

PENTAID

England & Wales · Charity number 1140659

Details

Status Registered

Legal form Trust

Registered 2011-03-03

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

Contact

Address 19 Bryony Drive
Kingsnorth
Ashford
TN23 3RE

Phone 01233500543

Email info@pentaaid.org.uk

Website www.pentaaid.org.uk

Activities

Objects: 1) THE PREVENTION OR RELIEF OF POVERTY ANYWHERE IN THE WORLD BY PROVIDING GRANTS, ITEMS AND SERVICES TO INDIVIDUALS IN NEED;2) THE ADVANCEMENT OF EDUCATION FOR THE BENEFIT OF THE PUBLIC BY THE PROVISION OF GRANTS, BURSARIES (OR OTHER FINANCIAL ASSISTANCE), EDUCATIONAL ITEMS AND MATERIALS;3) THE RELIEF OF SICKNESS AND THE PRESERVATION OF HEALTH BY THE PROVISION OF FINANCIAL ASSISTANCE TO PAY FOR HOSPITAL EXPENSES, MEDICAL EQUIPMENT OR SUPPLIES

Activities: The charity works in relief of poverty, advancement of education and preservation of health. It provide one off or regular grants to people in poverty. It helps needy persons in education by providing financial assistance. It also provide help towards hospital expenses or acquiring equipment for health care facilities. Help is also provided towards basic facilities like clean water and sanitation.

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Other Finance, Other Charitable Activities
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Accommodation/housing, Economic/community Development/employment, Human Rights/religious Or Racial Harmony/equality Or Diversity, Other Charitable Purposes
- **Who:** Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- Pakistan
- Tanzania
- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2025-04-05	£63,930	£121,669	-	-
2024-04-05	£79,746	£92,201	-	-
2023-04-05	£78,561	£44,472	-	-
2022-04-05	£92,430	£73,201	-	-
2021-04-05	£80,421	£58,433	-	-

Trustees

Name	Role	Appointed
SYED HAMID RAZA	Chair	
DR SYED ALI MUMTAZ		
Dr MUNIR M DATOO		
SHAHANA RAZA		

PENTAID

England & Wales - Charity number 1140659

Accounts

Charity Registration No. 1140659

PENTAID
TRUSTEES' REPORT AND UNAUDITED ACCOUNTS
FOR THE YEAR ENDED 5 APRIL 2025

PENTAID

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees

Mrs S Raza
Dr M M Dato
Dr S H Raza
Dr S A Mumtaz

Charity number

1140659

Principal address

19 Bryony Drive
Kingsnorth
Ashford
TN23 3RE

Independent examiner

Deitch Cooper LLP
1st Floor, 3 Hobbs House
Harrobian Business Village
Bessborough Road
Harrow
HA1 3EX

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PENTAID

TRUSTEES' REPORT

FOR THE YEAR ENDED 5 APRIL 2025

The Trustees present their report and accounts for the year ended 5 April 2025.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the provisions of the Trust Deed, the Charities Act 2011 and the Charities (Accounts and Reports) Regulations 2008.

Structure, governance and management

The charity was established by a charitable trust deed dated 4 February 2011 and is a registered charity.

The Trustees who served during the year were:

Mrs S Raza

Dr M M Datoo

Dr S H Raza

Dr S A Mumtaz

There must be at least three trustees. Every new trustee must be appointed by a resolution of the Trustees. In selecting individuals for appointment as trustees the Trustees must have regard to the skills, knowledge and experience needed for the effective administration of the charity.

No trustee received any emoluments during the year in respect of services performed nor were any expenses paid on their behalf.

The management and governance of the charity is undertaken by the Trustees.

During the year under review, voluntary donations totalling £1,700 (2024: £2,800) were received from Trustees and close family members. There were no other transactions with Trustees.

Objectives and activities

The charity's objects are to provide aid and financial assistance for the following purposes and there has been no change in these during the year: -

(a) The prevention or relief of poverty anywhere in the world by providing grants, items and services to individuals in need;

(b) The advancement of education for the benefit of the public by the provision of grants, bursaries (or other financial assistance), educational items and materials;

(c) The relief of sickness and the preservation of health by the provision of financial assistance to pay for hospital expenses, medical equipment or supplies.

The Trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

PENTAID

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 5 APRIL 2025

Achievements and performance

During the year the charity's activities included supporting orphans and needy individuals, grant funding of education resources and grants towards relief and welfare projects.

The public benefit provided by the charity is to the relief of poverty, the advancement of education and the relief of sickness. When planning the activities for the year the Trustees have considered the Charity Commission guidance on public benefit.

Financial review

The financial results for the year are contained within the receipts and payments account and notes to the accounts. The net deficit for the year amounted to £57,739 (2024: £12,455 deficit).

Restricted donations were received in respect of the advancement of education and preservation of health. Restricted donations must only be spent on the charitable activities to which they relate. During the year all restricted donations were spent. In addition, unrestricted donations were spent on the relief of poverty. The charity had sufficient unrestricted funds from previous years to cover expenditure in excess of donations received towards each activity.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised as voluntary donations and gifts when received and allocated to unrestricted funds.

The trustees consider that the charity's reserves are adequate to meet its day-to-day expenditure and in the event of a shortfall they have access to sufficient resources to meet any deficit. For this reason the trustees do not believe a minimum level of reserves should be maintained.

The trustees have reviewed all the major risks including operational and business risks, which the charity might face, including the extent to which a cost of living crisis has an effect on its activities, and confirm that they have established systems to mitigate those that are significant. The adequacy of the reserves policy is reviewed annually.

The Trustees consider that the charity has sufficient unrestricted funds and cash at bank to allow it to continue achieving its charitable objectives for at least 12 months from the date of approval of these financial statements.

Unrestricted funds are maintained at levels sufficient to ensure that no restricted fund is in deficit. Unrestricted funds carried forward to forthcoming years amounted to £69,425 (2024: 122,925).

Plans for the future

The Trustees' future plans are to continue the charity's activities of providing grants to assist both individuals and communities.

PENTAID

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 5 APRIL 2025

Statement of Trustees' responsibilities

The Trustees are responsible for preparing the Trustees' Report and the accounts in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice.

The law applicable to charities in England and Wales requires the Trustees to prepare accounts for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that year.

The Trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the accounts comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

On behalf of the board of Trustees

Signed by:

Hamid Raza

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Dr S H Raza

Trustee

Dated: 27 January 2026

PENTAID

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF PENTAID

I report on the accounts of the charity for the year ended 5 April 2025, which are set out on pages 5 to 9.

Respective responsibilities of Trustees and examiner

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

It is my responsibility to:

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

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

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

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

Mohamedkazim S Bhaloo, FCCA

Deitch Cooper LLP
1st Floor, 3 Hobbs House
Harrobian Business Village
Bessborough Road
Harrow
HA1 3EX

Dated: 27 January 2026

PENTAID**STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING RECEIPTS AND PAYMENTS ACCOUNT****FOR THE YEAR ENDED 5 APRIL 2025**


	Notes	Unrestricted funds £	Restricted funds £	Total 2025 £	Total 2024 £
Income from:					
Voluntary receipts	2	27,530	36,400	63,930	79,746
Expenditure on:					
Costs of generating funds					
Costs of generating voluntary receipts	3	1,177	-	1,177	1,689
Net income available		26,353	36,400	62,753	78,057
Charitable activities					
Relief of poverty		50,413	-	50,413	53,528
Preservation of health		-	18,778	18,778	2,021
Advancement of education		-	51,301	51,301	34,963
Total charitable expenditure		50,413	70,079	120,492	90,512
Total expenditure		51,590	70,079	121,669	92,201
Net income/(expenditure) for the year		(24,060)	(33,679)	(57,739)	(12,455)
Gross transfers between funds		(29,440)	29,440	-	-
Net movement in funds		(53,500)	(4,239)	(57,739)	(12,455)
Fund balances at 6 April 2024		122,925	4,239	127,164	139,619
Fund balances at 5 April 2025		69,425	-	69,425	127,164

PENTAID

BALANCE SHEET AS AT 5 APRIL 2025

	Notes	2025 £	£	2024 £	£
Current assets					
Cash at bank and in hand		<u>69,425</u>		<u>127,164</u>	
Total assets less current liabilities			<u>69,425</u>		<u>127,164</u>
Funds of the charity					
Restricted funds	7		-		4,239
Unrestricted funds			<u>69,425</u>		<u>122,925</u>
			<u>69,425</u>		<u>127,164</u>

The accounts were approved by the Trustees on 27 January 2026

Signed by:

 Dr S H Raza
 Trustee

PENTAID

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 5 APRIL 2025

1 Accounting policies

1.1 Basis of preparation

The accounts have been prepared under the historical cost convention on a receipts and payments basis.

The charity meets its day to day working capital requirements through cash at bank. The Trustees have prepared projected cash flow information and consider that the charity will continue in operational existence for the foreseeable future. Accordingly, the accounts are prepared on a going concern basis.

The accounts have been prepared in accordance with applicable accounting standards, the Charities Act 2011 and the Charities (Accounts and Reports) Regulations 2008.

1.2 Incoming resources

Donations, legacies and other forms of voluntary income are recognised as incoming resources in the Statement Of Financial Activities when received, except insofar as they are incapable of financial measurement. Voluntary receipts may also include tax credits, gift aid and receipts from fund raising events.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised as voluntary donations and gifts when received and allocated to unrestricted funds.

The contribution of volunteers has not been recognised within donations as the value to the charity cannot be reliably estimated or quantified.

1.3 Resources expended

Resources expended are included directly in the Statement Of Financial Activities when paid, inclusive of any VAT which cannot be recovered.

1.4 Foreign currency translation

Transactions denominated in foreign currencies are recorded at the rate ruling at the date of the transaction.

Monetary assets and liabilities denominated in foreign currencies are translated into sterling at the rates of exchange ruling at the balance sheet date. All differences are included in net outgoing resources.

1.5 Accumulated funds

Restricted funds are subject to specific conditions by donors as to how they may be used.

2 Voluntary receipts

	Unrestricted funds £	Restricted funds £	Total 2025 £	Total 2024 £
Voluntary donations and gifts	27,530	36,400	63,930	79,746

Significant amounts included within voluntary donations and gifts are donations from Premium Vision Limited of £19,100 (2024 - £2,000), from Minhas & Co Ltd of £17,000 (2024 - £3,000), from Daniah Medic Ltd £7,700 (2024 - £500), Giving Force Foundation of £Nil (2024 - £11,450), from Samara & Co of £Nil (2024 - £6,597), from the Livingstone Charitable Trust of £Nil (2024 - £3,250). These donations have been spent during the year on economic support to help individuals in need.

PENTAID

NOTES TO THE ACCOUNTS (CONTINUED) FOR THE YEAR ENDED 5 APRIL 2025

3 Total expenditure

	Financial charges £	Grant funding £	Total 2025 £	Total 2024 £
Costs of generating funds				
Costs of generating voluntary receipts	1,177	-	1,177	1,689
Charitable activities				
<u>Relief of poverty</u>				
Grant funding of activities	-	50,413	50,413	53,528
<u>Preservation of health</u>				
Grant funding of activities	-	18,778	18,778	2,021
<u>Advancement of education</u>				
Grant funding of activities	-	51,301	51,301	34,963
	-	120,492	120,492	90,512
	1,177	120,492	121,669	92,201

Grant funding of activities comprises both one-off and regular financial assistance paid to individuals and organisations towards the furtherance of the charitable objectives of Pentaïd.

4 Trustees

None of the Trustees (or any persons connected with them) received any remuneration during the current or preceding year and no expenses were paid on their behalf (2024 - £nil).

During the year under review, voluntary donations totalling £1,700 (2024 - £2,800) were received from Trustees and close family members. During the year voluntary donations were received from Premium Vision Limited, a company in which a trustee is a director, totalling £19,100 (2024 - £2,000). There were no other transactions with Trustees.

5 Employees

There were no employees during the year other than the Trustees.

6 Taxation

The charity is exempt from taxation on its income and gains where they are applied for charitable purposes.

PENTAID

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 5 APRIL 2025

7 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Balance at 6 April 2024	Movement in funds			Balance at 5 April 2025
		Receipts	Payments	Transfers	
	£	£	£	£	£
Preservation of health	4,239	1,400	(18,778)	13,139	-
Advancement of education	-	35,000	(51,301)	16,301	-
	<u>4,239</u>	<u>36,400</u>	<u>(70,079)</u>	<u>29,440</u>	<u>-</u>

Description of funds:

Preservation of health - Financial assistance towards health care expenses of people in poverty, health care facilities run by other charities and providing equipment to assist people with disabilities.

Advancement of education - Financial assistance and provision of equipment to enable non-affording persons to undertake education or training.

Transfers:

Transfers are made from unrestricted funds to restricted funds to cover any deficit of restricted funds arising from charitable activities within the objectives of the charity.

8 Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

Relief of poverty - Giving grants to people in poverty and hardship and the relief of lack of means.

9 Analysis of net assets between funds

	Unrestricted funds	Restricted funds	Total
	£	£	£
Fund balances at 5 April 2025 are represented by:			
Current assets	69,425	-	69,425
	<u>69,425</u>	<u>-</u>	<u>69,425</u>

PENTAID

England & Wales - Charity number 1140659

Accounts

Charity Registration No. 1140659

PENTAID
TRUSTEES' REPORT AND UNAUDITED ACCOUNTS
FOR THE YEAR ENDED 5 APRIL 2024

PENTAID

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees

Mrs S Raza
Dr M M Dato
Dr S H Raza
Dr S A Mumtaz

Charity number

1140659

Principal address

19 Bryony Drive
Kingsnorth
Ashford
TN23 3RE

Independent examiner

Deitch Cooper LLP
1st Floor, 3 Hobbs House
Harrobian Business Village
Bessborough Road
Harrow
HA1 3EX

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PENTAID

TRUSTEES' REPORT

FOR THE YEAR ENDED 5 APRIL 2024

The Trustees present their report and accounts for the year ended 5 April 2024.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the provisions of the Trust Deed, the Charities Act 2011 and the Charities (Accounts and Reports) Regulations 2008.

Structure, governance and management

The charity was established by a charitable trust deed dated 4 February 2011 and is a registered charity.

The Trustees who served during the year were:

Mrs S Raza

Dr M M Datto

Dr S H Raza

Dr S A Mumtaz

There must be at least three trustees. Every new trustee must be appointed by a resolution of the Trustees. In selecting individuals for appointment as trustees the Trustees must have regard to the skills, knowledge and experience needed for the effective administration of the charity.

No trustee received any emoluments during the year in respect of services performed nor were any expenses paid on their behalf.

The management and governance of the charity is undertaken by the Trustees.

During the year under review, voluntary donations totalling £2,800 (2023: £1,820) were received from Trustees and close family members. There were no other transactions with Trustees.

Objectives and activities

The charity's objects are to provide aid and financial assistance for the following purposes and there has been no change in these during the year: -

(a) The prevention or relief of poverty anywhere in the world by providing grants, items and services to individuals in need;

(b) The advancement of education for the benefit of the public by the provision of grants, bursaries (or other financial assistance), educational items and materials;

(c) The relief of sickness and the preservation of health by the provision of financial assistance to pay for hospital expenses, medical equipment or supplies.

The Trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

PENTAID

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 5 APRIL 2024

Achievements and performance

During the year the charity's activities included supporting orphans and needy individuals, grant funding of education resources and grants towards relief and welfare projects.

The public benefit provided by the charity is to the relief of poverty, the advancement of education and the relief of sickness. When planning the activities for the year the Trustees have considered the Charity Commission guidance on public benefit.

Financial review

The financial results for the year are contained within the receipts and payments account and notes to the accounts. Net deficit for the year amounted to £12,455 (2023: £34,089 surplus).

Restricted donations were received in respect of the relief of poverty, advancement of education and preservation of health. Restricted donations must only be spent on the charitable activities to which they relate. During the year all restricted donations were spent.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised as voluntary donations and gifts when received and allocated to unrestricted funds.

The trustees consider that the charity's reserves are adequate to meet its day-to-day expenditure and in the even of a shortfall they have access to sufficient resources to meet any deficit. For this reason the trustees do not believe a minimum level of reserves should be maintained.

The trustees have reviewed all the major risks including operational and business risks, which the charity might face including the Covid-19 global pandemic and confirm that they have established systems to mitigate those that are significant. The adequacy of the reserves policy is reviewed annually.

The Trustees consider that the charity has sufficient unrestricted funds and cash at bank to allow it to continue achieving its charitable objectives for at least 12 months from the date of approval of these financial statements.

Unrestricted funds are maintained at levels sufficient to ensure that no restricted fund is in deficit. Unrestricted funds carried forward to forthcoming years amounted to £122,925 (2023: 123,046).

Plans for the future

The Trustees' future plans are to continue the charity's activities of providing grants to assist both individuals and communities.

PENTAID

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 5 APRIL 2024

Statement of Trustees' responsibilities

The Trustees are responsible for preparing the Trustees' Report and the accounts in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice.

The law applicable to charities in England and Wales requires the Trustees to prepare accounts for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that year.

The Trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the accounts comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

On behalf of the board of Trustees

DocuSigned by:

Hamid Raza

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Dr S H Raza

Trustee

Dated: 23 July 2024

PENTAID

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF PENTAID

I report on the accounts of the charity for the year ended 5 April 2024, which are set out on pages 5 to 9.

Respective responsibilities of Trustees and examiner

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

It is my responsibility to:

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

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

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

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

Mohamedkazim S Bhaloo, FCCA

Deitch Cooper LLP
1st Floor, 3 Hobbs House
Harrobian Business Village
Bessborough Road
Harrow
HA1 3EX

Dated: 23 July 2024

PENTAID**STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING RECEIPTS AND PAYMENTS ACCOUNT****FOR THE YEAR ENDED 5 APRIL 2024**

	Notes	Unrestricted funds £	Restricted funds £	Total 2024 £	Total 2023 £
<u>Income from:</u>					
Voluntary receipts	2	69,286	10,460	79,746	78,561
<u>Expenditure on:</u>	3				
Costs of generating funds					
Costs of generating voluntary receipts		1,689	-	1,689	1,014
Net income available		67,597	10,460	78,057	77,547
Charitable activities					
Relief of poverty		-	53,528	53,528	24,390
Preservation of health		-	2,021	2,021	6,515
Advancement of education		-	34,963	34,963	12,553
Total charitable expenditure		-	90,512	90,512	43,458
Total expenditure		1,689	90,512	92,201	44,472
Net income/(expenditure) for the year		67,597	(80,052)	(12,455)	34,089
Gross transfers between funds		(67,719)	67,719	-	-
Net movement in funds		(122)	(12,333)	(12,455)	34,089
Fund balances at 6 April 2023		123,047	16,572	139,619	105,529
Fund balances at 5 April 2024		122,925	4,239	127,164	139,618

PENTAID**BALANCE SHEET****AS AT 5 APRIL 2024**

	Notes	2024		2023	
		£	£	£	£
Current assets					
Cash at bank and in hand		<u>127,164</u>		<u>139,618</u>	
Total assets less current liabilities			<u>127,164</u>		<u>139,618</u>
Funds of the charity					
Restricted funds	7		4,239		16,572
Unrestricted funds			<u>122,925</u>		<u>123,046</u>
			<u>127,164</u>		<u>139,618</u>

The accounts were approved by the Trustees on 23 July 2024

DocuSigned by:

Hamid Raza
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Dr S H Raza

Trustee

PENTAID

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 5 APRIL 2024

1 Accounting policies

1.1 Basis of preparation

The accounts have been prepared under the historical cost convention on a receipts and payments basis.

The charity meets its day to day working capital requirements through cash at bank. The Trustees have prepared projected cash flow information and consider that the charity will continue in operational existence for the foreseeable future. Accordingly, the accounts are prepared on a going concern basis.

The accounts have been prepared in accordance with applicable accounting standards, the Charities Act 2011 and the Charities (Accounts and Reports) Regulations 2008.

1.2 Incoming resources

Donations, legacies and other forms of voluntary income are recognised as incoming resources in the Statement Of Financial Activities when received, except insofar as they are incapable of financial measurement. Voluntary receipts may also include tax credits, gift aid and receipts from fund raising events.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised as voluntary donations and gifts when received and allocated to unrestricted funds.

The contribution of volunteers has not been recognised within donations as the value to the charity cannot be reliably estimated or quantified.

1.3 Resources expended

Resources expended are included directly in the Statement Of Financial Activities when paid, inclusive of any VAT which cannot be recovered.

1.4 Foreign currency translation

Transactions denominated in foreign currencies are recorded at the rate ruling at the date of the transaction.

Monetary assets and liabilities denominated in foreign currencies are translated into sterling at the rates of exchange ruling at the balance sheet date. All differences are included in net outgoing resources.

1.5 Accumulated funds

Restricted funds are subject to specific conditions by donors as to how they may be used.

2 Voluntary receipts

	Unrestricted funds £	Restricted funds £	Total 2024 £	Total 2023 £
Voluntary donations and gifts	69,286	10,460	79,746	78,561

Significant amounts included within voluntary donations and gifts are donations from Giving Force Foundation of £11,450 (2023 - £Nil), from Samara & Co of £6,597 (2023 - £1,500), from the Livingstone Charitable Trust of £3,250 (2023 - £3,350) and from Premium Vision Limited of £2,000 (2023 - £6,000). These donations have been spent during the year on economic support to help individuals in need.

PENTAID

NOTES TO THE ACCOUNTS (CONTINUED) FOR THE YEAR ENDED 5 APRIL 2024

3 Total expenditure

	Financial charges £	Grant funding £	Total 2024 £	Total 2023 £
Costs of generating funds				
Costs of generating voluntary receipts	1,689	-	1,689	1,014
Charitable activities				
<u>Relief of poverty</u>				
Grant funding of activities	-	53,528	53,528	24,390
<u>Preservation of health</u>				
Grant funding of activities	-	2,021	2,021	6,515
<u>Advancement of education</u>				
Grant funding of activities	-	34,963	34,963	12,553
	-	90,512	90,512	43,458
	1,689	90,512	92,201	44,472

Grant funding of activities comprises both one-off and regular financial assistance paid to individuals and organisations towards the furtherance of the charitable objectives of Pentaïd.

4 Trustees

None of the Trustees (or any persons connected with them) received any remuneration during the current or preceding year and no expenses were paid on their behalf (2023 - £nil).

During the year under review, voluntary donations totalling £2,800 (2023 - £1,820) were received from Trustees and close family members. During the year voluntary donations were received from Premium Vision Limited, a company in which a trustee is a director, totalling £2,000 (2023 - £6,000). There were no other transactions with Trustees.

5 Employees

There were no employees during the year other than the Trustees.

6 Taxation

The charity is exempt from taxation on its income and gains where they are applied for charitable purposes.

PENTAID

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 5 APRIL 2024

7 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Balance at 6 April 2023	Movement in funds			Balance at 5 April 2024
		Receipts	Payments	Transfers	
	£	£	£	£	£
Relief of poverty	-	1,200	(53,528)	52,328	-
Preservation of health	-	6,260	(2,021)	-	4,239
Advancement of education	16,572	3,000	(34,963)	15,391	-
	<u>16,572</u>	<u>10,460</u>	<u>(90,512)</u>	<u>67,719</u>	<u>4,239</u>

Description of funds:

Relief of poverty - Giving grants to people in poverty and hardship and the relief of lack of means.

Preservation of health - Financial assistance towards health care expenses of people in poverty, health care facilities run by other charities and providing equipment to assist people with disabilities.

Advancement of education - Financial assistance and provision of equipment to enable non-affording persons to undertake education or training.

Transfers:

Transfers are made from unrestricted funds to restricted funds to cover any deficit of restricted funds arising from charitable activities within the objectives of the charity.

8 Analysis of net assets between funds

	Unrestricted funds	Restricted funds	Total
	£	£	£
Fund balances at 5 April 2024 are represented by:			
Current assets	122,925	4,239	127,164
	<u>122,925</u>	<u>4,239</u>	<u>127,164</u>

PENTAID

England & Wales - Charity number 1140659

Accounts

Charity Registration No. 1140659

PENTAID
TRUSTEES' REPORT AND UNAUDITED ACCOUNTS
FOR THE YEAR ENDED 5 APRIL 2023

PENTAID

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees

Mrs S Raza
Dr M M Datoo
Dr S H Raza
Dr S A Mumtaz

Charity number

1140659

Principal address

19 Bryony Drive
Kingsnorth
Ashford
TN23 3RE

Independent examiner

Deitch Cooper LLP
1st Floor, 3 Hobbs House
Harrovia Business Village
Bessborough Road
Harrow
HA1 3EX

PENTAID

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PENTAID

TRUSTEES' REPORT

FOR THE YEAR ENDED 5 APRIL 2023

The Trustees present their report and accounts for the year ended 5 April 2023.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the provisions of the Trust Deed, the Charities Act 2011 and the Charities (Accounts and Reports) Regulations 2008.

Structure, governance and management

The charity was established by a charitable trust deed dated 4 February 2011 and is a registered charity.

The Trustees who served during the year were:

Mrs S Raza

Dr M M Datoo

Dr S H Raza

Dr S A Mumtaz

There must be at least three trustees. Every new trustee must be appointed by a resolution of the Trustees. In selecting individuals for appointment as trustees the Trustees must have regard to the skills, knowledge and experience needed for the effective administration of the charity.

No trustee received any emoluments during the year in respect of services performed nor were any expenses paid on their behalf.

The management and governance of the charity is undertaken by the Trustees.

During the year under review, voluntary donations totalling £1,820 (2022: £2,260) were received from Trustees. There were no other transactions with Trustees.

The Trustees have assessed the major risks to which the charity is exposed, including the effects of Covid-19 on the charity, and are satisfied that systems are in place to mitigate exposure to the major risks.

Objectives and activities

The charity's objects are to provide aid and financial assistance for the following purposes and there has been no change in these during the year: -

(a) The prevention or relief of poverty anywhere in the world by providing grants, items and services to individuals in need;

(b) The advancement of education for the benefit of the public by the provision of grants, bursaries (or other financial assistance), educational items and materials;

(c) The relief of sickness and the preservation of health by the provision of financial assistance to pay for hospital expenses, medical equipment or supplies.

The Trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

PENTAID

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 5 APRIL 2023

Achievements and performance

During the year the charity's activities included supporting orphans and needy individuals, grant funding of education resources and grants towards relief and welfare projects.

The public benefit provided by the charity is to the relief of poverty, the advancement of education and the relief of sickness. When planning the activities for the year the Trustees have considered the Charity Commission guidance on public benefit.

Financial review

The financial results for the year are contained within the receipts and payments account and notes to the accounts. Net income for the year amounted to £34,089 (2022: £19,230).

Restricted donations were received in respect of the relief of poverty, advancement of education and preservation of health. Restricted donations must only be spent on the charitable activities to which they relate. During the year all restricted donations were spent.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised as voluntary donations and gifts when received and allocated to unrestricted funds.

The trustees consider that the charity's reserves are adequate to meet its day-to-day expenditure and in the even of a shortfall they have access to sufficient resources to meet any deficit. For this reason the trustees do not believe a minimum level of reserves should be maintained.

The trustees have reviewed all the major risks including operational and business risks, which the charity might face and confirm that they have established systems to mitigate those that are significant. The adequacy of the reserves policy is reviewed annually.

The Trustees have reviewed the risks associated with the Covid-19 global pandemic. The Trustees consider that the pandemic will not have an impact on the charity's ability to continue grant-making activities in the forthcoming year. The Trustees consider that the charity has sufficient unrestricted funds and cash at bank to allow it to continue achieving its charitable objectives for at least 12 months from the date of approval of these financial statements.

Unrestricted funds are maintained at levels sufficient to ensure that no restricted fund is in deficit. Unrestricted funds carried forward to forthcoming years amounted to £123,046 (2022: £105,529).

Plans for the future

The Trustees' future plans are to continue the charity's activities of providing grants to assist both individuals and communities.

PENTAID

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 5 APRIL 2023

Statement of Trustees' responsibilities

The Trustees are responsible for preparing the Trustees' Report and the accounts in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice.

The law applicable to charities in England and Wales requires the Trustees to prepare accounts for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that year.

The Trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the accounts comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

On behalf of the board of Trustees

DocuSigned by:

Syed Hamid Raza

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Dr S H Raza

Trustee

Dated: 10 May 2024

PENTAID

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF PENTAID

I report on the accounts of the charity for the year ended 5 April 2023, which are set out on pages 5 to 9.

Respective responsibilities of Trustees and examiner

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

It is my responsibility to:

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

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

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

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

Mohamedkazim S Bhaloo, FCCA

Deitch Cooper LLP
1st Floor, 3 Hobbs House
Harrobian Business Village
Bessborough Road
Harrow
HA1 3EX

Dated: 10 May 2024

PENTAID**STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING RECEIPTS AND PAYMENTS ACCOUNT****FOR THE YEAR ENDED 5 APRIL 2023**

	Notes	Unrestricted funds £	Restricted funds £	Total 2023 £	Total 2022 £
<u>Income from:</u>					
Voluntary receipts	2	46,271	32,290	78,561	89,961
<u>Expenditure on:</u>	3				
Costs of generating funds					
Costs of generating voluntary receipts		1,014	-	1,014	1,314
Net income available		45,257	32,290	77,547	88,647
Charitable activities					
Relief of poverty		-	24,390	24,390	28,242
Preservation of health		-	6,515	6,515	5,795
Advancement of education		-	12,553	12,553	35,380
Total charitable expenditure		-	43,458	43,458	69,417
Total expenditure		1,014	43,458	44,472	70,731
Net income/(expenditure) for the year		45,257	(11,168)	34,089	19,230
Gross transfers between funds		(27,740)	27,740	-	-
Net movement in funds		17,517	16,572	34,089	19,230
Fund balances at 6 April 2022		105,529	-	105,529	86,299
Fund balances at 5 April 2023		123,046	16,572	139,618	105,529

PENTAID**BALANCE SHEET****AS AT 5 APRIL 2023**

	Notes	2023 £	£	2022 £	£
Current assets					
Cash at bank and in hand		<u>139,618</u>		<u>105,529</u>	
Total assets less current liabilities			<u>139,618</u>		<u>105,529</u>
Funds of the charity					
Restricted funds	8		16,572		-
Unrestricted funds			<u>123,046</u>		<u>105,529</u>
			<u>139,618</u>		<u>105,529</u>

The accounts were approved by the Trustees on 10 May 2024

DocuSigned by:

Syed Hamid Raza

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Dr S H Raza

Trustee

PENTAID

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 5 APRIL 2023

1 Accounting policies

1.1 Basis of preparation

The accounts have been prepared under the historical cost convention on a receipts and payments basis.

The charity meets its day to day working capital requirements through cash at bank. The Trustees have prepared projected cash flow information and consider that the charity will continue in operational existence for the foreseeable future. Accordingly, the accounts are prepared on a going concern basis.

The accounts have been prepared in accordance with applicable accounting standards, the Charities Act 2011 and the Charities (Accounts and Reports) Regulations 2008.

1.2 Incoming resources

Donations, legacies and other forms of voluntary income are recognised as incoming resources in the Statement Of Financial Activities when received, except insofar as they are incapable of financial measurement. Voluntary receipts may also include tax credits, gift aid and receipts from fund raising events.

The contribution of volunteers has not been recognised within donations as the value to the charity cannot be reliably estimated or quantified.

1.3 Resources expended

Resources expended are included directly in the Statement Of Financial Activities when paid, inclusive of any VAT which cannot be recovered.

1.4 Foreign currency translation

Transactions denominated in foreign currencies are recorded at the rate ruling at the date of the transaction.

Monetary assets and liabilities denominated in foreign currencies are translated into sterling at the rates of exchange ruling at the balance sheet date. All differences are included in net outgoing resources.

1.5 Accumulated funds

Restricted funds are subject to specific conditions by donors as to how they may be used.

2 Voluntary receipts

	Unrestricted funds £	Restricted funds £	Total 2023 £	Total 2022 £
Voluntary donations and gifts	46,271	32,290	78,561	80,917
Gift aid	-	-	-	9,044
	<u>46,271</u>	<u>32,290</u>	<u>78,561</u>	<u>89,961</u>

Significant amounts included within voluntary donations and gifts are donations from Daniah Medic Limited of £10,925 (2022 - £28,650), from Minhas & Co Limited of £38,500 (2022 - £15,000), from the Livingstone Charitable Trust of £3,350 (2022 - £4,000) and from Premium Vision Limited of £6,000 (2022 - £10,468). These donations have been spent during the year on economic support to help individuals in need.

PENTAID

NOTES TO THE ACCOUNTS (CONTINUED) FOR THE YEAR ENDED 5 APRIL 2023

3 Total expenditure	Financial charges £	Grant funding £	Total 2023 £	Total 2022 £
Costs of generating funds				
Costs of generating voluntary receipts	1,014	-	1,014	1,314
Charitable activities				
<u>Relief of poverty</u>				
Grant funding of activities	-	24,390	24,390	28,242
<u>Preservation of health</u>				
Grant funding of activities	-	6,515	6,515	5,795
<u>Advancement of education</u>				
Grant funding of activities	-	12,553	12,553	35,380
	-	43,458	43,458	69,417
	1,014	43,458	44,472	70,731

Grant funding of activities comprises both one-off and regular financial assistance paid to individuals and organisations towards the furtherance of the charitable objectives of Pentaïd.

4 Grants payable	2023 £	2022 £
Relief of poverty	24,390	28,242
Preservation of health	6,515	5,795
Advancement of education	12,553	35,380
	43,458	69,417

5 Trustees

None of the Trustees (or any persons connected with them) received any remuneration during the current or preceding year and no expenses were paid on their behalf (2022 - £nil).

During the year under review, voluntary donations totalling £1,820 (2022 - £2,260) were received from Trustees. There were no other transactions with Trustees.

6 Employees

There were no employees during the year other than the Trustees.

PENTAID**NOTES TO THE ACCOUNTS (CONTINUED)**
FOR THE YEAR ENDED 5 APRIL 2023**7 Taxation**

The charity is exempt from taxation on its income and gains where they are applied for charitable purposes.

8 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Balance at 6 April 2022	Movement in funds			Balance at 5 April 2023
		Receipts	Payments	Transfers	
	£	£	£	£	£
Relief of poverty	-	1,200	(24,390)	23,190	-
Preservation of health	-	1,965	(6,515)	4,550	-
Advancement of education	-	29,125	(12,553)	-	16,572
	<u>-</u>	<u>32,290</u>	<u>(43,458)</u>	<u>27,740</u>	<u>16,572</u>

Description of funds:

Relief of poverty - Giving grants to people in poverty and hardship and the relief of lack of means.

Preservation of health - Financial assistance towards health care expenses of people in poverty, health care facilities run by other charities and providing equipment to assist people with disabilities.

Advancement of education - Financial assistance and provision of equipment to enable non-affording persons to undertake education or training.

Transfers:

Transfers are made from unrestricted funds to restricted funds to cover any deficit of restricted funds arising from charitable activities within the objectives of the charity.

9 Analysis of net assets between funds

	Unrestricted funds	Restricted funds	Total
	£	£	£
Fund balances at 5 April 2023 are represented by:			
Current assets	123,046	16,572	139,618
	<u>123,046</u>	<u>16,572</u>	<u>139,618</u>

PENTAID

England & Wales - Charity number 1140659

Accounts

Charity Registration No. 1140659

PENTAID
TRUSTEES' REPORT AND UNAUDITED ACCOUNTS
FOR THE YEAR ENDED 5 APRIL 2022

PENTAID

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees

Mrs S Raza
Dr M M Datoo
Mr S H Raza
Dr S A Mumtaz

Charity number

1140659

Principal address

19 Bryony Drive
Kingsnorth
Ashford
TN23 3RE

Independent examiner

Deitch Cooper LLP
1st Floor, 3 Hobbs House
Harrovia Business Village
Bessborough Road
Harrow
HA1 3EX

PENTAID

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PENTAID

TRUSTEES' REPORT

FOR THE YEAR ENDED 5 APRIL 2022

The Trustees present their report and accounts for the year ended 5 April 2022.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the provisions of the Trust Deed, the Charities Act 2011 and the Charities (Accounts and Reports) Regulations 2008.

Structure, governance and management

The charity was established by a charitable trust deed dated 4 February 2011 and is a registered charity.

The Trustees who served during the year were:

Mrs S Raza

Dr M M Datoo

Mr S H Raza

Dr S A Mumtaz

There must be at least three trustees. Every new trustee must be appointed by a resolution of the Trustees. In selecting individuals for appointment as trustees the Trustees must have regard to the skills, knowledge and experience needed for the effective administration of the charity.

No trustee received any emoluments during the year in respect of services performed nor were any expenses paid on their behalf.

The management and governance of the charity is undertaken by the Trustees.

During the year under review, voluntary donations totalling £2,260 were received from Trustees. There were no other transactions with Trustees.

The Trustees have assessed the major risks to which the charity is exposed, including the effects of Covid-19 on the charity, and are satisfied that systems are in place to mitigate exposure to the major risks.

Objectives and activities

The charity's objects are to provide aid and financial assistance for the following purposes and there has been no change in these during the year: -

(a) The prevention or relief of poverty anywhere in the world by providing grants, items and services to individuals in need;

(b) The advancement of education for the benefit of the public by the provision of grants, bursaries (or other financial assistance), educational items and materials;

(c) The relief of sickness and the preservation of health by the provision of financial assistance to pay for hospital expenses, medical equipment or supplies.

The Trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

PENTAID

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 5 APRIL 2022

Achievements and performance

During the year the charity's activities included supporting orphans and needy individuals, grant funding of education resources and grants towards relief and welfare projects.

The public benefit provided by the charity is to the relief of poverty, the advancement of education and the relief of sickness. When planning the activities for the year the Trustees have considered the Charity Commission guidance on public benefit.

Financial review

The financial results for the year are contained within the receipts and payments account and notes to the accounts. Net income for the year amounted to £19,230 (2021: £21,988).

Restricted donations were received in respect of the relief of poverty, advancement of education and preservation of health. Restricted donations must only be spent on the charitable activities to which they relate. During the year all restricted donations were spent.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised as voluntary donations and gifts when received and allocated to unrestricted funds.

The trustees consider that the charity's reserves are adequate to meet its day-to-day expenditure and in the even of a shortfall they have access to sufficient resources to meet any deficit. For this reason the trustees do not believe a minimum level of reserves should be maintained.

The trustees have reviewed all the major risks including operational and business risks, which the charity might face and confirm that they have established systems to mitigate those that are significant. The adequacy of the reserves policy is reviewed annually.

The Trustees have reviewed the risks associated with the Covid-19 global pandemic. The Trustees consider that the pandemic will not have an impact on the charity's ability to continue grant-making activities in the forthcoming year. The Trustees consider that the charity has sufficient unrestricted funds and cash at bank to allow it to continue achieving its charitable objectives for at least 12 months from the date of approval of these financial statements.

Unrestricted funds are maintained at levels sufficient to ensure that no restricted fund is in deficit. Unrestricted funds carried forward to forthcoming years amounted to £105,529 (2021: £86,042).

Plans for the future

The Trustees' future plans are to continue the charity's activities of providing grants to assist both individuals and communities.

PENTAID

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 5 APRIL 2022


Statement of Trustees' responsibilities

The Trustees are responsible for preparing the Trustees' Report and the accounts in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice.

The law applicable to charities in England and Wales requires the Trustees to prepare accounts for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that year.

The Trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the accounts comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

On behalf of the board of Trustees

DocuSigned by:

2D41FD841508450...
Mr S H Raza

Trustee

Dated: 4 April 2023

PENTAID

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF PENTAID

I report on the accounts of the charity for the year ended 5 April 2022, which are set out on pages 5 to 9.

Respective responsibilities of Trustees and examiner

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

It is my responsibility to:

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

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

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

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

Mohamedkazim S Bhaloo, FCCA

Deitch Cooper LLP
1st Floor, 3 Hobbs House
Harrobian Business Village
Bessborough Road
Harrow
HA1 3EX

Dated: 4 April 2023

PENTAID**STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING RECEIPTS AND PAYMENTS ACCOUNT****FOR THE YEAR ENDED 5 APRIL 2022**

	Notes	Unrestricted funds £	Restricted funds £	Total 2022 £	Total 2021 £
Income from:					
Voluntary receipts	2	63,671	26,290	89,961	80,421
Expenditure on:					
Costs of generating funds					
Costs of generating voluntary receipts	3	1,314	-	1,314	1,625
Net income available		62,357	26,290	88,647	78,796
Charitable activities					
Relief of poverty		-	28,242	28,242	25,103
Preservation of health		-	5,795	5,795	7,415
Advancement of education		-	35,380	35,380	24,290
Total charitable expenditure		-	69,417	69,417	56,808
Total expenditure		1,314	69,417	70,731	58,433
Net income/(expenditure) for the year		62,357	(43,127)	19,230	21,988
Gross transfers between funds		(42,870)	42,870	-	-
Net movement in funds		19,487	(257)	19,230	21,988
Fund balances at 6 April 2021		86,042	257	86,299	64,311
Fund balances at 5 April 2022		105,529	-	105,529	86,299

PENTAID**BALANCE SHEET****AS AT 5 APRIL 2022**

	Notes	2022		2021	
		£	£	£	£
Current assets					
Debtors	7	-		20	
Cash at bank and in hand		<u>105,529</u>		<u>86,279</u>	
Total assets less current liabilities			<u>105,529</u>		<u>86,299</u>
Funds of the charity					
Restricted funds	8		-		257
Unrestricted funds			<u>105,529</u>		<u>86,042</u>
			<u>105,529</u>		<u>86,299</u>

The accounts were approved by the Trustees on 4 April 2023

DocuSigned by:

 2041FD841508450...
 Mr S H Raza
Trustee

PENTAID

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 5 APRIL 2022

1 Accounting policies

1.1 Basis of preparation

The accounts have been prepared under the historical cost convention on a receipts and payments basis.

The charity meets its day to day working capital requirements through cash at bank. The Trustees have prepared projected cash flow information and consider that the charity will continue in operational existence for the foreseeable future. Accordingly, the accounts are prepared on a going concern basis.

The accounts have been prepared in accordance with applicable accounting standards, the Charities Act 2011 and the Charities (Accounts and Reports) Regulations 2008.

1.2 Incoming resources

Donations, legacies and other forms of voluntary income are recognised as incoming resources in the Statement Of Financial Activities when received, except insofar as they are incapable of financial measurement. Voluntary receipts may also include tax credits, gift aid and receipts from fund raising events.

The contribution of volunteers has not been recognised within donations as the value to the charity cannot be reliably estimated or quantified.

1.3 Resources expended

Resources expended are included directly in the Statement Of Financial Activities when paid, inclusive of any VAT which cannot be recovered.

1.4 Foreign currency translation

Transactions denominated in foreign currencies are recorded at the rate ruling at the date of the transaction.

Monetary assets and liabilities denominated in foreign currencies are translated into sterling at the rates of exchange ruling at the balance sheet date. All differences are included in net outgoing resources.

1.5 Accumulated funds

Restricted funds are subject to specific conditions by donors as to how they may be used.

2 Voluntary receipts

	Unrestricted funds £	Restricted funds £	Total 2022 £	Total 2021 £
Voluntary donations and gifts	54,627	26,290	80,917	74,530
Gift aid	9,044	-	9,044	5,891
	<u>63,671</u>	<u>26,290</u>	<u>89,961</u>	<u>80,421</u>

Significant amounts included within voluntary donations and gifts are donations from Daniah Medic Limited of £28,650 (2021 - £19,100), from Minhas & Co Limited of £15,000 (2021 - £2,000), from the Livingstone Charitable Trust of £4,000 (2021 - £3,350) and from Premium Vision Limited of £10,468 (2021 - £5,000). These donations have been spent during the year on economic support to help individuals in need.

PENTAID

NOTES TO THE ACCOUNTS (CONTINUED) FOR THE YEAR ENDED 5 APRIL 2022

3 Total expenditure

	Financial charges £	Grant funding £	Total 2022 £	Total 2021 £
Costs of generating funds				
Costs of generating voluntary receipts	1,314	-	1,314	1,625
Charitable activities				
<u>Relief of poverty</u>				
Grant funding of activities	-	28,242	28,242	25,103
<u>Preservation of health</u>				
Grant funding of activities	-	5,795	5,795	7,415
<u>Advancement of education</u>				
Grant funding of activities	-	35,380	35,380	24,290
	-	69,417	69,417	56,808
	1,314	69,417	70,731	58,433

Grant funding of activities comprises both one-off and regular financial assistance paid to individuals and organisations towards the furtherance of the charitable objectives of Pentaid.

4 Trustees

None of the Trustees (or any persons connected with them) received any remuneration during the current or preceding year and no expenses were paid on their behalf (2021 - £nil).

During the year under review, voluntary donations totalling £2,260 (2021 - £2,405) were received from Trustees. There were no other transactions with Trustees.

5 Employees

There were no employees during the year other than the Trustees.

6 Taxation

The charity is exempt from taxation on its income and gains where they are applied for charitable purposes.

PENTAID**NOTES TO THE ACCOUNTS (CONTINUED)**
FOR THE YEAR ENDED 5 APRIL 2022

7 Debtors	2022	2021
	£	£
Other debtors	-	20
	<u> </u>	<u> </u>

8 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds				Balance at 5 April 2022
	Balance at 6 April 2021	Receipts	Payments	Transfers	
	£	£	£	£	£
Relief of poverty	257	9,620	(28,242)	18,365	-
Preservation of health	-	1,220	(5,795)	4,575	-
Advancement of education	-	15,450	(35,380)	19,930	-
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
	257	26,290	(69,417)	42,870	-
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>

Description of funds:

Relief of poverty - Giving grants to people in poverty and hardship and the relief of lack of means.

Preservation of health - Financial assistance towards health care expenses of people in poverty, health care facilities run by other charities and providing equipment to assist people with disabilities.

Advancement of education - Financial assistance and provision of equipment to enable non-affording persons to undertake education or training.

Transfers:

Transfers are made from unrestricted funds to restricted funds to cover any deficit of restricted funds arising from charitable activities within the objectives of the charity.

9 Analysis of net assets between funds

	Unrestricted funds	Restricted funds	Total
	£	£	£
Fund balances at 5 April 2022 are represented by:			
Current assets	105,529	-	105,529
	<u> </u>	<u> </u>	<u> </u>
	105,529	-	105,529
	<u> </u>	<u> </u>	<u> </u>

PENTAID

England & Wales - Charity number 1140659

Accounts

Charity Registration No. 1140659

PENTAID
TRUSTEES' REPORT AND UNAUDITED ACCOUNTS
FOR THE YEAR ENDED 5 APRIL 2021

PENTAID

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees

Mrs S Raza
Dr M M Dato
Mr S H Raza
Dr S A Mumtaz

Charity number

1140659

Principal address

19 Bryony Drive
Kingsnorth
Ashford
TN23 3RE

Independent examiner

Deitch Cooper LLP
2nd Floor, Congress House
Lyon Road
Harrow
Middlesex
HA1 2EN

PENTAID

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Statement of financial activities	5
Balance sheet	6
Notes to the accounts	7 - 10

PENTAID

TRUSTEES' REPORT

FOR THE YEAR ENDED 5 APRIL 2021

The Trustees present their report and accounts for the year ended 5 April 2021.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the provisions of the Trust Deed, the Charities Act 2011 and the Charities (Accounts and Reports) Regulations 2008.

Structure, governance and management

The charity was established by a charitable trust deed dated 4 February 2011 and is a registered charity.

The Trustees who served during the year were:

Mrs S Raza

Dr M M Dato

Mr S H Raza

Dr S A Mumtaz

There must be at least three trustees.

Every new trustee must be appointed by a resolution of the Trustees. In selecting individuals for appointment as trustees the Trustees must have regard to the skills, knowledge and experience needed for the effective administration of the charity.

No trustee received any emoluments during the year in respect of services performed nor were any expenses paid on their behalf.

The management and governance of the charity is undertaken by the Trustees.

During the year under review, voluntary donations totalling £2,405 were received from Trustees. There were no other transactions with Trustees.

The Trustees have assessed the major risks to which the charity is exposed, including the effects of Covid-19 on the charity, and are satisfied that systems are in place to mitigate exposure to the major risks.

Objectives and activities

The charity's objects are to provide aid and financial assistance for the following purposes and there has been no change in these during the year: -

(a) The prevention or relief of poverty anywhere in the world by providing grants, items and services to individuals in need;

(b) The advancement of education for the benefit of the public by the provision of grants, bursaries (or other financial assistance), educational items and materials;

(c) The relief of sickness and the preservation of health by the provision of financial assistance to pay for hospital expenses, medical equipment or supplies.

The Trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

PENTAID

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 5 APRIL 2021

Achievements and performance

During the year the charity's activities included supporting orphans and needy individuals, grant funding of education resources and grants towards relief and welfare projects.

The public benefit provided by the charity is to the relief of poverty, the advancement of education and the relief of sickness. When planning the activities for the year the Trustees have considered the Charity Commission guidance on public benefit.

Financial review

The financial results for the year are contained within the receipts and payments account and notes to the accounts.

Restricted donations were received in respect of the relief of poverty, advancement of education and preservation of health. Restricted donations must only be spent on the charitable activities to which they relate. During the year all restricted donations for the purposes of preservation of health and advancement of education were spent. At the 5 April 2021, the charity had restricted funds remaining of £257 for the purpose of relief of poverty, which will be fully spent in the forthcoming year on this charitable purpose.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised as voluntary donations and gifts when received and allocated to unrestricted funds.

The trustees consider that the charity's reserves are adequate to meet its day-to-day expenditure and in the even of a shortfall they have access to sufficient resources to meet any deficit. For this reason the trustees do not believe a minimum level of reserves should be maintained.

The trustees have reviewed all the major risks including operational and business risks, which the charity might face and confirm that they have established systems to mitigate those that are significant. The adequacy of the reserves policy is reviewed annually.

The Trustees have reviewed the risks associated with the Covid-19 global pandemic and the national restrictions in place. The Trustees consider that the pandemic will not have an impact on the charity's ability to continue grant-making activities in the forthcoming year. The Trustees consider that the charity has sufficient unrestricted funds and cash at bank to allow it to remain in operational existence for at least 12 months from the date of approval of these financial statements and throughout a period of uncertainty of future voluntary income.

Unrestricted funds are maintained at levels sufficient to ensure that no restricted fund is in deficit. At the year end the charity had unrestricted funds of £86,042 (2020: £63,889).

Plans for the future

The Trustees' future plans are to continue the charity's activities of providing grants to assist both individuals and communities.

PENTAID

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 5 APRIL 2021

Statement of Trustees' responsibilities

The Trustees are responsible for preparing the Trustees' Report and the accounts in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice.

The law applicable to charities in England and Wales requires the Trustees to prepare accounts for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that year.

The Trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the accounts comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

On behalf of the board of Trustees

DocuSigned by:

Syed Hamid Raza

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Mr S H Raza

Trustee

Dated: 28 January 2022

PENTAID

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF PENTAID

I report on the accounts of the charity for the year ended 5 April 2021, which are set out on pages 5 to 10.

Respective responsibilities of Trustees and examiner

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

It is my responsibility to:

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

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

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

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

Mohamedkazim S Bhaloo, FCCA

Deitch Cooper LLP
2nd Floor, Congress House
Lyon Road
Harrow
Middlesex
HA1 2EN

Dated: 28 January 2022

PENTAID**STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING RECEIPTS AND PAYMENTS ACCOUNT****FOR THE YEAR ENDED 5 APRIL 2021**

	Notes	Unrestricted funds £	Restricted funds £	Total 2021 £	Total 2020 £
<u>Income from:</u>					
Voluntary receipts	2	52,166	28,255	80,421	75,299
<u>Expenditure on:</u>	3				
Costs of generating funds					
Costs of generating voluntary receipts		1,625	-	1,625	1,458
Net income available		50,541	28,255	78,796	73,841
Charitable activities					
Relief of poverty		-	25,103	25,103	29,633
Preservation of health		-	7,415	7,415	5,500
Advancement of education		-	24,290	24,290	28,473
Total charitable expenditure		-	56,808	56,808	63,606
Total expenditure		1,625	56,808	58,433	65,064
Net income/(expenditure) for the year		50,541	(28,553)	21,988	10,235
Gross transfers between funds		(28,388)	28,388	-	-
Net movement in funds		22,153	(165)	21,988	10,235
Fund balances at 6 April 2020		63,889	422	64,311	54,076
Fund balances at 5 April 2021		86,042	257	86,299	64,311

PENTAID**BALANCE SHEET****AS AT 5 APRIL 2021**

	Notes	2021 £	£	2020 £	£
Current assets					
Debtors	7	20		-	
Cash at bank and in hand		86,279		64,311	
Total assets less current liabilities			86,299		64,311
Funds of the charity					
Restricted funds	8		257		422
Unrestricted funds			86,042		63,889
			86,299		64,311

The accounts were approved by the Trustees on 28 January 2022

DocuSigned by:

Syed Hamid Raza

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Mr S H Raza

Trustee

PENTAID

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 5 APRIL 2021

1 Accounting policies

1.1 Basis of preparation

The accounts have been prepared under the historical cost convention on a receipts and payments basis.

The charity meets its day to day working capital requirements through cash at bank. The Trustees have prepared projected cash flow information and consider that the charity will continue in operational existence for the foreseeable future. Accordingly, the accounts are prepared on a going concern basis.

The accounts have been prepared in accordance with applicable accounting standards, the Charities Act 2011 and the Charities (Accounts and Reports) Regulations 2008.

1.2 Incoming resources

Donations, legacies and other forms of voluntary income are recognised as incoming resources in the Statement Of Financial Activities when received, except insofar as they are incapable of financial measurement. Voluntary receipts may also include tax credits, gift aid and receipts from fund raising events.

1.3 Resources expended

Resources expended are included directly in the Statement Of Financial Activities when paid, inclusive of any VAT which cannot be recovered.

1.4 Foreign currency translation

Transactions denominated in foreign currencies are recorded at the rate ruling at the date of the transaction.

Monetary assets and liabilities denominated in foreign currencies are translated into sterling at the rates of exchange ruling at the balance sheet date. All differences are included in net outgoing resources.

1.5 Accumulated funds

Restricted funds are subject to specific conditions by donors as to how they may be used.

2 Voluntary receipts

	Unrestricted funds £	Restricted funds £	Total 2021 £	Total 2020 £
Voluntary donations and gifts	46,275	28,255	74,530	75,299
Gift aid	5,891	-	5,891	-
	<u>52,166</u>	<u>28,255</u>	<u>80,421</u>	<u>75,299</u>

Significant amounts included within voluntary donations and gifts are donations from Daniah Medic Limited of £19,100, from the Livingston Charitable Trust of £3,350 and from Premium Vision Limited of £5,000, which have been spent during the year on economic support to help individuals in need.

PENTAID

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 5 APRIL 2021

3 Total expenditure

	Financial charges £	Grant funding £	Total 2021 £	Total 2020 £
Costs of generating funds				
Costs of generating voluntary receipts	1,625	-	1,625	1,458
	-----	-----	-----	-----
Charitable activities				
<u>Relief of poverty</u>				
Grant funding of activities	-	25,103	25,103	29,633
<u>Preservation of health</u>				
Grant funding of activities	-	7,415	7,415	5,500
<u>Advancement of education</u>				
Grant funding of activities	-	24,290	24,290	28,473
	-----	-----	-----	-----
	-	56,808	56,808	63,606
	-----	-----	-----	-----
	1,625	56,808	58,433	65,064
	=====	=====	=====	=====

Grant funding of activities comprises both one-off and regular financial assistance paid to individuals and organisations towards the furtherance of the charitable objectives of Pentaid.

4 Trustees

None of the Trustees (or any persons connected with them) received any remuneration during the current or preceding year and no expenses were paid on their behalf (2020 - £nil).

During the year under review, voluntary donations totalling £2,405 were received from Trustees. There were no other transactions with Trustees.

5 Employees

There were no employees during the year other than the Trustees.

6 Taxation

The charity is exempt from taxation on its income and gains where they are applied for charitable purposes.

PENTAID**NOTES TO THE ACCOUNTS (CONTINUED)****FOR THE YEAR ENDED 5 APRIL 2021**

7 Debtors	2021	2020
	£	£
Other debtors	20	-
	<u> </u>	<u> </u>

8 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds				Balance at 5 April 2021
	Balance at 6 April 2020	Receipts	Payments	Transfers	
	£	£	£	£	£
Relief of poverty	-	25,360	(25,103)	-	257
Preservation of health	422	595	(7,415)	6,398	-
Advancement of education	-	2,300	(24,290)	21,990	-
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
	422	28,255	(56,808)	28,388	257
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>

Description of funds:

Relief of poverty - Giving grants to people in poverty and hardship and the relief of lack of means.

Preservation of health - Financial assistance towards health care expenses of people in poverty, health care facilities run by other charities and providing equipment to assist people with disabilities.

Advancement of education - Financial assistance and provision of equipment to enable non-affording persons to undertake education or training.

Transfers:

Transfers are made from unrestricted funds to restricted funds to cover any deficit of restricted funds arising from charitable activities within the objectives of the charity.

9 Analysis of net assets between funds

	Unrestricted funds	Restricted funds	Total
	£	£	£
Fund balances at 5 April 2021 are represented by:			
Current assets	86,042	257	86,299
	<u> </u>	<u> </u>	<u> </u>
	86,042	257	86,299
	<u> </u>	<u> </u>	<u> </u>

PENTAID

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 5 APRIL 2021

10 Post balance sheet events

On 11 March 2020, the World Health Organisation classified the outbreak of the Covid-19 coronavirus as an international pandemic. In the opinion of the Trustees the Covid-19 pandemic has not had a significant detrimental impact on the results to 5 April 2021, however future consequences are that voluntary donations and cash flows may still be affected. The Trustees are closely monitoring the ongoing and potential impact of the Covid-19 pandemic however it is not possible to reliably estimate the duration and severity of the effects of the pandemic on the Charity. In the opinion of the Trustees, the Charity has sufficient unrestricted funds to continue achieving its charitable objectives during the pandemic.