

# MEDICAL AID (UK)

England & Wales · Charity number 1163686

## Details

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**Status** Registered

**Legal form** CIO

**Registered** 2015-09-22

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

## Contact

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**Address** 42 Wordsworth Way  
Rochdale  
OL11 5JE

**Phone** 07778206253

**Email** [medicalaiduk@yahoo.co.uk](mailto:medicalaiduk@yahoo.co.uk)

## Activities

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**Objects:** THE OBJECTS OF THE CIO ARE:THE RELIEF OF SICKNESS AND PRESERVATION OF HEALTH OF PERSONS LIVING IN PAKISTAN BY THE PROVISION OF HEALTHCARE AND EQUIPMENT, SPECIFICALLY IN PROVIDING KIDNEY DIALYSIS, LIVER DISEASE AND THEIR ALLIED AILMENTS.

**Activities:** To provide healthcare generally but specifically in providing kidney dialysis,liver disease,and their allied ailments.

## Classification

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- **How:** Acts As An Umbrella Or Resource Body
- **What:** The Advancement Of Health Or Saving Of Lives
- **Who:** The General Public/mankind

## Geography

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- Pakistan
- Throughout England And Wales

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£28,219	£41,693	-	-
2024-03-31	£63,451	£10,000	-	-
2023-03-31	£16,555	£46,600	-	-
2022-03-31	£33,186	£0	-	-
2021-03-31	£21,419	£0	-	-

## Trustees

Name	Role	Appointed
<b>Dr INAYAT BABAR MBBS</b>	Chair	2017-01-14
MOHAMMAD ARSHAD BSc,FCA		2017-01-14
Prof Saeed Akbar Phd		2017-01-14
RAZIA SHAMIM AHMAD MBE		2017-01-14

**MEDICAL AID (UK)**

England & Wales - Charity number 1163686

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# Accounts

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MEDICAL AID (UK)

Charitable Incorporated Organisation (CIO)

Registered in England & Wales No.1163686

TRUSTEES REPORT AND FINANCIAL ACCOUNTS

FOR THE YEAR

ENDED 31ST MARCH 2025

Prepared by:-

The Board of Trustees  
Medical Aid (UK)  
42, Wordsworth Way  
Rochdale OL11 5JE  
GREATER MANCHESTER

# MEDICAL AID (UK)

## TRUSTEES REPORT AND FINANCIAL ACCOUNTS

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MEDICAL AID (UK)

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LEGAL & ADMINISTRATIVE INFORMATION

YEAR ENDED 31ST MARCH 2025

Charity Number	1163686	
Business Address	42 Wordsworth Way Rochdale Greater Manchester OL11 5JE	
Registered Office	42 Wordsworth Way Rochdale Greater Manchester OL11 5JE	
Trustees	Dr.I.K.Babar Mrs R.Shamim MBE Mr.M.Arshad Prof.S.Akbar	
Management Committee	Dr.I.K.Babar Mr.M.Arshad Mr.E.H.Malik Mr.M.Rashid Dr.B.Ghafoor	Mrs.R.Shamim MBE Prof S.Akbar Dr.M.H.Khan Dr.P.Mir Ms.S.Ahmed

TRUSTEES REPORT FOR THE YEAR

ENDED 31ST MARCH 2025

The trustees have pleasure in presenting their ninth report and financial statements for the year ended 31st March 2025

LEGAL AND ADMINISTRATIVE DETAILS

**Governing instrument.** Medical Aid(UK) is constituted as a Charitable Incorporated Organisation (CIO) in the UK and governed by a constitution. The CIO was registered on 22nd September 2015.

**Membership.** Is open to interested individuals accepted into membership by the trustees, following completion of a prescribed membership form.

**Trustees.** The CIO work is directed by a board of trustees, who approve the policy for the organisation. The board is composed of the following trustees who served throughout the year

Dr.I.K.Babar (President)

Mrs.R.Shamim MBE ( Vice President)

Mr.M.Arshad (Secretary)

Prof.S.Akbar (Treasurer)

**Executive Committee.** The members of the executive committee who served during the year were;-

Dr.I.K.Babar

Mrs.R.Shamim MBE

Mr.M.Arshad

Prof.S.Akbar

Mr.E.H.Malik

Dr.M.H.Khan

Mr.M.Rashid

Dr.P.Mir

Dr.B.Ghafoor

Ms.S.Ahmed

MEDICAL AID (UK)  
TRUSTEES REPORT FOR THE YEAR  
ENDED 31ST MARCH 2025( Cont)

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**Objects of the CIO.** The objects are:-

To help the poor and needy in Pakistan, England & Wales;

To provide healthcare generally but specifically in providing kidney dialysis, liver disease, and their allied ailments; and

To undertake any help to elevate the social, education, food and housing of the poor and needy in Pakistan, England & Wales.

PUBLIC BENEFIT STATEMENT

In planning we have considered guidance from the Charity Commission to ensure we meet our public benefit requirements.

RESULTS FOR THE YEAR

The results for the year are set out on the finance pages following this report.

RESERVES POLICY

The trustees have considered the policy and have agreed that sufficient funds are to be retained in case of emergency for the continuance of the project in Pakistan. The policy will be reviewed during the financial year.

RISK

The trustees confirm that controls are in place designed to mitigate the major risks to which the CIO is faced. Raising sufficient funds is a major challenge and one for which the trustees are driving forward.

DIALYSIS CENTERS

The first Dialysis Center supported by Medical Aid(UK) was established at the City Hospital, Gilgit, Pakistan on 13th October 2018. Dialysis machines and equipment was donated to the hospital. A management committee was established locally to oversee the daily operation of this center. In 2023 5 state of the art brand new Fresenius dialysis machines were donated to a well established Kidney Hospital in the city of Gujranwala in the Punjab province. This hospital is attached to the local Government hospital where 50 dialysis machines are installed to provide free dialysis to poor & needy of the area.

During the year a Dialysis centre was established at Skardu in the northern areas of GB. Four state of the art brand new German dialysis machines together with RO system was donated for the project at Government Hospital, Skardu.

FUTURE PROJECTS

The trustees have been exploring possible remote areas of Pakistan to establish dialysis centers in government run hospitals.

During the year contacts have been made at a small town in South Punjab where the need to set up a dialysis centre for the poor and needy. Successive provincial governments have neglected this part of Punjab for development and providing health care. It is anticipated that during 2026 a dialysis centre will be established at Chowk Azam. The trustees are also exploring to establish at least one dialysis centre in KPK.

MEDICAL AID (UK)  
TRUSTEES REPORT FOR THE YEAR  
ENDED 31ST MARCH 2025( Cont)

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TRUSTEES' RESPONSIBILITIES IN RELATION TO FINANCIAL STATEMENTS

The trustees are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and regulations. Charity law requires the trustees to prepare financial statements for each financial year. Under the law the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). The financial statements are required by law to give a true and fair view of the state of affairs of the charity and its net receipts and expenditure for the year. In preparing these financial statements the trustees are required to:

1. Select suitable accounting policies and then apply them consistently;
2. Make judgements and estimates that are reasonable and prudent;
3. Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with SORP 2019. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and deduction of fraud and other irregularities.

APPROVAL

The report was approved by the Board of trustees and signed on its behalf by:-

.....  
Dr. I.K. Bahar ( Trustee & President ) 11.01.2026

## **Independent Examiner's Report**

5

To the board of trustees of Medical Aid(UK) on the financial statements for the year ended 31st March 2025.

I report on the accounts of the charity for the year ended 31st March 2025, which are set out on pages 6-10

### **Respective responsibilities of trustees and examiner**

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

It is my responsibility to :

- a) Examine the accounts under section 145 of the 2011 Act.
- b) To follow the procedures laid down in the general directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.
- c) 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:

- (1) which gives me reasonable cause to believe that in any material respect the requirements:
  - \* to keep accounting records in accordance with section 130 of the 2011 Act
  - \* to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Z. Omope  
Ziko Associates  
33 Bagot Street  
Liverpool  
L15 2HA  
Dated 13.01.2026

**MEDICAL AID (UK)**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**FOR THE YEAR ENDED 31ST MARCH 2025**

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	Note	Restricted £	Unrestricted £	Total £	2024 £
<b>INCOMING RESOURCES</b>					
Incoming resources					
from Charitable activities	3	3,350	16,871	20,221	59,419
Gift Aid HMRC			7,998	7,998	4,032
<b>Total Incoming Resources</b>		<b>3,350</b>	<b>24,869</b>	<b>28,219</b>	<b>63,451</b>
<b>RESOURCES EXPENDED</b>					
Cost of generating funds			-27	-27	0
Charitable activities	4		<u>-41,666</u>	<u>-41,666</u>	<u>-10,000</u>
			<u>-41,693</u>	<u>-41,693</u>	<u>-10,000</u>
<b>Net( Deficit )/Surplus</b>		<b>3,350</b>	<b>-16,824</b>	<b>-13,474</b>	<b>53,451</b>
Balances brought forward		33,829	134,601	168,430	114,979
<b>Balances carried forward</b>		<b>37,179</b>	<b>117,777</b>	<b>154,956</b>	<b>168,430</b>

MEDICAL AID (UK)  
RECEIPTS AND EXPENDITURE ACCOUNT  
FOR THE YEAR ENDED 31ST MARCH 2025

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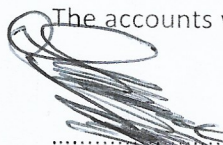
	£	2024 £
RECEIPTS	28,219	63,451
EXPENDITURE	<u>-41,693</u>	<u>-10,000</u>
(Deficit) / Surplus	<u><u>-13,474</u></u>	<u><u>53,451</u></u>

MEDICAL AID (UK)BALANCE SHEET AS AT 31ST MARCH 2025

	£	£	20 24	£	£
<u>Current Assets</u>					
Cash at Bank		<u>154,956</u>		<u>168,430</u>	
Representing:-					
Restricted Funds	37,179		33,829		
Unrestricted Funds	<u>117,777</u>		<u>134,601</u>		
		<u>154,956</u>		<u>168,430</u>	

For the financial year ended 31st March 2025 the charity is entitled to be examined by an independent examiner. The trustees acknowledge their responsibilities for ensuring that the charity keeps accounting records in accordance with Section 130 of the 2011 Act and to prepare accounts which accord with the accounting records and comply with the Accounting requirements of the 2011 Act.

The accounts were approved by the board of trustees and signed on it's behalf by



.....  
Professor Saeed Akbar (Trustee & treasurer)

11.01.2026

**MEDICAL AID (UK)**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31ST MARCH 2025**

**1 ACCOUNTING POLICIES**

(a) Accounting Convention

The financial statements have been prepared under the historical cost convention, and in accordance with the statement of Recommended practice, Accounting and Reporting by Charities (SORP 2019) issued in January 2019 and applicable UK Accounting Standards and the Charities Act 2011

(b) Incoming Resources

Income from charitable activities include donations received by the charity for the purpose it is set up for.

(c) Fund Accounting

Funds held by the charity are either:

- \* Unrestricted general funds. These are funds which can be used in accordance with the charitable objects at the discretion of the trustees.
- \* Restricted funds. These are funds that can only be used for restricted purposes within the objects of the charity. Restrictions arise when specified by the donor. The Charity has received funds as Zakat and the trustees are obliged to disperse this amount under the Islamic jurisprudence.

(d) Taxation

Medical Aid(UK) is a registered charity and does not engage in any business activity liable to UK taxation.

**2 INCOMING RESOURCES**

	Unrestricted Funds £	Restricted Funds £	Total £	2024 £
General Donations	16,871	3,350	20,221	55,991
Restricted Donations				3,428
Gift Aid	7,998		7,998	4,032
	<b>24,869</b>	<b>3,350</b>	<b>28,219</b>	<b>63,451</b>

MEDICAL AID (UK)  
NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31ST MARCH 2025

**3** ANALYSIS OF FUNDS BALANCE BETWEEN  
THE NET ASSETS

	Unrestricted Funds £	Restricted Funds £	Total £	<b>2024</b> £
Cash at Bank	<u>117,777</u>	<u>37,179</u>	<u>154,956</u>	<u>168,430</u>

**4** CHARITABLE ACTIVITIES-DONATIONS

During the year the charity donated 4 state of the art new German dialysis machines together with RO system to Government Hospital Skardu in Northern Pakistan.

**5** TRUSTEES REMUNERATIONS AND EXPENSES

No remuneration or reimbursement of expenses has been made or is due to be made to any of the trustees in respect of this year.

**MEDICAL AID (UK)**

England & Wales - Charity number 1163686

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# Accounts

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**MEDICAL AID (UK)**

Charitable Incorporated Organisation (CIO)

Registered in England & Wales No.1163686

**TRUSTEES REPORT AND FINANCIAL ACCOUNTS**

**FOR THE YEAR**

**ENDED 31ST MARCH 2024**

Prepared by:-

The Board of Trustees  
Medical Aid (UK)  
42, Wordsworth Way  
Rochdale OL11 5JE  
GREATER MANCHESTER

# MEDICAL AID (UK)

## TRUSTEES REPORT AND FINANCIAL ACCOUNTS

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**MEDICAL AID (UK)**

1

**LEGAL & ADMINISTRATIVE INFORMATION**

**YEAR ENDED 31ST MARCH 2024**

<b>Charity Number</b>	1163686	
<b>Business Address</b>	42 Wordsworth Way Rochdale Greater Manchester OL11 5JE	
<b>Registered Office</b>	42 Wordsworth Way Rochdale Greater Manchester OL11 5JE	
<b>Trustees</b>	Dr.I.K.Babar Mrs R.Shamim MBE Mr.M.Arshad Prof.S.Akbar	
<b>Management Committee</b>	Dr.I.K.Babar Mr.M.Arshad Mr.E.H.Malik Mr.M.Rashid Dr.B.Ghafoor	Mrs.R.Shamim MBE Prof S.Akbar Dr.M.H.Khan Dr.P.Mir

**TRUSTEES REPORT FOR THE YEAR**

**ENDED 31ST MARCH 2024**

The trustees have pleasure in presenting their eighth report and financial statements for the year ended 31st March 2024

**LEGAL AND ADMINSTRATIVE DETAILS**

**Governing instrument.** Medical Aid(UK) is constituted as a Charitable Incorporated Organisation (CIO) in the UK and governed by a constitution.The CIO was registered on 22nd September 2015.

**Membership.** Is open to interested individuals accepted into membership by the trustees, following completion of a prescribed membership form.

**Trustees.**The CIO work is directed by a board of trustees,who approve the policy for the organisation.The board is composed of the following trustees who served throughout the year

Dr.I.K.Babar (President)

Mrs.R.Shamim MBE ( Vice President)

Mr.M.Arshad (Secretary)

Prof.S.Akbar (Treasurer)

**Executive Committee.**The members of the executive committee who served during the year were;-

Dr.I.K.Babar

Mrs.R.Shamim MBE

Mr.M.Arshad

Prof.S.Akbar

Mr.E.H.Malik

Dr.M.H.Khan

Mr.M.Rashid

Dr.P.Mir

Dr.B.Ghafoor

**MEDICAL AID (UK)**  
**TRUSTEES REPORT FOR THE YEAR**  
**ENDED 31ST MARCH 2024( Cont)**

3

**Objects of the CIO.** The objects are:-

To help the poor and needy in Pakistan, England & Wales;

To provide healthcare generally but specifically in providing kidney dialysis, liver disease, and their allied ailments; and

To undertake any help to elevate the social, education, food and housing of the poor and needy in Pakistan, England & Wales.

**PUBLIC BENEFIT STATEMENT**

In planning we have considered guidance from the Charity Commission to ensure we meet our public benefit requirements.

**RESULTS FOR THE YEAR**

The results for the year are set out on the finance pages following this report.

**RESERVES POLICY**

The trustees have considered the policy and have agreed that sufficient funds are to be retained in case of emergency for the continuance of the project in Pakistan. The policy will be reviewed during the financial year.

**RISK**

The trustees confirm that controls are in place designed to mitigate the major risks to which the CIO is faced. Raising sufficient funds is a major challenge and one for which the trustees are driving forward.

**DIALYSIS CENTERS**

The first Dialysis Center supported by Medical Aid(UK) was established at the City Hospital, Gilgit, Pakistan on 13th October 2018. Dialysis machines and equipment was donated to the hospital. A management committee was established locally to oversee the daily operation of this center. In 2023 5 state of the art brand new Fresenius dialysis machines were donated to a well established Kidney Hospital in the city of Gujranwala in the Punjab province. This hospital is attached to the local Government hospital where 50 dialysis machines are installed to provide free dialysis to poor & needy of the area.

**FUTURE PROJECTS**

The trustees have been exploring possible remote areas of Pakistan to establish dialysis centers in government run hospitals.

We have been approached by the management of Government Hospital at Skardu Gilgit Baltistan to establish a new dialysis treatment centre. This project is well advanced and during the current year to 31st March 2025 4 brand new state of the art dialysis machines with supporting RO plant have been installed in this remote area of Northern Pakistan. In addition we are exploring locations in South Punjab to establish dialysis centres where they are needed to treat poor and needy free of cost.

The trustees are confident that such a treatment centre will be established this year. In South Punjab province of Pakistan.

**MEDICAL AID (UK)**  
**TRUSTEES REPORT FOR THE YEAR**  
**ENDED 31ST MARCH 2024( Cont)**

4

**TRUSTEES' RESPONSIBILITIES IN RELATION TO FINANCIAL STATEMENTS**

The trustees are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and regulations. Charity law requires the trustees to prepare financial statements for each financial year. Under the law the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). The financial statements are required by law to give a true and fair view of the state of affairs of the charity and its net receipts and expenditure for the year. In preparing these financial statements the trustees are required to:

1. Select suitable accounting policies and then apply them consistently;
2. Make judgements and estimates that are reasonable and prudent;
3. Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with SORP 2005. 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.

**APPROVAL**

The report was approved by the Board of trustees and signed on its behalf by:-

.....  
**Dr.I.K.Babar** ( Trustee & President ) 08.01.2025

To the board of trustees of Medical Aid(UK) on the financial statements for the year ended 31st March 2024.

I report on the accounts of the charity for the year ended 31st March 2024, which are set out on pages 6-10

**Respective responsibilities of trustees and examiner**

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

It is my responsibility to :

- a) Examine the accounts under section 145 of the 2011 Act.
- b) To follow the procedures laid down in the general directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.
- c) 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:

- (1) which gives me reasonable cause to believe that in any material respect the requirements:
  - \* to keep accounting records in accordance with section 130 of the 2011 Act
  - \* to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

**M.J. Chaudhry**

**M. Jamil & Co.**

**Financial Accountants**

**552 Claremont Road, Manchester M14 5XL**

**08.01.2025**

**MEDICAL AID (UK)**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**FOR THE YEAR ENDED 31ST MARCH 2024**

6

	Note	Restricted £	Unrestricted £	Total £	2023 £
<b>INCOMING RESOURCES</b>					
Incoming resources					
from Charitable activities	3	3,428	55,991	59,419	16,555
Other income			4,032	4,032	0
<b>Total Incoming Resources</b>		<u>3,428</u>	<u>60,023</u>	<u>63,451</u>	<u>16,555</u>
<b>RESOURCES EXPENDED</b>					
Cost of generating funds				0	-50
Charitable activities	4	<u>-10,000</u>	<u>0</u>	<u>-10,000</u>	<u>-46,550</u>
		<u>-10,000</u>	<u>0</u>	<u>-10,000</u>	<u>-46,600</u>
<b>Net surplus/( Deficit )</b>		-6,572	60,023	53,451	-30,045
Balances brought forward		40,401	74,578	114,979	145,024
<b>Balances carried forward</b>		<u><b>33,829</b></u>	<u><b>134,601</b></u>	<u><b>168,430</b></u>	<u><b>114,979</b></u>

**MEDICAL AID (UK)**  
**RECEIPTS AND EXPENDITURE ACCOUNT**  
**FOR THE YEAR ENDED 31ST MARCH 2024**

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	£	2022 £
RECEIPTS	63,451	16,555
EXPENDITURE	<u>-10,000</u>	<u>-46,600</u>
Surplus/Deficit	<u><u>53,451</u></u>	<u><u>-30,045</u></u>

**MEDICAL AID (UK)****BALANCE SHEET AS AT 31ST MARCH 2024**

	£	£	20 23	£	£
<b><u>Current Assets</u></b>					
Cash at Bank		<u>168,430</u>		<u>114,979</u>	
Representing:-					
Restricted Funds	33,829		40,426		
Unrestricted Funds	<u>134,601</u>		<u>74,553</u>		
		<u>168,430</u>		<u>114,979</u>	

For the financial year ended 31st March 2024 the charity is entitled to be examined by an independent examiner. The trustees acknowledge their responsibilities for ensuring that the charity keeps accounting records in accordance with Section 130 of the 2011 Act and to prepare accounts which accord with the accounting records and comply with the Accounting requirements of the 2011 Act.

The accounts were approved by the board of trustees and signed on it's behalf by

.....

**Professor Saeed Akbar** (Trustee & treasurer)

**08.01.2025**

**MEDICAL AID (UK)**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31ST MARCH 2024**

**1 ACCOUNTING POLICIES**

(a) Accounting Convention

The financial statements have been prepared under the historical cost convention, and in accordance with the statement of Recommended practice, Accounting and Reporting by Charities (SORP 2005) issued in March 2005 and applicable UK Accounting Standards and the Charities Act 1993.

(b) Incoming Resources

Income from charitable activities include donations received by the charity for the purpose it is set up for.

(c) Fund Accounting

Funds held by the charity are either:

- \* Unrestricted general funds. These are funds which can be used in accordance with the charitable objects at the discretion of the trustees.
- \* Restricted funds. These are funds that can only be used for restricted purposes within the objects of the charity. Restrictions arise when specified by the donor. The Charity has received funds as Zakat and the trustees are obliged to disperse this amount under the Islamic jurisprudence.

(d) Taxation

Medical Aid(UK) is a registered charity and does not engage in any business activity liable to UK taxation.

**2 INCOMING RESOURCES**

	Unrestricted Funds £	Restricted Funds £	Total £	2023 £
General Donations	55,991		55,991	13,815
Restricted Donations		3,428	3,428	2,740
Gift Aid	4,032		4,032	0
	<b>60,023</b>	<b>2,740</b>	<b>63,451</b>	<b>16,555</b>

**MEDICAL AID (UK)**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31ST MARCH 2024**

**3 ANALYSIS OF FUNDS BALANCE BETWEEN THE NET ASSETS**

	Unrestricted Funds £	Restricted Funds £	Total £	2023 £
Cash at Bank	134,601	33,829	168,430	<u>114,979</u>

**4 CHARITABLE ACTIVITIES-DONATIONS**

During the year a donation of £10,000 was made to Islamic Relief for the victims of an Earthquake in Turkey & Northern Syria.

**5 TRUSTEES REMUNERATIONS AND EXPENSES**

No remuneration or reimbursement of expenses has been made or is due to be made to any of the trustees in respect of this year.

**MEDICAL AID (UK)**

England & Wales - Charity number 1163686

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# Accounts

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**MEDICAL AID (UK)**

Charitable Incorporated Organisation (CIO)

Registered in England & Wales No.1163686

**TRUSTEES REPORT AND FINANCIAL ACCOUNTS**

**FOR THE YEAR**

**ENDED 31ST MARCH 2023**

Prepared by:-

The Board of Trustees  
Medical Aid (UK)  
42, Wordsworth Way  
Rochdale OL11 5JE  
GREATER MANCHESTER

# MEDICAL AID (UK)

## TRUSTEES REPORT AND FINANCIAL ACCOUNTS

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**LEGAL & ADMINISTRATIVE INFORMATION**

**YEAR ENDED 31ST MARCH 2023**

<b>Charity Number</b>	1163686	
<b>Business Address</b>	42 Wordsworth Way Rochdale Greater Manchester OL11 5JE	
<b>Registered Office</b>	42 Wordsworth Way Rochdale Greater Manchester OL11 5JE	
<b>Trustees</b>	Dr.I.K.Babar Mrs R.Shamim MBE Mr.M.Arshad Prof.S.Akbar	
<b>Management Committee</b>	Dr.I.K.Babar Mr.M.Arshad Mr.E.H.Malik Mr.M.Rashid Dr.B.Ghafoor	Mrs.R.Shamim MBE Prof S.Akbar Dr.M.H.Khan Dr.P.Mir

**TRUSTEES REPORT FOR THE YEAR**

**ENDED 31ST MARCH 2023**

The trustees have pleasure in presenting their fourth report and financial statements for the year ended 31st March 2023

LEGAL AND ADMINISTRATIVE DETAILS

**Governing instrument.** Medical Aid(UK) is constituted as a Charitable Incorporated Organisation (CIO) in the UK and governed by a constitution.The CIO was registered on 22nd September 2015.

**Membership.** Is open to interested individuals accepted into membership by the trustees, following completion of a prescribed membership form.

**Trustees.**The CIO work is directed by a board of trustees,who approve the policy for the organisation.The board is composed of the following trustees who served throughout the year

Dr.I.K.Babar (President)	Mrs.R.Shamim MBE ( Vice President)
Mr.M.Arshad (Secretary)	Prof.S.Akbar (Treasurer)

**Executive Committee.**The members of the executive committee who served during the year were;-

Dr.I.K.Babar	Mrs.R.Shamim MBE
Mr.M.Arshad	Prof.S.Akbar
Mr.E.H.Malik	Dr.M.H.Khan
Mr.M.Rashid	Dr.P.Mir
Dr.B.Ghafoor	

**MEDICAL AID (UK)**  
**TRUSTEES REPORT FOR THE YEAR**  
**ENDED 31ST MARCH 2023( Cont)**

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**Objects of the CIO.**The objects are:-

To help the poor and needy in Pakistan,England & Wales;

To provide healthcare generally but specifically in providing kidney dialysis,liver disease,and their allied ailments;and

To undertake any help to elevate the social,education,food and housing of the poor and needy in Pakistan,England & Wales.

**PUBLIC BENEFIT STATEMENT**

In planning we have considered guidance from the Charity Commission to ensure we meet our public benefit requirements.

**RESULTS FOR THE YEAR**

The results for the year are set out on the finance pages following this report.

**RESERVES POLICY**

The trustees have considered the policy and have agreed that sufficient funds are to be retained in case of emergency for the continuance of the project in Pakistan.The policy will be reviewed during the financial year.

**RISK**

The trustees confirm that controls are in place designed to mitigate the major risks to which the CIO is faced.Raising sufficient funds is a major challenge and one for which the trustees are driving forward.

**DIAYLSIS CENTERS**

The first Dialysis Center supported by Medical Aid(UK) was established at the City Hospital,Gilgit.Pakistan on 13th October 2018.Dialysis machines and equipment was donated to the hospital.A management committee was established locally to oversee the daily operation of this center.During the year 5 state of the art brand new Fresenius diaylsis machines were donated to a well established Kidney Hospital in the city of Gujranwala in the Punjab province.

**FUTURE PROJECTS**

The trustees have been exploring possible remote areas of Pakistan to establish dialysis centers in government run hospitals.

We have been approached by the management of Government Hospital at Skardu Gilgit Baltistan to establish a new dialysis treatment centre.This project is well advanced and during the current year 4 brand new state of the art diaylsis machines with supporting RO plant will be installed in this remort area of Northern Pakistan.

In addition we are exploring locations in South Punjab to establish dialysis centres where they are needed to treat poor and needy free of cost.The trustees are confident that such a treatment centre will be established this year.

**MEDICAL AID (UK)**  
**TRUSTEES REPORT FOR THE YEAR**  
**ENDED 31ST MARCH 2023( Cont)**

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TRUSTEES' RESPONSIBILITIES IN RELATION TO FINANCIAL STATEMENTS

The trustees are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and regulations. Charity law requires the trustees to prepare financial statements for each financial year. Under the law the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). The financial statements are required by law to give a true and fair view of the state of affairs of the charity and its net receipts and expenditure for the year. In preparing these financial statements the trustees are required to:

1. Select suitable accounting policies and then apply them consistently;
2. Make judgements and estimates that are reasonable and prudent;
3. Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with SORP 2005. 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.

APPROVAL

The report was approved by the Board of trustees and signed on its behalf by:-

.....  
**Dr.I.K.Babar ( Trustee & President ) 20.01.2024**

To the board of trustees of Medical Aid(UK) on the financial statements for the year ended 31st March 2023.

I report on the accounts of the charity for the year ended 31st March 2023, which are set out on pages 6-10

**Respective responsibilities of trustees and examiner**

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

It is my responsibility to :

- a) Examine the accounts under section 145 of the 2011 Act.
- b) To follow the procedures laid down in the general directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.
- c) 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:

- (1) which gives me reasonable cause to believe that in any material respect the requirements:
  - \* to keep accounting records in accordance with section 130 of the 2011 Act
  - \* to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

**M.J. Chaudhry**

**M. Jamil & Co.**

**Financial Accountants**

**552 Claremont Road, Manchester M14 5XL**

**20.01.2024**

**MEDICAL AID (UK)**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**FOR THE YEAR ENDED 31ST MARCH 2023**

6

	Note	Restricted £	Unrestricted £	Total £	2022 £
<b>INCOMING RESOURCES</b>					
Incoming resources					
from Charitable activities	3	2,740	13,815	16,555	26,480
Other income			0	0	6,706
<b>Total Incoming Resources</b>		<u>2,740</u>	<u>13,815</u>	<u>16,555</u>	<u>33,186</u>
<b>RESOURCES EXPENDED</b>					
Costs of generating funds		-25	-25	-50	0
Charitable activities	4	<u>-10,000</u>	<u>-36,550</u>	<u>-46,550</u>	<u>0</u>
		<u>-10,025</u>	<u>-36,575</u>	<u>-46,600</u>	<u>0</u>
<b>Net Deficit</b>		-7,285	-22,760	-30,045	33,186
Balances brought forward		<u>47,686</u>	<u>97,338</u>	<u>145,024</u>	<u>111,838</u>
Balances carried forward		<u>40,401</u>	<u>74,578</u>	<u>114,979</u>	<u>145,024</u>

**MEDICAL AID (UK)**  
**RECEIPTS AND EXPENDITURE ACCOUNT**  
**FOR THE YEAR ENDED 31ST MARCH 2023**

7

	£	2022 £
RECEIPTS	16,555	33,186
EXPENDITURE	<u>-46,600</u>	<u>0</u>
Deficit/Surplus	<u>-30,045</u>	<u>33,186</u>

**MEDICAL AID (UK)****BALANCE SHEET AS AT 31ST MARCH 2023**

	£	£	20 22	£	£
<b><u>Current Assets</u></b>					
Cash at Bank		<u>114,979</u>		<u>145,024</u>	
Representing:-					
Restricted Funds	40,426		47,686		
Unrestricted Funds	<u>74,553</u>		<u>97,258</u>		
		<u>114,979</u>		<u>145,024</u>	

For the financial year ended 31st March 2023 the charity is entitled to be examined by an independent examiner. The trustees acknowledge their responsibilities for ensuring that the charity keeps accounting records in accordance with Section 130 of the 2011 Act and to prepare accounts which accord with the accounting records and comply with the Accounting requirements of the 2011 Act.

The accounts were approved by the board of trustees and signed on it's behalf by

.....  
**Professor Saeed Akbar** (Trustee & treasurer)

**20.01.2024**

**MEDICAL AID (UK)**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31ST MARCH 2023**

**1 ACCOUNTING POLICIES**

(a) Accounting Convention

The financial statements have been prepared under the historical cost convention, and in accordance with the statement of Recommended practice, Accounting and Reporting by Charities (SORP 2005) issued in March 2005 and applicable UK Accounting Standards and the Charities Act 1993.

(b) Incoming Resources

Income from charitable activities include donations received by the charity for the purpose it is set up for.

(c) Fund Accounting

Funds held by the charity are either:

- \* Unrestricted general funds. These are funds which can be used in accordance with the charitable objects at the discretion of the trustees.
- \* Restricted funds. These are funds that can only be used for restricted purposes within the objects of the charity. Restrictions arise when specified by the donor. The Charity has received funds as Zakat and the trustees are obliged to disperse this amount under the Islamic jurisprudence.

(d) Taxation

Medical Aid(UK) is a registered charity and does not engage in any business activity liable to UK taxation.

**2 INCOMING RESOURCES**

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Total</b>	<b>2022</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
General Donations	13,815	2,740	16,555	21,130
Restricted Donations				5,350
Gift Aid	0		0	6,706
	<u>13,815</u>	<u>2,740</u>	<u>16,555</u>	<u>33,186</u>

**MEDICAL AID (UK)**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31ST MARCH 2023**

**3 ANALYSIS OF FUNDS BALANCE BETWEEN THE NET ASSETS**

	Unrestricted Funds £	Restricted Funds £	Total £	2021 £
Cash at Bank	<u>74,553</u>	<u>40,426</u>	<u>114,979</u>	<u>145,024</u>

**4 CHARITABLE ACTIVITIES-DONATIONS**

During the year 5 brandnew Fresenius dialysis machines costing £36,550 were donated to a government hospital at Gujranawala in Punjab, Pakistan. A donation of £10,000 was made to Al-Khidmat Foundation regarding flood and winter relief in Pakistan.

**5 TRUSTEES REMUNERATIONS AND EXPENSES**

No remuneration or reimbursement of expenses has been made or is due to be made to any of the trustees in respect of this year.

**MEDICAL AID (UK)**

England & Wales - Charity number 1163686

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# Accounts

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**MEDICAL AID (UK)**

Charitable Incorporated Organisation (CIO)

Registered in England & Wales No.1163686

**TRUSTEES REPORT AND FINANCIAL ACCOUNTS**

**FOR THE YEAR**

**ENDED 31ST MARCH 2022**

Prepared by:-

The Board of Trustees  
Medical Aid (UK)  
42, Wordsworth Way  
Rochdale OL11 5JE  
GREATER MANCHESTER

## MEDICAL AID (UK)

### TRUSTEES REPORT AND FINANCIAL ACCOUNTS

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**MEDICAL AID (UK)**

1

**LEGAL & ADMINISTRATIVE INFORMATION**

**YEAR ENDED 31ST MARCH 2022**

<b>Charity Number</b>	1163686	
<b>Business Address</b>	42 Wordsworth Way Rochdale Greater Manchester OL11 5JE	
<b>Registered Office</b>	42 Wordsworth Way Rochdale Greater Manchester OL11 5JE	
<b>Trustees</b>	Dr.I.K.Babar Mrs R.Shamim MBE Mr.M.Arshad Prof.S.Akbar	
<b>Management Committee</b>	Dr.I.K.Babar Mr.M.Arshad Mr.E.H.Malik Mr.M.Rashid Dr.B.Ghafoor	Mrs.R.Shamim MBE Prof S.Akbar Dr.M.H.Khan Dr.P.Mir

**TRUSTEES REPORT FOR THE YEAR**

**ENDED 31ST MARCH 2022**

The trustees have pleasure in presenting their fourth report and financial statements for the year ended 31st March 2021.

**LEGAL AND ADMINISTRATIVE DETAILS**

**Governing instrument.** Medical Aid(UK) is constituted as a Charitable Incorporated Organisation (CIO) in the UK and governed by a constitution. The CIO was registered on 22nd September 2015.

**Membership.** Is open to interested individuals accepted into membership by the trustees, following completion of a prescribed membership form.

**Trustees.** The CIO work is directed by a board of trustees, who approve the policy for the organisation. The board is composed of the following trustees who served throughout the year

Dr.I.K.Babar (President)	Mrs.R.Shamim MBE ( Vice President)
Mr.M.Arshad (Secretary)	Prof.S.Akbar (Treasurer)

**Executive Committee.** The members of the executive committee who served during the year were:-

Dr.I.K.Babar	Mrs.R.Shamim MBE
Mr.M.Arshad	Prof.S.Akbar
Mr.E.H.Malik	Dr.M.H.Khan
Mr.M.Rashid	Dr.P.Mir
Dr.B.Ghafoor	

**MEDICAL AID (UK)**  
**TRUSTEES REPORT FOR THE YEAR**  
**ENDED 31ST MARCH 2022( Cont)**

3

**Objects of the CIO.** The objects are:-

To help the poor and needy in Pakistan, England & Wales;

To provide healthcare generally but specifically in providing kidney dialysis, liver disease, and their allied ailments; and

To undertake any help to elevate the social, education, food and housing of the poor and needy in Pakistan, England & Wales.

**PUBLIC BENEFIT STATEMENT**

In planning we have considered guidance from the Charity Commission to ensure we meet our public benefit requirements.

**RESULTS FOR THE YEAR**

The results for the year are set out on the finance pages following this report.

**RESERVES POLICY**

The trustees have considered the policy and have agreed that sufficient funds are to be retained in case of emergency for the continuance of the project in Pakistan. The policy will be reviewed during the financial year.

**RISK**

The trustees confirm that controls are in place designed to mitigate the major risks to which the CIO is faced. Raising sufficient funds is a major challenge and one for which the trustees are driving forward.

**DIALYSIS CENTER**

The first Dialysis Center supported by Medical Aid(UK) was established at the City Hospital, Gilgit, Pakistan on 13th October 2018. Dialysis machines and equipment was donated to the hospital. A management committee was established locally to oversee the daily operation of this center.

**FUTURE PROJECTS**

The trustees have been exploring possible remote areas of Pakistan to establish dialysis centers in government run hospitals. Due to Covid restrictions the trustees have not been able to travel and meet local government officials. The plan is to establish at least one dialysis and treatment center in all the provinces of Pakistan.

In the meantime we have been approached by the trustees of a well established Charity working in Pakistan who are building a state of the art Kidney Hospital at Gujranwala in the Punjab province. The hospital when complete will have the capacity to house 50 state of the art brand new German dialysis machines. Medical Aid(UK) would be donating 5 such machines to this hospital.

**MEDICAL AID (UK)**  
**TRUSTEES REPORT FOR THE YEAR**  
**ENDED 31ST MARCH 2022( Cont)**

4

TRUSTEES' RESPONSIBILITIES IN RELATION TO FINANCIAL STATEMENTS

The trustees are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and regulations. Charity law requires the trustees to prepare financial statements for each financial year. Under the law the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). The financial statements are required by law to give a true and fair view of the state of affairs of the charity and its net receipts and expenditure for the year. In preparing these financial statements the trustees are required to:

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The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with SORP 2005. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and deduction of fraud and other irregularities.

APPROVAL

The report was approved by the Board of trustees and signed on its behalf by:-

.....  
**Dr.I.K.Babar ( Trustee & President ) 19.01.2023**

To the board of trustees of Medical Aid(UK) on the financial statements for the year ended 31st March 2022.

I report on the accounts of the charity for the year ended 31st March 2022, which are set out on pages 6-10

**Respective responsibilities of trustees and examiner**

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

It is my responsibility to :

- a) Examine the accounts under section 145 of the 2011 Act.
- b) To follow the procedures laid down in the general directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.
- c) 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:

- (1) which gives me reasonable cause to believe that in any material respect the requirements:
  - \* to keep accounting records in accordance with section 130 of the 2011 Act
  - \* to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

**M.J. Chaudhry**

**M. Jamil & Co.**

**Financial Accountants**

**552 Claremont Road, Manchester M14 5XL**

**19.01.2023**

**MEDICAL AID (UK)**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**FOR THE YEAR ENDED 31ST MARCH 2022**

6

	Note	Restricted £	Unrestricted £	Total £	2021 £
<b>INCOMING RESOURCES</b>					
Incoming resources					
from Charitable activities	3	5,350	21,130	26,480	<u>21,419</u>
other income			6,706	6,706	
<b>Total Incoming Resources</b>		<u>5,350</u>	<u>27,836</u>	<u>33,186</u>	<u>21,419</u>
<b>RESOURCES EXPENDED</b>					
Costs of generating funds		0	0	0	0
Charitable activities	4	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
		<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<b>Net Income Resources</b>		5,350	27,836	33,186	21,419
Balances brought forward		<u>42,336</u>	<u>69,502</u>	<u>111,838</u>	<u>90,419</u>
Balances carried forward		<u>47,686</u>	<u>97,338</u>	<u>145,024</u>	<u>111,838</u>

**MEDICAL AID (UK)**  
**RECEIPTS AND EXPENDITURE ACCOUNT**  
**FOR THE YEAR ENDED 31ST MARCH 2022**

	£	2021 £
RECEIPTS	33,186	21,419
EXPENDITURE	<u>0</u>	<u>0</u>
SURPLUS	<u>33,186</u>	<u>21,419</u>

**MEDICAL AID (UK)****BALANCE SHEET AS AT 31ST MARCH 2022**

	£	£	20	21
			£	£
<b><u>Current Assets</u></b>				
Cash at Bank		<u>145,024</u>		<u>111,838</u>
Representing:-				
Restricted Funds	47,686		42,336	
Unrestricted Funds	<u>97,258</u>		<u>69,502</u>	
		<u>145,024</u>		<u>90,419</u>

For the financial year ended 31st March 2022 the charity is entitled to be examined by an independent examiner. The trustees acknowledge their responsibilities for ensuring that the charity keeps accounting records in accordance with Section 130 of the 2011 Act and to prepare accounts which accord with the accounting records and comply with the Accounting requirements of the 2011 Act.

The accounts were approved by the board of trustees and signed on it's behalf by

.....  
**Professor Saeed Akbar** (Trustee & treasurer)

**19.01.2023**

**MEDICAL AID (UK)**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31ST MARCH 2022**

**1 ACCOUNTING POLICIES**

(a) Accounting Convention

The financial statements have been prepared under the historical cost convention, and in accordance with the statement of Recommended practice, Accounting and Reporting by Charities (SORP 2005) issued in March 2005 and applicable UK Accounting Standards and the Charities Act 1993.

(b) Incoming Resources

Income from charitable activities include donations received by the charity for the purpose it is set up for.

(c) Fund Accounting

Funds held by the charity are either:

- \* Unrestricted general funds. These are funds which can be used in accordance with the charitable objects at the discretion of the trustees.
- \* Restricted funds. These are funds that can only be used for restricted purposes within the objects of the charity. Restrictions arise when specified by the donor. The Charity has received funds as Zakat and the trustees are obliged to disperse this amount under the Islamic jurisprudence.

(d) Taxation

Medical Aid(UK) is a registered charity and does not engage in any business activity liable to UK taxation.

**2 INCOMING RESOURCES**

	Unrestricted Funds £	Restricted Funds £	Total £	2021 £
General Donations	21,130		21,130	13,969
Restricted Donations		5,350	5,350	7,450
Gift Aid	6,706		6,706	
	27,836	5,350	33,186	21,419

**MEDICAL AID (UK)**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31ST MARCH 2022**

**3 ANALYSIS OF FUNDS BALANCE BETWEEN**  
**THE NET ASSETS**

	Unrestricted Funds £	Restricted Funds £	Total £	2021 £
Cash at Bank	<u>97,258</u>	<u>47,686</u>	<u>145,024</u>	<u>111,838</u>

**4 TRUSTEES REMUNERATIONS AND EXPENSES**

No remuneration or reimbursement of expenses has been made or is due to be made to any of the trustees in respect of this year.

**MEDICAL AID (UK)**

England & Wales - Charity number 1163686

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# Accounts

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**MEDICAL AID (UK)**

Charitable Incorporated Organisation (CIO)

Registered in England & Wales No.1163686

**TRUSTEES REPORT AND FINANCIAL ACCOUNTS**

**FOR THE YEAR**

**ENDED 31ST MARCH 2021**

Prepared by:-

The Board of Trustees  
Medical Aid (UK)  
42, Wordsworth Way  
Rochdale OL11 5JE  
GREATER MANCHESTER

# MEDICAL AID (UK)

## TRUSTEES REPORT AND FINANCIAL ACCOUNTS

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**MEDICAL AID (UK)**

1

**LEGAL & ADMINISTRATIVE INFORMATION**

**YEAR ENDED 31ST MARCH 2021**

<b>Charity Number</b>	1163686
<b>Business Address</b>	42 Wordsworth Way Rochdale Greater Manchester OL11 5JE
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<b>Trustees</b>	Dr.I.K.Babar Mrs R.Shamim MBE Mr.M.Arshad Prof.S.Akbar
<b>Management Committee</b>	Dr.I.K.Babar Mr.M.Arshad Dr.A.Saeed (1) Mr.E.H.Malik Mr.M.Rashid Mrs.R.Shamim MBE Prof S.Akbar Dr.M.H.Khan Dr.P.Mir Dr.B.Ghafoor (2)

1. Dr.A.Saeed died on 07.09.2020
2. Dr.B.Ghafoor apointed on 10.09.2020

**TRUSTEES REPORT FOR THE YEAR**

**ENDED 31ST MARCH 2021**

The trustees have pleasure in presenting their fourth report and financial statements for the year ended 31st March 2021.

**LEGAL AND ADMINISTRATIVE DETAILS**

**Governing instrument.** Medical Aid(UK) is constituted as a Charitable Incorporated Organisation (CIO) in the UK and governed by a constitution. The CIO was registered on 22nd September 2015.

**Membership.** Is open to interested individuals accepted into membership by the trustees, following completion of a prescribed membership form.

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Dr.I.K.Babar (President)	Mrs.R.Shamim MBE ( Vice President)
Mr.M.Arshad (Secretary)	Prof.S.Akbar (Treasurer)

**Executive Committee.** The members of the executive committee who served during the year were:-

Dr.I.K.Babar	Mrs.R.Shamim MBE
Mr.M.Arshad	Prof.S.Akbar
Dr.A.Saeed (died 07.09.2020 )	Dr.M.H.Khan
Mr.E.H.Malik	Dr.P.Mir
Mr.M.Rashid	Dr.B.Ghafoor ( appointed 10.09.2020 )

**MEDICAL AID (UK)**  
**TRUSTEES REPORT FOR THE YEAR**  
**ENDED 31ST MARCH 2021( Cont)**

3

**Objects of the CIO.** The objects are:-

To help the poor and needy in Pakistan, England & Wales;

To provide healthcare generally but specifically in providing kidney dialysis, liver disease, and their allied ailments; and

To undertake any help to elevate the social, education, food and housing of the poor and needy in Pakistan, England & Wales.

**PUBLIC BENEFIT STATEMENT**

In planning we have considered guidance from the Charity Commission to ensure we meet our public benefit requirements.

**RESULTS FOR THE YEAR**

The results for the year are set out on the finance pages following this report.

**RESERVES POLICY**

The trustees have considered the policy and have agreed that sufficient funds are to be retained in case of emergency for the continuance of the project in Pakistan. The policy will be reviewed during the financial year.

**RISK**

The trustees confirm that controls are in place designed to mitigate the major risks to which the CIO is faced. Raising sufficient funds is a major challenge and one for which the trustees are driving forward.

**DIALYSIS CENTER**

The first Dialysis Center supported by Medical Aid(UK) was established at the City Hospital, Gilgit, Pakistan on 13th October 2018. Dialysis machines and equipment was donated to the hospital. A management committee was established locally to oversee the daily operation of this center.

**FUTURE PROJECTS**

The trustees have been exploring possible remote areas of Pakistan to establish dialysis centers in government run hospitals. Due to Covid restrictions the trustees have not been able to travel and meet local government officials. The plan is to establish at least one dialysis and treatment center in all the provinces of Pakistan.

In the meantime we have been approached by the trustees of a well established Charity working in Pakistan who are building a state of the art Kidney Hospital at Gujranwala in the Punjab province. The hospital when complete will have the capacity to house 50 state of the art brand new German dialysis machines. Medical Aid(UK) would be donating 5 such machines to this hospital.

**MEDICAL AID (UK)**  
**TRUSTEES REPORT FOR THE YEAR**  
**ENDED 31ST MARCH 2021( Cont)**

4

**TRUSTEES' RESPONSIBILITIES IN RELATION TO FINANCIAL STATEMENTS**

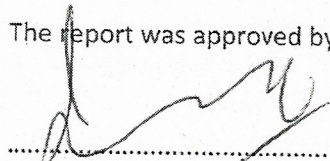
The trustees are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and regulations. Charity law requires the trustees to prepare financial statements for each financial year. Under the law the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). The financial statements are required by law to give a true and fair view of the state of affairs of the charity and its net receipts and expenditure for the year. In preparing these financial statements the trustees are required to:

1. Select suitable accounting policies and then apply them consistently;
2. Make judgements and estimates that are reasonable and prudent;
3. Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with SORP 2005. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and deduction of fraud and other irregularities.

**APPROVAL**

The report was approved by the Board of trustees and signed on its behalf by:-



.....  
**Dr. I. K. Babar ( Trustee & President ) 19.01.2022**

**Independent Examiner's Report**

**5**

To the board of trustees of Medical Aid(UK) on the financial statements for the year ended 31st March 2021.

I report on the accounts of the charity for the year ended 31st March 2021, which are set out on pages 6-10

**Respective responsibilities of trustees and examiner**

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

It is my responsibility to :

- a) Examine the accounts under section 145 of the 2011 Act.
- b) To follow the procedures laid down in the general directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.
- c) 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:

- (1) which gives me reasonable cause to believe that in any material respect the requirements:
  - \* to keep accounting records in accordance with section 130 of the 2011 Act
  - \* to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

*M. J. Chaudhry*

M.J. Chaudhry

M. Jamil & Co.

Financial Accountants

**M. Jamil & Co.**

Financial Accountants

70 Gleneagles Road, Heald Green SK8 3TZ

19.01.2022<sup>52</sup> Claremont Road, Rusholme, Manchester M14 5XL

Tel: 0161 224 6629 Fax: 0161 224 6634

**MEDICAL AID (UK)**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**FOR THE YEAR ENDED 31ST MARCH 2021**

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	Note	Restricted £	Unrestricted £	Total £	2020 £
<b>INCOMING RESOURCES</b>					
Incoming resources from Charitable activities	3	<u>7,450</u>	<u>13,969</u>	<u>21,419</u>	<u>35,365</u>
<b>Total Incoming Resources</b>		<u>7,450</u>	<u>13,969</u>	<u>21,419</u>	<u>35,365</u>
<b>RESOURCES EXPENDED</b>					
Costs of generating funds		0	0	0	3,935
Charitable activities	4	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
		<u>0</u>	<u>0</u>	<u>0</u>	<u>3,935</u>
<b>Net Income Resources</b>		7,450	13,969	21,419	31,430
Balances brought forward		<u>34,886</u>	<u>55,533</u>	<u>90,419</u>	<u>58,989</u>
Balances carried forward		<u>42,336</u>	<u>69,502</u>	<u>111,838</u>	<u>90,419</u>

**MEDICAL AID (UK)**  
**RECEIPTS AND EXPENDITURE ACCOUNT**  
**FOR THE YEAR ENDED 31ST MARCH 2021**

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	£	2020 £
RECEIPTS	21,419	35,365
EXPENDITURE	<u>0</u>	<u>3,935</u>
SURPLUS	<u>21,419</u>	<u>31,430</u>

**MEDICAL AID (UK)****BALANCE SHEET AS AT 31ST MARCH 2021**

	£	£	20	20
	£	£	£	£
<b><u>Current Assets</u></b>				
Cash at Bank		<u>111,838</u>		<u>90,419</u>
Representing:-				
Restricted Funds	42,336		34,886	
Unrestricted Funds	<u>69,502</u>		<u>55,533</u>	
		<u>111,838</u>		<u>90,419</u>

For the financial year ended 31st March 2021 the charity is entitled to be examined by an independent examiner. The trustees acknowledge their responsibilities for ensuring that the charity keeps accounting records in accordance with Section 130 of the 2011 Act and to prepare accounts which accord with the accounting records and comply with the Accounting requirements of the 2011 Act.

The accounts were approved by the board of trustees and signed on it's behalf by



.....  
Professor Saeed Akbar (Trustee & treasurer)

19.01.2022

**MEDICAL AID (UK)**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31ST MARCH 2021**

**1 ACCOUNTING POLICIES**

(a) Accounting Convention

The financial statements have been prepared under the historical cost convention, and in accordance with the statement of Recommended practice, Accounting and Reporting by Charities (SORP 2005) issued in March 2005 and applicable UK Accounting Standards and the Charities Act 1993.

(b) Incoming Resources

Income from charitable activities include donations received by the charity for the purpose it is set up for.

(c) Fund Accounting

Funds held by the charity are either:

- \* Unrestricted general funds. These are funds which can be used in accordance with the charitable objects at the discretion of the trustees.
- \* Restricted funds. These are funds that can only be used for restricted purposes within the objects of the charity. Restrictions arise when specified by the donor. The Charity has received funds as Zakat and the trustees are obliged to disperse this amount under the Islamic jurisprudence.

(d) Taxation

Medical Aid(UK) is a registered charity and does not engage in any business activity liable to UK taxation.

**2 INCOMING RESOURCES**

	Unrestricted Funds £	Restricted Funds £	Total £	2020 £
General Donations	13,969		13,969	22,375
Restricted Donations		7,450	7,450	12,990
	<u>13,969</u>	<u>7,450</u>	<u>21,419</u>	<u>35,365</u>

**MEDICAL AID (UK)**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31ST MARCH 2021**

**3 ANALYSIS OF FUNDS BALANCE BETWEEN**  
**THE NET ASSETS**

	Unrestricted Funds £	Restricted Funds £	Total £	2020 £
Cash at Bank	<u>69,502</u>	<u>42,336</u>	<u>111,838</u>	<u>90,419</u>

**4 TRUSTEES REMUNERATIONS AND EXPENSES**

No remuneration or reimbursement of expenses has been made or is due to be made to any of the trustees in respect of this year.