current statutory requirements, and with those of the governing instrument.

Accountants
City AccTax (Chartered Certified Accountants) was appointed as the trust's Independent Examiners during the year.

Tahir Ahmed

Mr Tahir Ahmed
Trustee
Date: 29/04/2022

SIGHT FOR LIFE TRUST

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF SIGHT FOR LIFE TRUST

I report on the accounts of the charity for the year ended 30 June 2021, which are set out on pages 8 to 11.

Respective responsibilities of trustees and examiner
The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:
(I) examine the accounts under section 145 of the 2011 Act;
(ii) To follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
(iii) To state whether particular matters have come to my attention.

Basis of independent examiner's report
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, 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:
(a) Which gives me reasonable cause to believe that in any material respect the requirements:
(I) To keep accounting records in accordance with section 130 of the 2011 Act; and
(ii) To prepare accounts that accord with the accounting records and comply with the accounting requirements of the 2011 Act; have not been met; or
(b) To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

City Acctax

29/04/2022

City AccTax
Chartered Certified Accountants
91 St. Awdrys Road
Barking, London
IG11 7QB

SIGHT FOR LIFE TRUST

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 30 JUNE 2021

	Notes	Restricted	Unrestricted	Total 2021	Total 2020
INCOMING RESOURCES		£	£	£	£
Voluntary Income					
Donations		259,682	124,442	384,124	316,014
Total Incoming resources		259,682	124,442	384,124	316,014
RESOURCES EXPENDED					
Charitable expenditure					
Donations to Jannat Aziz Hospital (PK)		89,427	68,904	158,331	128,252
Administration Cost	2	-	7,731	7,731	7,917
Governance Cost	3	-	-	-	480
Total resources expended		89,427	76,635	166,062	136,649
Net incoming/ (outgoing) resources		170,255	47,807	218,062	179,365
Total funds brought forward		88,631	620,438	709,069	529,704
Total funds carried forward		258,886	668,245	927,131	709,069

The notes on pages 10 to 11 form part of these financial statements.

SIGHT FOR LIFE TRUST

STATEMENT OF FINANCIAL POSITION
AS AT 30 JUNE 2021

	Notes	2021 £	2021 £	2020 £	2020 £
Fixed Assets	4				
Tangible assets			0		0
Current Assets					
Cash at bank and in hand	5		928,931		710,869
Creditors					
Amounts falling due within one year.	6		(1800)		(1800)
Net current liabilities			927,131		709,069
Net assets			927,131		709,069
Funded By					
Accumulated surplus Account	7		927,131		709,069
			927,131		709,069

EXEMPTION STATEMENT

The trust is exempt from the requirement related to preparing to Audited Accounts in accordance to section 144(2) of the Charities Act 2011 (the 2011 Act). The trustees have not required the charity to obtain an audit of its accounts for the year in question in accordance with its governing document.

The trustees acknowledge their responsibilities for:
1) Keeping accounting records in accordance with the 2011 Act.
2) Preparing accounts that accord with the accounting records and comply with the accounting requirements of the 2011 Act.

Signed on behalf of the trustees.



Mr Tahir Ahmed
Trustee

Date: 29/04/2022

The notes on pages 10 to 11 form part of these financial statements.

1 Accounting policies

Basis of accounting
The financial statements have been prepared under the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the Charities Act 2011, and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.

Income
All incoming resources (Grants & Donations) are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Expenditure
Expenditure is accounted for on an accruals 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 the use of resources.

Fund accounting
Unrestricted funds are donations and other incoming resources receivable or generated for the objects of the charity without further specified purpose and are available as general funds.

Designated funds are unrestricted funds earmarked by the trustees for particular purposes.

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure, which meets these criteria, is charged to the fund, together with a fair allocation of management and support costs.

2 Administration cost

	2021	2020
Advertising	4,229	4,536
Accountancy	900	900
Bank charge	2,602	2,481
	7,731	7,917

3 Governance Cost

Travel & Subsistence	-	480
Shipping Cost	-	-
		480

4 Fixed Assets

Opening Balance	-	-
Additions	-	-
Disposal	-	-
Depreciation Charge for the year	-	-
Ending Balance	-	-

5 Current Assets

Cash at Banks	928,931	710,869

6 Liabilities

Accountant's fee & Other Creditors	1,800	1,800

7 Accumulated surplus account

Opening Balance	709,069	529,704
Change in Surplus for the period	218,062	179,365
Balance C/F	927,131	709,069

8 Post Reporting Period Events

Sight For Life Trust invested £200,000 in St. James`s Place Wealth Management investments on 31 January 2022 for the period of 5 years. The decision was made in trustees meeting held On 31 December 2021.