

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 Datto 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.

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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.

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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 £ |
|--|-------|----------------------------|--------------------------|--------------------|--------------------|
| <u>Income from:</u> | | | | | |
| Voluntary receipts | 2 | 27,530 | 36,400 | 63,930 | 79,746 |
| <u>Expenditure on:</u> | 3 | | | | |
| Costs of generating funds | | | | | |
| Costs of generating voluntary receipts | | 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 | | 69,425 | | 127,164 | |
| Total assets less current liabilities | | | 69,425 | | 127,164 |
| Funds of the charity | | | | | |
| Restricted funds | 7 | | - | | 4,239 |
| Unrestricted funds | | | 69,425 | | 122,925 |
| | | | 69,425 | | 127,164 |

The accounts were approved by the Trustees on 27 January 2026

Signed by:
Hamid Raza
2D41FB841508450...
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.

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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> |