

FINANCIAL ASSISTANCE FOR MEDICAL STUDENTS

England & Wales · Charity number 1123648

Details

Other names FAMS UK

Status Registered

Legal form Trust

Registered 2008-04-14

Register [View on the Charity Commission register](#)

Contact

Address 3 Green Gate
Hale Barns
Altrincham
WA15 0SN

Phone 07766711552

Email info@fams.org.uk

Website www.fams.org.uk

Activities

Objects: TO ADVANCE THE EDUCATION OF MEDICAL STUDENTS IN PAKISTAN BY PROVIDING FINANCIAL ASSISTANCE TO ENABLE THEM TO PURSUE THEIR STUDIES

Activities: Main activity is fund raising to finance deserving medical students in Pakistan. The usual main event is the FAMS Annual Dinner. However throughout the year donations do come in small amounts. Appeal for donations are also made through media

Classification

- **How:** Provides Other Finance
- **What:** Education/training
- **Who:** Children/young People

Geography

- Area of benefit: PAKISTAN
- Pakistan

Finances

Period end	Income	Expenditure	Assets	Employees
2025-04-12	£236,826	£195,623	-	-
2024-04-12	£290,921	£223,038	-	-
2023-04-12	£229,107	£232,420	-	-
2022-04-12	£156,992	£175,771	-	-
2021-04-12	£86,727	£73,775	-	-

Trustees

Name	Role	Appointed
ARSHAD JAVED		
DR AAMIR AYUB		
DR Huma Ghauri		2013-09-16
DR Lalarukh Khan		2013-09-16
Dr Bushera Choudry		2013-09-16

FINANCIAL ASSISTANCE FOR MEDICAL STUDENTS

England & Wales - Charity number 1123648

Accounts

Registered Charity Number: 1123648

FINANCIAL ASSISTANCE FOR MEDICAL STUDENTS

Report and Accounts

12 April 2025

FINANCIAL ASSISTANCE FOR MEDICAL STUDENTS
Report and accounts
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FINANCIAL ASSISTANCE FOR MEDICAL STUDENTS

The report of the trustees for the year ended 12 April 2025

Introduction

The trustees present their annual report and accounts for the year ended **12 April 2025**. The board of trustees are satisfied with the performance of the charity during the year and the position at **12 April 2025** and consider that the charity is in a strong position to continue its activities during the coming year, and that the charity's assets are adequate to fulfil its obligations.

Name, registered office and constitution of the charity

The full name of the charity is **Financial Assistance for Medical Students**. The charity is an unincorporated charity, established by a written constitution and its governing document is a written constitution.

The legal registration details are :-

<i>Date of formation</i>	14-Apr-08
<i>The Principal Office is</i>	3 Green Gate, Hale Barns, Altrincham, WA15 0SN
<i>Charity Registration Number</i>	1123648
<i>The telephone number is</i>	0044 161 9039466

Activities, objectives and public benefit

FAMS aims to provide financial assistance to meritorious medical students in Pakistan belonging to less privileged and financially constraint families. Without FAMS help these students would not manage to either gain admission into medical schools or face dropping out in the first year or two.

The charity has been actively engaged in the process of finding the talented and deserving students who would wish to carry on with their ambitions in medicine but their financial circumstances restrict them to do so. Also, carrying on with the on going support of the previously identified students by paying for their tuition fees.

Achievements and performance

Total number of students currently being financed is 427 (last year 361) . A total of 484 students have qualified as doctors. They were fully sponsored by FAMS through the entire 5 year programme. In their own words, they would have never been able to complete their MBBS course without the financial help from FAMS

.'Friends of FAMS' is a group of dedicated and enthusiastic Pakistani doctors and other professionals based in Ireland. Under the dynamic leadership of Dr Mohammad Tariq, they have successfully raised awareness in Ireland about the plight of Pakistani medical students. By mobilising the Pakistani diaspora based in Ireland, the group has raised funds to finance over 100 medical students in Pakistan.

FINANCIAL ASSISTANCE FOR MEDICAL STUDENTS

The report of the trustees for the year ended 12 April 2025

Activities and Events

The charity organised the annual dinner and other social events to promote its activities. A lot of people showed interest in the mission of the charity and pledged support. Many regular donors pledged support for another year and some increased their monthly support.

Future Aims

FAMS is formally registered in Pakistan under the name of 'FAMS Welfare Foundation', Licence No 2062. This was long awaited as it would help to open a bank account in Pakistan making it easier for the donors in Pakistan. The registration has enabled FAMS to open a bank account in Pakistan under the name of the organisation. The opening of the account is expected later this year.

As FAMS celebrates its 20th anniversary in 2025, work is in progress to launch a London Chapter to expand the donor base in the south of England. Once a bank account is fully operational in Pakistan, FAMS plans to hold a fundraising event in Islamabad to attract more donors from Pakistan.

Members of the Board of Trustees of the Charity at the date the report and accounts were approved were:-

Board of Trustees:

Dr. Aamir Ayub
Dr. Arshad Javed
Dr. Lalarukh Khan
Dr. Bushra Chaudhry
Dr. Huma Ghauri

Bankers

HSBC Bank PLC

11 Stamford New Road
Altrincham
WA14 1BW
Account No: 21793128
Sort Code: 40-08-22

Independent Examiner

Saqib Javed
Accountant
Parkway 5, Parkway Business Centre
300 Princess Road
Manchester
M14 7HR

FINANCIAL ASSISTANCE FOR MEDICAL STUDENTS

The report of the trustees for the year ended 12 April 2025

Statement of Trustees' Responsibilities

The Charities Act requires the Board of Trustees to prepare financial statements for each financial year which gives a true and fair view of the state of affairs of the charity as at the end of the financial year and of the surplus or deficit of the charity. In preparing those financial statements the Board is required to :-

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.
- state whether applicable accounting standards and statements of recommended practice have been followed , subject to any material departures disclosed and explained in the financial statements;

The Trustees are also responsible for maintaining adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which are sufficient to show and explain the charity's transactions and enable them to ensure that the financial statements comply with regulations made under the Charities Act. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report was approved by the board of trustees on 22 August 2025.

**Dr Aamir Ayub
Trustee**

FINANCIAL ASSISTANCE FOR MEDICAL STUDENTS
Independent Examiner's Report to the trustees of the charity
Report of the Independent Examiner to the trustees
on the accounts of the Charity for the year ended 12 April 2025

I report on the financial statements of the Charity on pages 6 to 9 for the year ended 12 April 2025 which have been prepared on a Receipts and Payments basis. A Receipts and Payments basis does not account for debtors, creditors, accruals and prepayments, but such a presentation is permitted by law for smaller charities.

Respective responsibilities of trustees and examiner

As described on page 3, the Charity's trustees are responsible for the preparation of the accounts. The trustees are satisfied that the audit requirement of Section 144(1) of the Charities Act 2011 (the Act) does not apply, and that there is no requirement in the governing document or constitution of the Charity for the conducting of an audit. As a consequence, the trustees have elected that the accounts be subject to independent examination.

Having satisfied myself that the charity is not subject to audit, and is eligible for independent examination, it is my responsibility to:-

- a) Examine the accounts under section 145 of the Act;
- b) To follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the Act; and;
- c) To state whether particular matters have come to my attention.

Basis of opinion and scope of work undertaken

I conducted my examination in accordance with the General Directions given by the Charity Commissioners for England & Wales in relation to the conducting of an independent examination, referred to above. An independent 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 such matters.

The procedures undertaken do not provide all the evidence that would be required in an audit and information supplied by the trustees in the course of the examination is not subjected to audit tests or enquiries, and consequently I do not express an audit opinion on the view given by the accounts, and in particular, I express no opinion as to whether the accounts give a true and fair view of the affairs of the charity, and my report is limited to the matters set out in the statement below.

I planned and performed my examination so as to satisfy myself that the objectives of the independent examination are achieved and before finalising the report I obtain written assurances from the trustees of all material matters.

Independent Examiner's Statement, report and opinion

Subject to the limitations upon the scope of my work as detailed above, in connection with my examination, I can confirm that this is a report in respect of an examination carried out under section 145 of the Act and in accordance with any directions given by the Commission under subsection (5)(b) of that section which are applicable;

and that, no matter has come to my attention in connection with my examination 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 Act;

(ii) to prepare accounts which accord with the accounting record and comply with the accounting requirements of the Act;

have not been met; or

Saqib Javed
Accountant
ClearCut Accounting Limited
Parkway 5, Parkway Business Centre
300 Princess Road
Manchester

M14 7HR

22/08/2025

FINANCIAL ASSISTANCE FOR MEDICAL STUDENTS
Statement of Receipts and payments
for the year ended 12 April 2025

	Unrestricted Funds	Restricted Funds	Total Funds
	2025 £	2025 £	2025 £
Revenue Receipts			
Donations received	236,826	-	236,826
Income from investments other than land and buildings	-	-	-
Rents from land & buildings	-	-	-
Gross receipts from other charitable activities	-	-	-
Total Revenue Receipts	236,826	-	236,826
Receipts from asset & investment sales			
Total Capital Receipts	-	-	-
Total Receipts from all sources	236,826	-	236,826
General administrative expenses	15,281	-	15,281
Grants and donations	179,442	-	179,442
<i>Preparation of annual accounts</i>	900	-	900
Total Revenue Payments	195,623	-	195,623
Total Payments	195,623	-	195,623
Net Receipts	41,203	-	41,203
Net Surplus	41,203	-	41,203

FINANCIAL ASSISTANCE FOR MEDICAL STUDENTS
Statement of Assets and Liabilities
as at 12 April 2025

	Unrestricted Funds	Restricted Funds	Total Funds
	2025 £	2025 £	2025 £
Cash funds			
Cash and bank balances at start of year	105,717	-	105,717
Surplus on Receipts and Payments Account	41,203	-	41,203
Cash and bank balances at the end of the year	146,920	-	146,920

Dr Aamir Ayub
Trustee

Approved by the board of trustees on 22 August 2025

FINANCIAL ASSISTANCE FOR MEDICAL STUDENTS
Notes to the Accounts
for the year ended 12 April 2025

1 The nature and purpose of each fund

The funds are aimed at providing financial assistance to poor medical students in Pakistan who otherwise may not be able to complete their 5 year MBBS course.

FAMS has a fair and transparent process in place to ensure the delivery of funds to the needy students. No fund is paid into any personal account. The student's fee is transferred through bank remittances only into a designated college account.

2 Descriptions and details of grants made

<i>Type of activity or project supported</i>	<i>Grant made to Individual or Institution</i>	<i>Number of grants made</i>	<i>Amount £</i>
Total of grants made as shown in receipts and payments summary			179,442

3 Statement of trustees remuneration

No remuneration was paid to any trustee or any person connected with a trustee.

FINANCIAL ASSISTANCE FOR MEDICAL STUDENTS

Analysis of Receipts and Payments for the year ended 12 April 2025

	Unrestricted Funds	Restricted Funds	Total Funds
	2025	2025	2025
	£	£	£
Receipts			
Donations Received			
Donations received	236,826	-	236,826
Total Donations Received	236,826	-	236,826
University Funding for Students	205,200	-	205,200
Management and administration costs in support of charitable activities			
Staff costs in support of charitable activities			
Salaries - Administrative staff	1,043	-	1,043
	1,043	-	1,043
General administrative expenses:			
Equipment expenses	-	-	-
Software	-	-	-
Bank charges	1,931	-	1,931
	1,931	-	1,931
Other support costs			
Annual dinner cost	12,307	-	12,307
	12,307	-	12,307
Total Support costs	15,281	-	15,281
Grantmaking to achieve the objects of the charity			
Governance costs that are not direct management functions inherent in generating funds, service delivery and programme or project work			
Accountancy costs in preparing annual accounts	900	-	480
Total governance costs	900	-	480
A Detailed schedule of grants paid to achieve the objects of the charity			
			2025
			£
Grants to Institutions			
Grants & students fees paid to the institutions	179,442	-	179,442
Total Institutional grants	179,442	-	179,442
Total of all grants paid	179,442	-	179,442

FINANCIAL ASSISTANCE FOR MEDICAL STUDENTS

England & Wales - Charity number 1123648

Accounts

Registered Charity Number: 1123648

FINANCIAL ASSISTANCE FOR MEDICAL STUDENTS

Report and Accounts

12 April 2024

FINANCIAL ASSISTANCE FOR MEDICAL STUDENTS
Report and accounts
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FINANCIAL ASSISTANCE FOR MEDICAL STUDENTS

The report of the trustees for the year ended 12 April 2024

Introduction

The trustees present their annual report and accounts for the year ended **12 April 2024**. The board of trustees are satisfied with the performance of the charity during the year and the position at **12 April 2024** and consider that the charity is in a strong position to continue its activities during the coming year, and that the charity's assets are adequate to fulfil its obligations.

Name, registered office and constitution of the charity

The full name of the charity is **Financial Assistance for Medical Students**. The charity is an unincorporated charity, established by a written constitution and its governing document is a written constitution.

The legal registration details are :-

<i>Date of formation</i>	14-Apr-08
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Activities, objectives and public benefit

FAMS aims to provide financial assistance to meritorious medical students in Pakistan belonging to less previlaged and financially constraint families. Without FAMS help these students would not manage to either gain admission into medical schools or face dropping out in the first year or two.

The charity has been actively engaged in the process of finding the talented and deserving students who would wish to carry on with their ambitions in medicine but their financial circumstances restrict them to do so. Also, carrying on with the on going support of the previously identified students by paying for their tuition fees.

Achievements and performance

The charity performed very well considering the slowdown in economic activities due to Covid. The regular donors are satisfied with the mission of the charity and pledged their ongoing support for another year. Trustees organised the annaul dinner and managed to spread the vision of the charity. There was a lot of effort put by the trustees to reach out to the people remotely while using any avaiable platform. This in return generated enough funding to provide support to deserving students.

FINANCIAL ASSISTANCE FOR MEDICAL STUDENTS

The report of the trustees for the year ended 12 April 2024

Activities and Events

As mentioned above the charity organised the annual dinner and other social events to promote its activities. A lot of people showed interest in the mission of the charity and pledged support. Many regular donors pledged support for another year and some increased their monthly support.

Future Aims

FAMS would continue to work towards helping the meritorious but financially constraint medical students in Pakistan. We would continue on our open and transparent policy towards student selection. There has been no compromise on FAMS fundamental principles of transferring the funds only into a designated bank account of the medical schools. No funds are transferred into any individual accounts. The Charity is planning to expand its network of donors by promoting its activities to people from all over the United Kingdom.

Members of the Board of Trustees of the Charity at the date the report and accounts were approved were:-

Boad of Trustees:

Dr. Aamir Ayub
Dr. Arshad Javed
Dr. Lalarukh Khan
Dr. Bushra Chaudhry
Dr. Huma Ghauri

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FINANCIAL ASSISTANCE FOR MEDICAL STUDENTS

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- state whether applicable accounting standards and statements of recommended practice have been followed , subject to any material departures disclosed and explained in the financial statements;

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This report was approved by the board of trustees on 25 April 2024.

**Dr Aamir Ayub
Trustee**

FINANCIAL ASSISTANCE FOR MEDICAL STUDENTS
Independent Examiner's Report to the trustees of the charity
Report of the Independent Examiner to the trustees
on the accounts of the Charity for the year ended 12 April 2024

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Having satisfied myself that the charity is not subject to audit, and is eligible for independent examination, it is my responsibility to:-

- a) Examine the accounts under section 145 of the Act;
- b) To follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the Act; and;
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Basis of opinion and scope of work undertaken

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The procedures undertaken do not provide all the evidence that would be required in an audit and information supplied by the trustees in the course of the examination is not subjected to audit tests or enquiries, and consequently I do not express an audit opinion on the view given by the accounts, and in particular, I express no opinion as to whether the accounts give a true and fair view of the affairs of the charity, and my report is limited to the matters set out in the statement below.

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Independent Examiner's Statement, report and opinion

Subject to the limitations upon the scope of my work as detailed above, in connection with my examination, I can confirm that this is a report in respect of an examination carried out under section 145 of the Act and in accordance with any directions given by the Commission under subsection (5)(b) of that section which are applicable;

and that, no matter has come to my attention in connection with my examination 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 Act;

(ii) to prepare accounts which accord with the accounting record and comply with the accounting requirements of the Act;

have not been met; or

to which, in my opinion, attention should be drawn in my report in order to enable a proper

Saqib Javed
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300 Princess Road
Manchester

M14 7HR

24/4/2024

FINANCIAL ASSISTANCE FOR MEDICAL STUDENTS
Statement of Receipts and payments
for the year ended 12 April 2024

	Unrestricted Funds	Restricted Funds	Total Funds
	2024	2024	2024
	£	£	£
Revenue Receipts			
Donations received	290,921	-	290,921
Income from investments other than land and buildings	-	-	-
Rents from land & buildings	-	-	-
Gross receipts from other charitable activities	-	-	-
Total Revenue Receipts	290,921	-	290,921
Receipts from asset & investment sales			
Total Capital Receipts	-	-	-
Total Receipts from all sources	290,921	-	290,921
General administrative expenses	16,948	-	16,948
Grants and donations	205,610	-	205,610
<i>Preparation of annual accounts</i>	480	-	480
Total Revenue Payments	223,038	-	223,038
Total Payments	223,038	-	223,038
Net Receipts	67,883	-	67,883
Net Surplus	67,883	-	67,883

FINANCIAL ASSISTANCE FOR MEDICAL STUDENTS
Statement of Assets and Liabilities
as at 12 April 2024

	Unrestricted Funds	Restricted Funds	Total Funds
	2024	2024	2024
	£	£	£
Cash funds			
Cash and bank balances at start of year	37,834	-	37,834
Surplus on Receipts and Payments Account	67,883	-	67,883
Cash and bank balances at the end of the year	105,717	-	105,717

Dr Aamir Ayub
Trustee
Approved by the board of trustees on 25 April 2024

FINANCIAL ASSISTANCE FOR MEDICAL STUDENTS

Notes to the Accounts

for the year ended 12 April 2024

1 The nature and purpose of each fund

The funds are aimed at providing financial assistance to poor medical students in Pakistan who otherwise may not be able to complete their 5 year MBBS course.

FAMS has a fair and transparent process in place to ensure the delivery of funds to the needy students. No fund is paid into any personal account. The student's fee is transferred through bank remittances only into a designated college account.

2 Descriptions and details of grants made

<i>Type of activity or project supported</i>	<i>Grant made to Individual or Institution</i>	<i>Number of grants made</i>	<i>Amount £</i>
Total of grants made as shown in receipts and payments summary			205,610

3 Statement of trustees remuneration

No remuneration was paid to any trustee or any person connected with a trustee.

FINANCIAL ASSISTANCE FOR MEDICAL STUDENTS

Analysis of Receipts and Payments for the year ended 12 April 2024

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £
Receipts			
Donations Received			
Donations received	290,921	-	290,921
Total Donations Received	290,921	-	290,921
University Funding for Students	205,200	-	205,200
Management and administration costs in support of charitable activities			
Staff costs in support of charitable activities			
Salaries - Administrative staff	984	-	984
	984	-	984
General administrative expenses:			
Equipment expenses	-	-	-
Software	-	-	-
Bank charges	1,492	-	1,492
	1,492	-	1,492
Other support costs			
Annual dinner cost	14,472	-	14,472
	14,472	-	14,472
Total Support costs	16,948	-	16,948
Grantmaking to achieve the objects of the charity			
Governance costs that are not direct management functions inherent in generating funds, service delivery and programme or project work			
Accountancy costs in preparing annual accounts	480	-	480
Total governance costs	480	-	480
A Detailed schedule of grants paid to achieve the objects of the charity			
			2024 £
Grants to Institutions			
Grants & students fees paid to the institutions	205,610	-	205,610
Total Institutional grants	205,610	-	205,610
Total of all grants paid	205,610	-	205,610

FINANCIAL ASSISTANCE FOR MEDICAL STUDENTS

England & Wales - Charity number 1123648

Accounts

Registered Charity Number: 1123648

FINANCIAL ASSISTANCE FOR MEDICAL STUDENTS

Report and Accounts

12 April 2023

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Report and accounts
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FINANCIAL ASSISTANCE FOR MEDICAL STUDENTS

The report of the trustees for the year ended 12 April 2023

Introduction

The trustees present their annual report and accounts for the year ended **12 April 2023**. The board of trustees are satisfied with the performance of the charity during the year and the position at **12 April 2023** and consider that the charity is in a strong position to continue its activities during the coming year, and that the charity's assets are adequate to fulfil its obligations.

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FINANCIAL ASSISTANCE FOR MEDICAL STUDENTS

The report of the trustees for the year ended 12 April 2023

Activities and Events

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Future Aims

FAMS would continue to work towards helping the meritorious but financially constraint medical students in Pakistan. We would continue on our open and transparent policy towards student selection. There has been no compromise on FAMS fundamental principles of transferring the funds only into a designated bank account of the medical schools. No funds are transferred into any individual accounts. The Charity is planning to expand its network of donors by promoting its activities to people from all over the United Kingdom.

Members of the Board of Trustees of the Charity at the date the report and accounts were approved were:-

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FINANCIAL ASSISTANCE FOR MEDICAL STUDENTS

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- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.
- state whether applicable accounting standards and statements of recommended practice have been followed , subject to any material departures disclosed and explained in the financial statements;

The Trustees are also responsible for maintaining adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which are sufficient to show and explain the charity's transactions and enable them to ensure that the financial statements comply with regulations made under the Charities Act. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report was approved by the board of trustees on 28 November 2023.

**Dr Aamir Ayub
Trustee**

FINANCIAL ASSISTANCE FOR MEDICAL STUDENTS
Independent Examiner's Report to the trustees of the charity
Report of the Independent Examiner to the trustees
on the accounts of the Charity for the year ended 12 April 2023

I report on the financial statements of the Charity on pages 6 to 9 for the year ended 12 April 2023 which have been prepared on a Receipts and Payments basis. A Receipts and Payments basis does not account for debtors, creditors, accruals and prepayments, but such a presentation is permitted by law for smaller charities.

Respective responsibilities of trustees and examiner

As described on page 3, the Charity's trustees are responsible for the preparation of the accounts. The trustees are satisfied that the audit requirement of Section 144(1)) of the Charities Act 2011 (the Act) does not apply, and that there is no requirement in the governing document or constitution of the Charity for the conducting of an audit. As a consequence, the trustees have elected that the accounts be subject to independent examination.

Having satisfied myself that the charity is not subject to audit, and is eligible for independent examination, it is my responsibility to:-

- a) Examine the accounts under section 145 of the Act;
- b) To follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the Act; and;
- c) To state whether particular matters have come to my attention.

Basis of opinion and scope of work undertaken

I conducted my examination in accordance with the General Directions given by the Charity Commissioners for England & Wales in relation to the conducting of an independent examination, referred to above. An independent 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 such matters.

The procedures undertaken do not provide all the evidence that would be required in an audit and information supplied by the trustees in the course of the examination is not subjected to audit tests or enquiries, and consequently I do not express an audit opinion on the view given by the accounts, and in particular, I express no opinion as to whether the accounts give a true and fair view of the affairs of the charity, and my report is limited to the matters set out in the statement below.

I planned and performed my examination so as to satisfy myself that the objectives of the independent examination are achieved and before finalising the report I obtain written assurances from the trustees of all material matters.

Independent Examiner's Statement, report and opinion

Subject to the limitations upon the scope of my work as detailed above, in connection with my examination, I can confirm that this is a report in respect of an examination carried out under section 145 of the Act and in accordance with any directions given by the Commission under subsection (5)(b) of that section which are applicable;

and that, no matter has come to my attention in connection with my examination 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 Act;

(ii) to prepare accounts which accord with the accounting record and comply with the accounting requirements of the Act;

have not been met; or

to which, in my opinion, attention should be drawn in my report in order to enable a proper understanding of the accounts to be reached;

Saqib Javed
Accountant
ClearCut Accounting Limited
Parkway 5, Parkway Business Centre
300 Princess Road
Manchester
M14 7HR

23/02/2024

FINANCIAL ASSISTANCE FOR MEDICAL STUDENTS
Statement of Receipts and payments
for the year ended 12 April 2023

	Unrestricted Funds	Restricted Funds	Total Funds
	2023 £	2023 £	2023 £
Revenue Receipts			
Donations received	229,107	-	229,107
Total Revenue Receipts	229,107	-	229,107
Receipts from asset & investment sales			
Total Receipts from all sources	229,107	-	229,107
General administrative expenses	26,320	-	26,320
Grants and donations	205,200	-	205,200
<i>Preparation of annual accounts</i>	900	-	900
Total Revenue Payments	232,420	-	232,420
Total Payments	232,420	-	232,420
(Net Payments)/net receipts	(3,313)	-	(3,313)
(Net Deficit)/net surplus	(3,313)	-	(3,313)

FINANCIAL ASSISTANCE FOR MEDICAL STUDENTS
Statement of Assets and Liabilities
as at 12 April 2023

	Unrestricted Funds	Restricted Funds	Total Funds
	2023 £	2023 £	2023 £
Cash funds			
Cash and bank balances at start of year	41,147	-	41,147
(Deficit on Receipts and Payments Account)/su	(3,313)	-	(3,313)
Cash and bank balances at the end of the year	37,834	-	37,834

Dr Aamir Ayub
Trustee

Approved by the board of trustees on 28 November 2023

FINANCIAL ASSISTANCE FOR MEDICAL STUDENTS

Notes to the Accounts

for the year ended 12 April 2023

1 The nature and purpose of each fund

The funds are aimed at providing financial assistance to poor medical students in Pakistan who otherwise may not be able to complete their 5 year MBBS course.

FAMS has a fair and transparent process in place to ensure the delivery of funds to the needy students. No fund is paid into any personal account. The student's fee is transferred through bank remittances only into a designated college account.

2 Descriptions and details of grants made

<i>Type of activity or project supported</i>	<i>Grant made to Individual or Institution</i>	<i>Number of grants made</i>	<i>Amount £</i>
Total of grants made as shown in receipts and payments summary			<u>205,200</u>

3 Statement of trustees remuneration

No remuneration was paid to any trustee or any person connected with a trustee.

FINANCIAL ASSISTANCE FOR MEDICAL STUDENTS

Analysis of Receipts and Payments for the year ended 12 April 2023

	Unrestricted Funds	Restricted Funds	Total Funds
	2023	2023	2023
	£	£	£
Receipts			
Donations Received			
Donations received	229,107	-	229,107
Total Donations Received	229,107	-	229,107
University Funding for Students	205,200	-	205,200
Management and administration costs in support of charitable activities			
Staff costs in support of charitable activities			
Salaries - Administrative staff	401	-	401
	401	-	401
General administrative expenses:			
Equipment expenses	514	-	514
Software	750	-	750
Bank charges	1,610	-	1,610
	2,874	-	2,874
Other support costs			
Annual dinner cost	23,045	-	23,045
	23,045	-	23,045
Total Support costs	26,320	-	26,320
Grantmaking to achieve the objects of the charity			
Grants paid including Gift Aid payments			
Grants paid as shown in the detailed schedule	123,330	-	123,330
Governance costs that are not direct management functions inherent in generating funds, service delivery and programme or project work			
Accountancy costs in preparing annual accounts	900	-	900
Total governance costs	900	-	900
A Detailed schedule of grants paid to achieve the objects of the charity			
			2023
			£
Grants to Institutions			
Grants & students fees paid to the institutions	205,200	-	205,200
Total Institutional grants	205,200	-	205,200
Total of all grants paid	205,200	-	205,200

FINANCIAL ASSISTANCE FOR MEDICAL STUDENTS

England & Wales - Charity number 1123648

Accounts

Registered Charity Number: 1123648

FINANCIAL ASSISTANCE FOR MEDICAL STUDENTS

Report and Accounts

12 April 2022

FINANCIAL ASSISTANCE FOR MEDICAL STUDENTS
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FINANCIAL ASSISTANCE FOR MEDICAL STUDENTS

The report of the trustees for the year ended 12 April 2022

Introduction

The trustees present their annual report and accounts for the year ended **12 April 2022**. The board of trustees are satisfied with the performance of the charity during the year and the position at **12 April 2022** and consider that the charity is in a strong position to continue its activities during the coming year, and that the charity's assets are adequate to fulfil its obligations.

Name, registered office and constitution of the charity

The full name of the charity is **Financial Assistance for Medical Students**. The charity is an unincorporated charity, established by a written constitution and its governing document is a written constitution.

The legal registration details are :-

<i>Date of formation</i>	14-Apr-08
<i>The Principal Office is</i>	3 Green Gate, Hale Barns, Altrincham, WA15 0SN
<i>Charity Registration Number</i>	1123648
<i>The telephone number is</i>	0044 161 9039466

Activities, objectives and public benefit

FAMS aims to provide financial assistance to meritorious medical students in Pakistan belonging to less privileged and financially constraint families. Without FAMS help these students would not manage to either gain admission into medical schools or face dropping out in the first year or two.

The charity has been actively engaged in the process of finding the talented and deserving students who would wish to carry on with their ambitions in medicine but their financial circumstances restrict them to do so. Also, carrying on with the on going support of the previously identified students by paying for their tuition fees.

Achievements and performance

The charity performed very well considering the slowdown in economic activities due to Covid. The regular donors are satisfied with the mission of the charity and pledged their ongoing support for another year. Trustees organised the annual dinner and managed to spread the vision of the charity. There was a lot of effort put by the trustees to reach out to the people remotely while using any available platform. This in return generated enough funding to provide support to deserving students.

FINANCIAL ASSISTANCE FOR MEDICAL STUDENTS

The report of the trustees for the year ended 12 April 2022

Activities and Events

As mentioned above the charity organised the annual dinner and other social events to promote its activities. A lot of people showed interest in the mission of the charity and pledged support. Many regular donors pledged support for another year and some increased their monthly support.

Future Aims

FAMS would continue to work towards helping the meritorious but financially constraint medical students in Pakistan. We would continue on our open and transparent policy towards student selection. There has been no compromise on FAMS fundamental principles of transferring the funds only into a designated bank account of the medical schools. No funds are transferred into any individual accounts. The Charity is planning to expand its network of donors by promoting its activities to people from all over the United Kingdom.

Members of the Board of Trustees of the Charity at the date the report and accounts were approved were:-

Boad of Trustees:

Dr. Aamir Ayub
Dr. Arshad Javed
Dr. Lalarukh Khan
Dr. Bushra Chaudhry
Dr. Huma Ghauri

Bankers

HSBC Bank PLC
11 Stamford New Road
Altrincham
WA14 1BW
Account No: 21793128
Sort Code: 40-08-22

Independent Examiner

Saqib Javed
Accountant
Parkway 5, Parkway Business Centre
300 Princess Road
Manchester
M14 7HR

FINANCIAL ASSISTANCE FOR MEDICAL STUDENTS

The report of the trustees for the year ended 12 April 2022

Statement of Trustees' Responsibilities

The Charities Act requires the Board of Trustees to prepare financial statements for each financial year which gives a true and fair view of the state of affairs of the charity as at the end of the financial year and of the surplus or deficit of the charity. In preparing those financial statements the Board is required to :-

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.
- state whether applicable accounting standards and statements of recommended practice have been followed , subject to any material departures disclosed and explained in the financial statements;

The Trustees are also responsible for maintaining adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which are sufficient to show and explain the charity's transactions and enable them to ensure that the financial statements comply with regulations made under the Charities Act. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report was approved by the board of trustees on 10 February 2023.

**Dr Aamir Ayub
Trustee**

FINANCIAL ASSISTANCE FOR MEDICAL STUDENTS
Independent Examiner's Report to the trustees of the charity
Report of the Independent Examiner to the trustees
on the accounts of the Charity for the year ended 12 April 2022

I report on the financial statements of the Charity on pages 6 to 9 for the year ended 12 April 2022 which have been prepared on a Receipts and Payments basis. A Receipts and Payments basis does not account for debtors, creditors, accruals and prepayments, but such a presentation is permitted by law for smaller charities.

Respective responsibilities of trustees and examiner

As described on page 3, the Charity's trustees are responsible for the preparation of the accounts. The trustees are satisfied that the audit requirement of Section 144(1)) of the Charities Act 2011 (the Act) does not apply, and that there is no requirement in the governing document or constitution of the Charity for the conducting of an audit. As a consequence, the trustees have elected that the accounts be subject to independent examination.

Having satisfied myself that the charity is not subject to audit, and is eligible for independent examination, it is my responsibility to:-

- a) Examine the accounts under section 145 of the Act;
- b) To follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the Act; and;
- c) To state whether particular matters have come to my attention.

Basis of opinion and scope of work undertaken

I conducted my examination in accordance with the General Directions given by the Charity Commissioners for England & Wales in relation to the conducting of an independent examination, referred to above. An independent 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 such matters.

The procedures undertaken do not provide all the evidence that would be required in an audit and information supplied by the trustees in the course of the examination is not subjected to audit tests or enquiries, and consequently I do not express an audit opinion on the view given by the accounts, and in particular, I express no opinion as to whether the accounts give a true and fair view of the affairs of the charity, and my report is limited to the matters set out in the statement below.

I planned and performed my examination so as to satisfy myself that the objectives of the independent examination are achieved and before finalising the report I obtain written assurances from the trustees of all material matters.

Independent Examiner's Statement, report and opinion

Subject to the limitations upon the scope of my work as detailed above, in connection with my examination, I can confirm that this is a report in respect of an examination carried out under section 145 of the Act and in accordance with any directions given by the Commission under subsection (5)(b) of that section which are applicable;

and that, no matter has come to my attention in connection with my examination 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 Act;

(ii) to prepare accounts which accord with the accounting record and comply with the accounting requirements of the Act;

have not been met; or

to which, in my opinion, attention should be drawn in my report in order to enable a proper understanding of the accounts to be reached;

Saqib Javed
Accountant
ClearCut Accounting Limited
Parkway 5, Parkway Business Centre
300 Princess Road
Manchester
M14 7HR

10/02/2023

FINANCIAL ASSISTANCE FOR MEDICAL STUDENTS
Statement of Receipts and payments
for the year ended 12 April 2022

	Unrestricted Funds	Restricted Funds	Total Funds
	2022 £	2022 £	2022 £
Revenue Receipts			
Donations received	156,992	-	156,992
Total Revenue Receipts	156,992	-	156,992
Receipts from asset & investment sales			
Total Receipts from all sources	156,992	-	156,992
General administrative expenses	10,610	-	10,610
Grants and donations	164,801	-	164,801
<i>Preparation of annual accounts</i>	900	-	900
Total Revenue Payments	176,311	-	176,311
Total Payments	176,311	-	176,311
(Net Payments)/net receipts	(19,319)	-	(19,319)
(Net Deficit)/net surplus	(19,319)	-	(19,319)

FINANCIAL ASSISTANCE FOR MEDICAL STUDENTS
Statement of Assets and Liabilities
as at 12 April 2022

	Unrestricted Funds	Restricted Funds	Total Funds
	2022 £	2022 £	2022 £
Cash funds			
Cash and bank balances at start of year	60,466	-	60,466
(Deficit on Receipts and Payments Account)/su	(19,319)	-	(19,319)
Cash and bank balances at the end of the year	41,147	-	41,147

Dr Aamir Ayub
Trustee

Approved by the board of trustees on 10 February 2023

FINANCIAL ASSISTANCE FOR MEDICAL STUDENTS
Notes to the Accounts
for the year ended 12 April 2022

1 The nature and purpose of each fund

The funds are aimed at providing financial assistance to poor medical students in Pakistan who otherwise may not be able to complete their 5 year MBBS course.

FAMS has a fair and transparent process in place to ensure the delivery of funds to the needy students. No fund is paid into any personal account. The student's fee is transferred through bank remittances only into a designated college account.

2 Statement of trustees remuneration

No remuneration was paid to any trustee or any person connected with a trustee.

FINANCIAL ASSISTANCE FOR MEDICAL STUDENTS

Analysis of Receipts and Payments for the year ended 12 April 2022

	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total Funds 2022 £
Receipts			
Donations Received			
Donations received	156,992	-	156,992
Total Donations Received	156,992	-	156,992
Payments			
University Funding for Students	164,801	-	164,801
Management and administration costs in support of charitable activities			
<i>General administrative expenses:</i>			
Bank charges	857	-	857
	857	-	857
Other support costs			
Annual dinner cost	9,753	-	9,753
	9,753	-	9,753
Total Support costs	10,610	-	10,610
Grantmaking to achieve the objects of the charity			
<i>Grants paid including Gift Aid payments</i>			
Grants paid as shown in the detailed schedule	123,330	-	123,330
Governance costs that are not direct management functions inherent in generating funds, service delivery and programme or project work			
Accountancy costs in preparing annual accounts	900	-	480
Total governance costs	900	-	480
A Detailed schedule of grants paid to achieve the objects of the charity			
			2022 £
Grants to Institutions			
Grants & students fees paid to the institutions	164,801	-	164,801
Total Institutional grants	164,801	-	164,801
Total of all grants paid	164,801	-	164,801

FINANCIAL ASSISTANCE FOR MEDICAL STUDENTS

England & Wales - Charity number 1123648

Accounts

Registered Charity Number: 1123648

FINANCIAL ASSISTANCE FOR MEDICAL STUDENTS

Report and Accounts

12 April 2021

FINANCIAL ASSISTANCE FOR MEDICAL STUDENTS
Report and accounts
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FINANCIAL ASSISTANCE FOR MEDICAL STUDENTS

The report of the trustees for the year ended 12 April 2021

Introduction

The trustees present their annual report and accounts for the year ended **12 April 2021**. The board of trustees are satisfied with the performance of the charity during the year and the position at **12 April 2021** and consider that the charity is in a strong position to continue its activities during the coming year, and that the charity's assets are adequate to fulfil its obligations.

Name, registered office and constitution of the charity

The full name of the charity is **Financial Assistance for Medical Students**. The charity is an unincorporated charity, established by a written constitution and its governing document is a written constitution.

The legal registration details are :-

<i>Date of formation</i>	14-Apr-08
<i>The Principal Office is</i>	3 Green Gate, Hale Barns, Altrincham, WA15 0SN
<i>Charity Registration Number</i>	1123648
<i>The telephone number is</i>	0044 161 9039466

Activities, objectives and public benefit

FAMS aims to provide financial assistance to meritorious medical students in Pakistan belonging to less previlaged and financially constraint families. Without FAMS help these students would not manage to either gain admission into medical schools or face dropping out in the first year or two.

The charity has been actively engaged in the process of finding the talented and deserving students who would wish to carry on with their ambitions in medicine but their financial circumstances restrict them to do so. Also, carrying on with the on going support of the previously identified students by paying for their tuition fees.

Achievements and performance

The charity performed very well considering the slowdown in economic activities due to Covid. The regular donors are satisfied with the mission of the charity and pledged their ongoing support for another year. Compared to the last year the donation decreased. This is due to the Covid related restrictions placed on charitable gatherings and fundraisers. There was a lot of effort put by the trustees to reach out to the people remotely while using any avaiable platform. This in return generated enough funding to provide support to deserving students.

FINANCIAL ASSISTANCE FOR MEDICAL STUDENTS

The report of the trustees for the year ended 12 April 2021

Activities and Events

As mentioned above the charity couldn't organise annual dinner and other social events to promote its activities. Therefore, much emphasis was given to online platforms to reach out to the potential and existing donors for their continued support.

Future Aims

FAMS would continue to work towards helping the meritorious but financially constraint medical students in Pakistan. We would continue on our open and transparent policy towards student selection. There has been no compromise on FAMS fundamental principles of transferring the funds only into a designated bank account of the medical schools. No funds are transferred into any individual accounts. The Charity is planning to expand its network of donors by promoting its activities to people from all over the United Kingdom.

Members of the Board of Trustees of the Charity at the date the report and accounts were approved were:-

Boad of Trustees:

Dr. Aamir Ayub
Dr. Arshad Javed
Dr. Lalarukh Khan
Dr. Bushra Chaudhry
Dr. Huma Ghauri

Bankers

HSBC Bank PLC

11 Stamford New Road
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Independent Examiner

Saqib Javed
Accountant
Parkway 5, Parkway Business Centre
300 Princess Road
Manchester
M14 7HR

FINANCIAL ASSISTANCE FOR MEDICAL STUDENTS

The report of the trustees for the year ended 12 April 2021

Statement of Trustees' Responsibilities

The Charities Act requires the Board of Trustees to prepare financial statements for each financial year which gives a true and fair view of the state of affairs of the charity as at the end of the financial year and of the surplus or deficit of the charity. In preparing those financial statements the Board is required to :-

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.
- state whether applicable accounting standards and statements of recommended practice have been followed , subject to any material departures disclosed and explained in the financial statements;

The Trustees are also responsible for maintaining adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which are sufficient to show and explain the charity's transactions and enable them to ensure that the financial statements comply with regulations made under the Charities Act. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report was approved by the board of trustees on 9 February 2022.

**Dr Aamir Ayub
Trustee**

FINANCIAL ASSISTANCE FOR MEDICAL STUDENTS
Independent Examiner's Report to the trustees of the charity
Report of the Independent Examiner to the trustees
on the accounts of the Charity for the year ended 12 April 2021

I report on the financial statements of the Charity on pages 6 to 9 for the year ended 12 April 2021 which have been prepared on a Receipts and Payments basis. A Receipts and Payments basis does not account for debtors, creditors, accruals and prepayments, but such a presentation is permitted by law for smaller charities.

Respective responsibilities of trustees and examiner

As described on page 3, the Charity's trustees are responsible for the preparation of the accounts. The trustees are satisfied that the audit requirement of Section 144(1)) of the Charities Act 2011 (the Act) does not apply, and that there is no requirement in the governing document or constitution of the Charity for the conducting of an audit. As a consequence, the trustees have elected that the accounts be subject to independent examination.

Having satisfied myself that the charity is not subject to audit, and is eligible for independent examination, it is my responsibility to:-

- a) Examine the accounts under section 145 of the Act;
- b) To follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the Act; and;
- c) To state whether particular matters have come to my attention.

Basis of opinion and scope of work undertaken

I conducted my examination in accordance with the General Directions given by the Charity Commissioners for England & Wales in relation to the conducting of an independent examination, referred to above. An independent 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 such matters.

The procedures undertaken do not provide all the evidence that would be required in an audit and information supplied by the trustees in the course of the examination is not subjected to audit tests or enquiries, and consequently I do not express an audit opinion on the view given by the accounts, and in particular, I express no opinion as to whether the accounts give a true and fair view of the affairs of the charity, and my report is limited to the matters set out in the statement below.

I planned and performed my examination so as to satisfy myself that the objectives of the independent examination are achieved and before finalising the report I obtain written assurances from the trustees of all material matters.

Independent Examiner's Statement, report and opinion

Subject to the limitations upon the scope of my work as detailed above, in connection with my examination, I can confirm that this is a report in respect of an examination carried out under section 145 of the Act and in accordance with any directions given by the Commission under subsection (5)(b) of that section which are applicable;

and that, no matter has come to my attention in connection with my examination 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 Act;

(ii) to prepare accounts which accord with the accounting record and comply with the accounting requirements of the Act ;

have not been met; or

to which, in my opinion, attention should be drawn in my report in order to enable a proper understanding of the accounts to be reached;

Saqib Javed
Accountant
ClearCut Accounting Limited
Parkway 5, Parkway Business Centre
300 Princess Road
Manchester
M14 7HR

09/02/2022

FINANCIAL ASSISTANCE FOR MEDICAL STUDENTS
Statement of Receipts and payments
for the year ended 12 April 2021

	Unrestricted Funds	Restricted Funds	Total Funds
	2021 £	2021 £	2021 £
Revenue Receipts			
Donations received	86,727	-	86,727
Total Revenue Receipts	86,727	-	86,727
Receipts from asset & investment sales			
Total Capital Receipts	-	-	-
Total Receipts from all sources	86,727	-	86,727
Bank charges	319	-	319
Grants and donations	72,976	-	72,976
<i>Preparation of annual accounts</i>	480	-	480
Total Revenue Payments	73,775	-	73,775
Total Payments	73,775	-	73,775
Net Receipts	12,952	-	12,952
Net Surplus	12,952	-	12,952

FINANCIAL ASSISTANCE FOR MEDICAL STUDENTS
Statement of Assets and Liabilities
as at 12 April 2021

	Unrestricted Funds	Restricted Funds	Total Funds
	2021 £	2021 £	2021 £
Cash funds			
Cash and bank balances at start of year	47,514	-	47,514
Surplus on Receipts and Payments Account	12,952	-	12,952
Cash and bank balances at the end of the year	60,466	-	60,466

Dr Aamir Ayub
Trustee

Approved by the board of trustees on 9 February 2022

FINANCIAL ASSISTANCE FOR MEDICAL STUDENTS
Notes to the Accounts
for the year ended 12 April 2021

1 The nature and purpose of each fund

The funds are aimed at providing financial assistance to poor medical students in Pakistan who otherwise may not be able to complete their 5 year MBBS course.

FAMS has a fair and transparent process in place to ensure the delivery of funds to the needy students. No fund is paid into any personal account. The student's fee is transferred through bank remittances only into a designated college account.

2 Statement of trustees remuneration

No remuneration was paid to any trustee or any person connected with a trustee.

FINANCIAL ASSISTANCE FOR MEDICAL STUDENTS

Analysis of Receipts and Payments for the year ended 12 April 2021

	Unrestricted Funds	Restricted Funds	Total Funds
	2021	2021	2021
	£	£	£
Receipts			
Donations Received			
Donations received	86,727	-	86,727
Total Donations Received	86,727	-	86,727
Payments			
University Funding for Students	73,455	-	73,455
Management and administration costs in support of charitable activities			
<i>General administrative expenses:</i>			
Bank charges	319	-	319
	319	-	319
Other support costs			
Total Support costs	319	-	319
Grantmaking to achieve the objects of the charity			
<i>Grants paid including Gift Aid payments</i>			
Grants paid as shown in the detailed schedule	123,330	-	123,330
Governance costs that are not direct management functions inherent in generating funds, service delivery and programme or project work			
Accountancy costs in preparing annual accounts	480	-	480
Total governance costs	480	-	480
A Detailed schedule of grants paid to achieve the objects of the charity			
			2021 £
Grants to Institutions			
Grants & students fees paid to the institutions	72,976	-	72,976
Total Institutional grants	72,976	-	72,976
Total of all grants paid	72,976	-	72,976