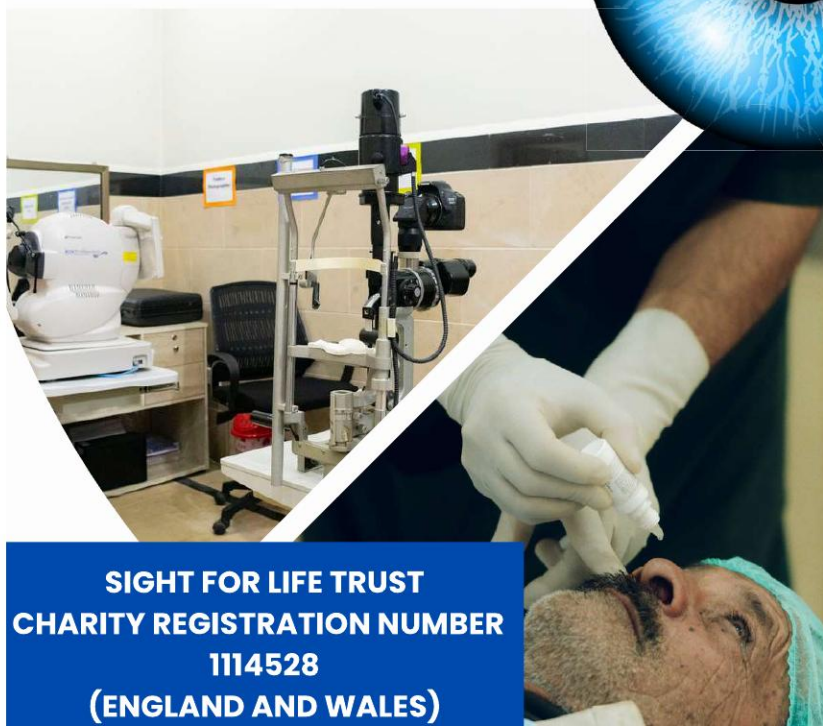


SightforLife

ANNUAL REPORT & ACCOUNTS

2023



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

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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.

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!



Doctor Examining Patient In OPD



PRESIDENTS FOREWORD

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.



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

8,135 surgeries performed



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

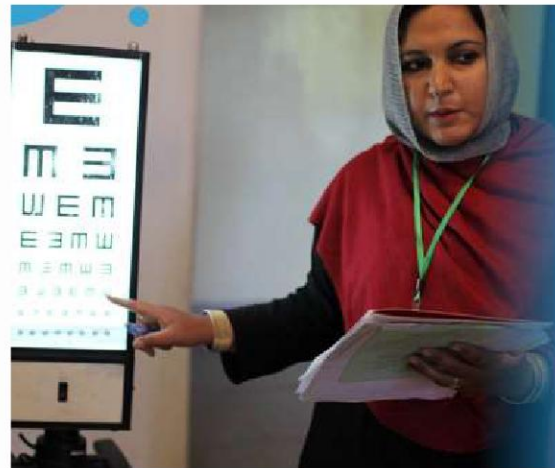
Accountants:

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

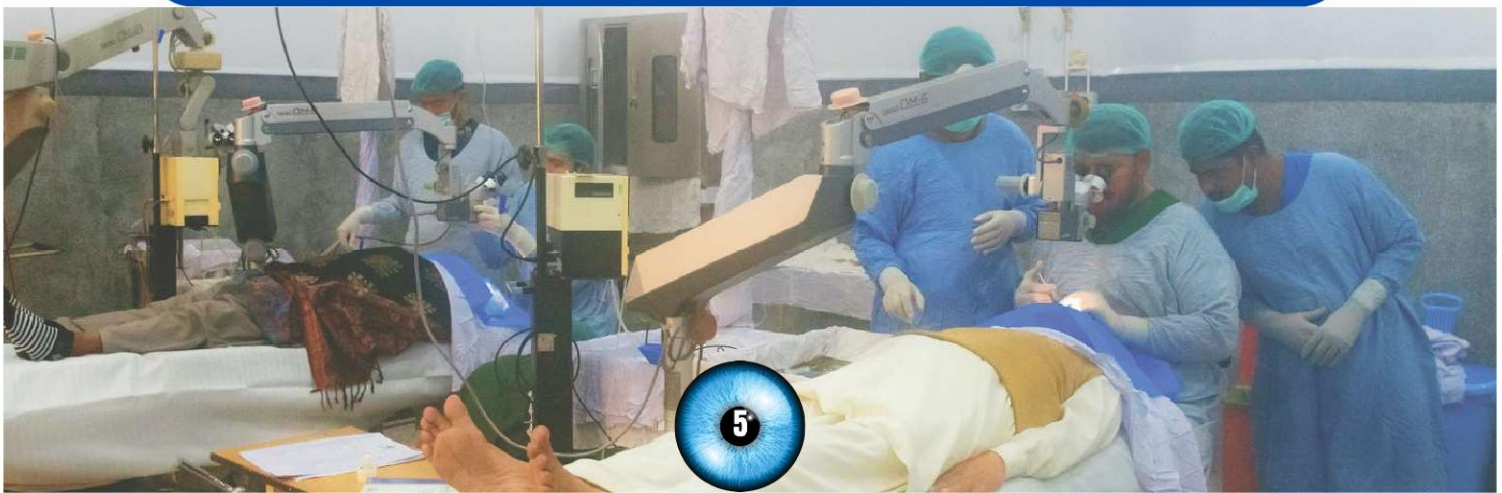
Hospital:

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.

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.

8135 Surgeries
Performed this year



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.



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.

58,086 Treated via Vision on Wheels Programme



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.

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)



SFL delivered 96% (3929 out of 4111)

Cataract Surgeries in Vehari District

* Sightsavers Cataract Surgical Mapping report 2019

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

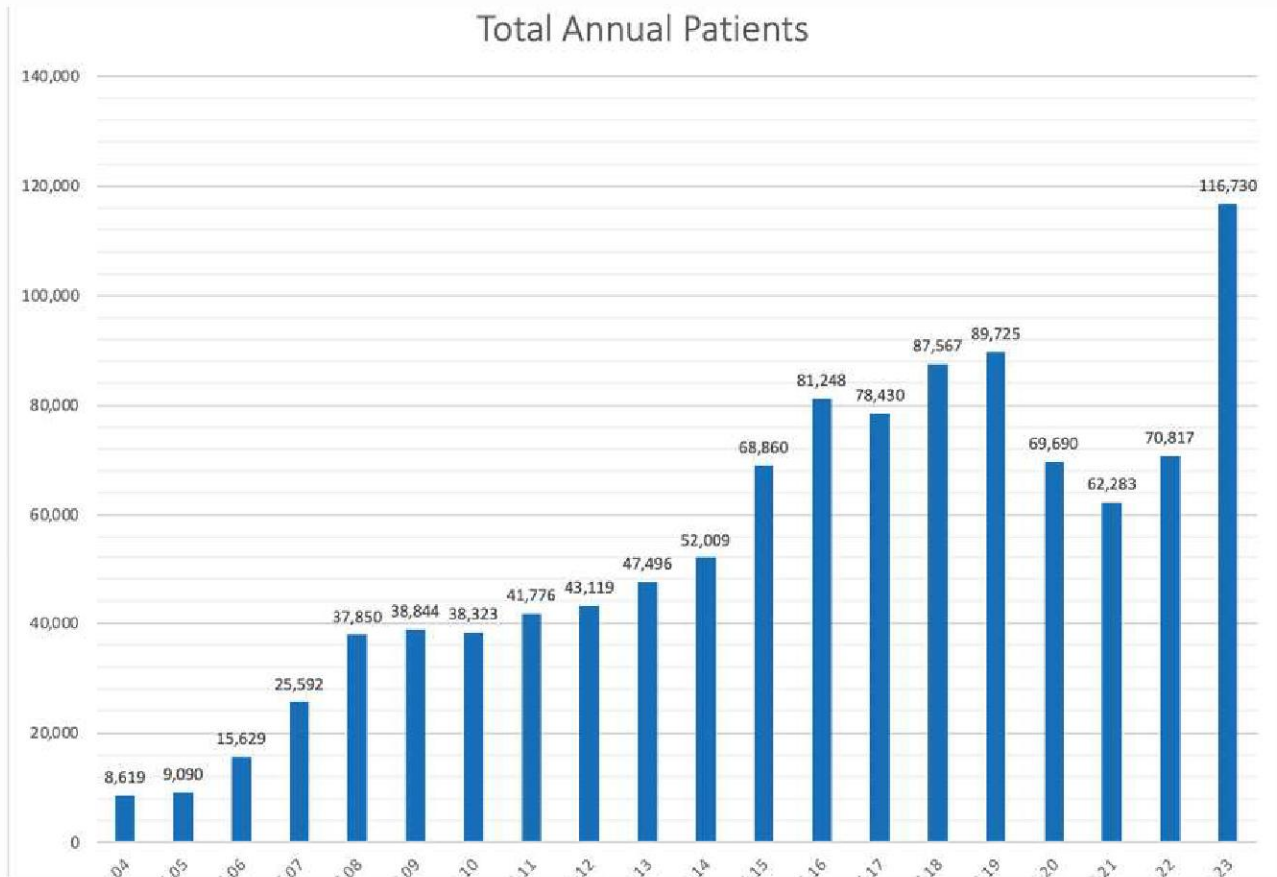
- Satellite Clinic Screening in areas in addition to Chichawatni.
- Expand Vision on Wheels Programme in to Luddan and other areas
- School Vision Screening - Outreach screening in local schools to prevent and treat eye related issues
- Accessibility Services - minority/ other disability groups – We 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

Total Annual Patients



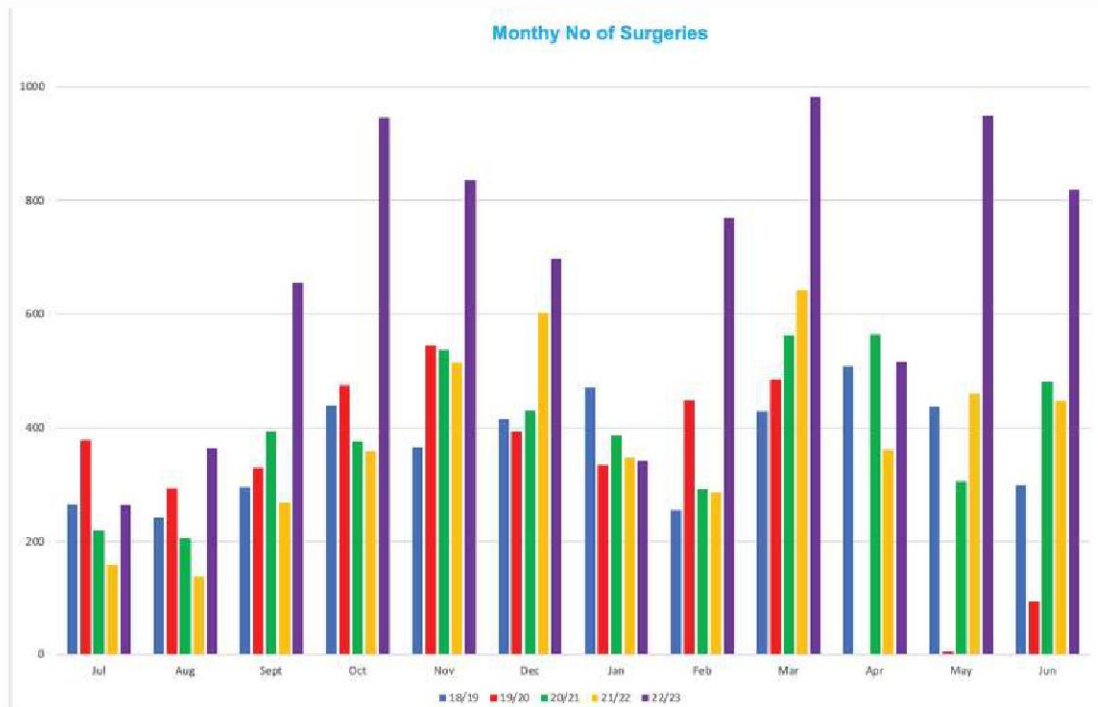
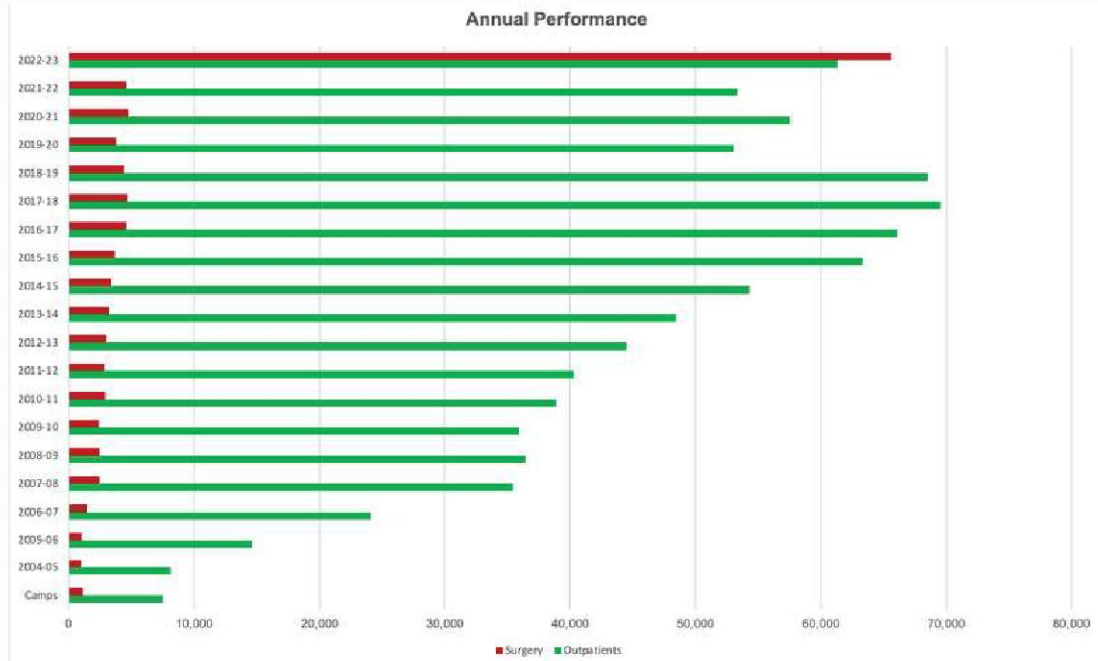
Giving People the Gift of Sight

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 blindness in 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

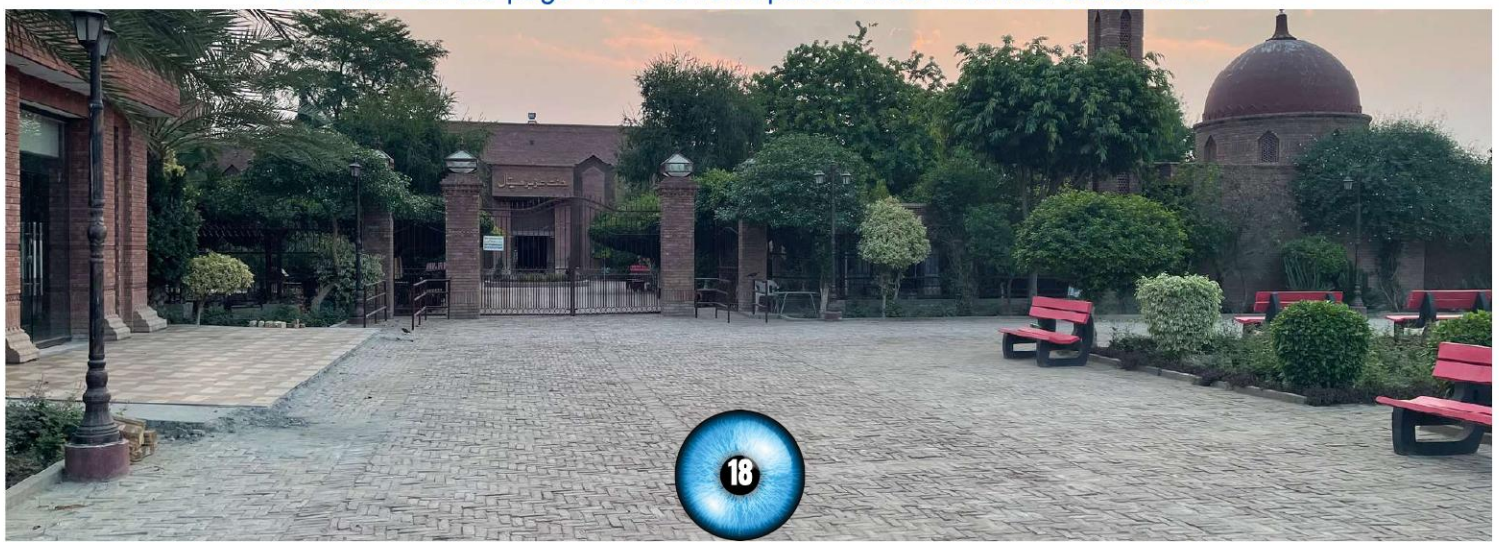
Unrestricted funds are donations and other incoming resources receivable or generated for the objects of the charity without further specified purpose and are available as general funds.

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	-	-
Additions	-	-
Disposal	-	-
Depreciation charge for the year	-	-
Ending Balance	-	-

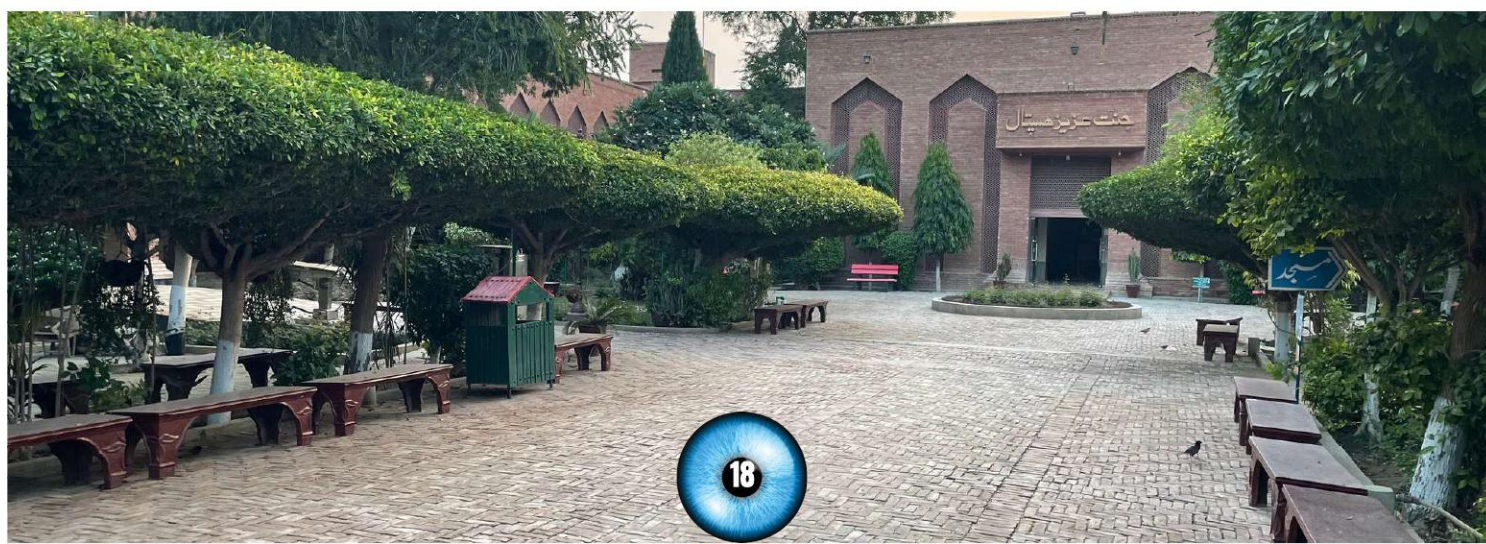
4. Current Assets		
Cash at banks	1,395,929	980,760
Investments	200,000	200,000
Ending Balance	1,595,929	1,180,760

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

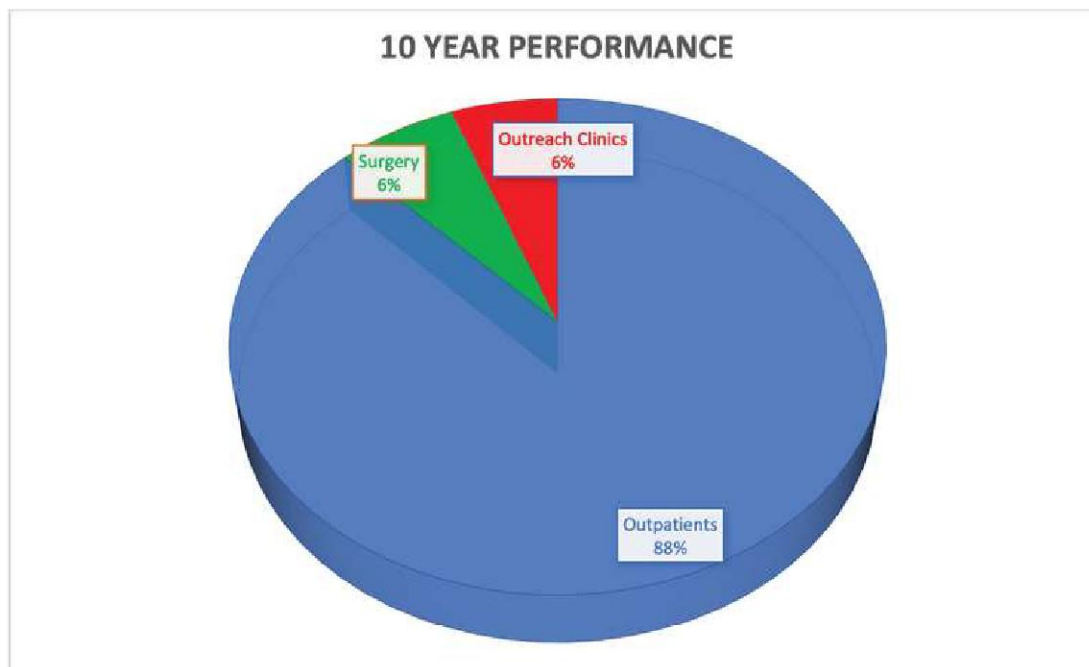


NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 JUNE 2023

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

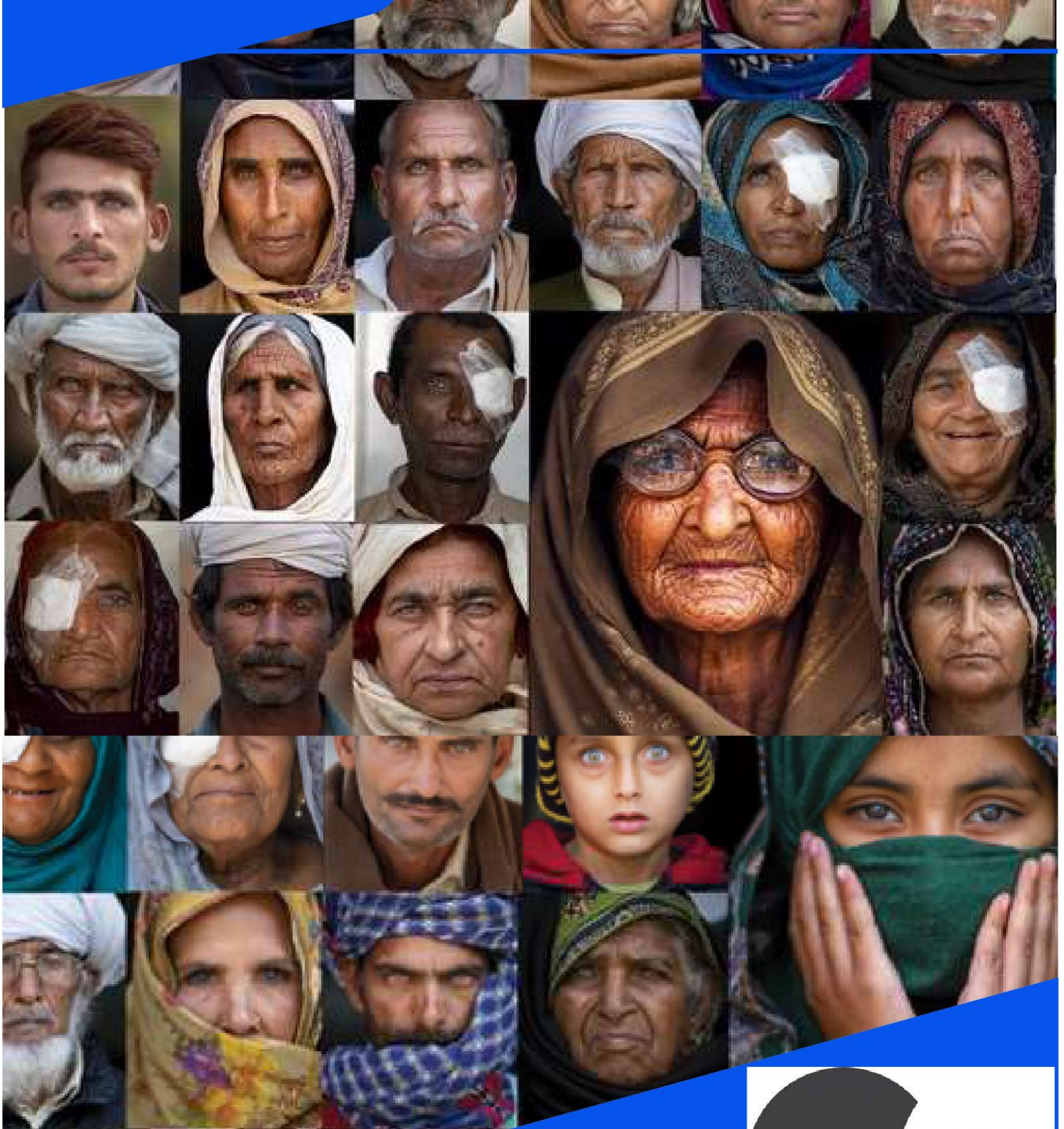
7. Subsequent Events

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

