



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
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SIGHT FOR LIFE TRUST

TRUSTEE'S REPORT FOR THE YEAR ENDED 30 JUNE 2021

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.

Between July 2020 and June 2021:

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.



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

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.

SIGHT FOR LIFE TRUST

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 JUNE 2021

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
		<u>7,731</u>	<u>7,917</u>

3 Governance Cost

Travel & Subsistence	-	480
Shipping Cost	-	-
		<u>480</u>

SIGHT FOR LIFE TRUST

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 JUNE 2021

4 Fixed Assets

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

5 Current Assets

Cash at Banks	928,931	710,869
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6 Liabilities

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