

PERPETUAL BLESSINGS

England & Wales · Charity number 1197267

Details

Status Registered

Legal form CIO

Registered 2021-12-21

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

Contact

Address 108 Green Lane
Edgware
London
England
HA8 8EJ

Phone 07756775441

Email nabeelmallick@hotmail.com

Activities

Objects: TO RELIEVE FINANCIAL HARDSHIP, DISTRESS AND SUFFERING AMONG POOR PEOPLE, VICTIMS OF NATURAL DISASTERS AND OTHER PEOPLE IN NEED BY MEANS OF, BUT NOT EXCLUSIVELY, MAKING GRANTS TO OTHER ORGANISATIONS WORKING TO FURTHER THIS PURPOSE INCLUDING THROUGH PAYING FOR ITEMS, EQUIPMENT, SERVICES AND FACILITIES, INCLUDING THE PROVISION OF FOOD, CLEAN WATER, CLOTHING, ACCOMMODATION AND HEALTHCARE FOR THE BENEFIT OF THE SAID PERSONS.

Activities: The charity's focus areas are primarily around empowering the poor and needy people with capabilities to run a micro-business, and providing habitable dwellings for widows and their dependent children. All of the work is carried out by a close network of established and very experienced volunteers across Pakistan. The charity carries out the evaluation and funding of these projects.

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services
- **What:** Disability, The Prevention Or Relief Of Poverty, Economic/community Development/employment
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies

Geography

- Pakistan

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£19,078	£23,903	-	-
2023-12-31	£90,022	£22,369	-	-
2022-12-31	£43,075	£17,674	-	-

Trustees

Name	Role	Appointed
Nabeel Mallick	Chair	2021-12-21
Farina Mallick		2021-12-21
Nabeela Mallick		2021-12-21

PERPETUAL BLESSINGS

England & Wales - Charity number 1197267

Accounts



Trustees' Annual Report for the period

From: 1/1/2024 Period start date To: 31/12/2024 Period end date

Charity name: Perpetual Blessings

Charity registration number: 1197267

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	To relieve financial hardship, distress and suffering among poor people, victims of natural disasters and other people in need by means of, but not exclusively, making grants to other organisations working to further this purpose including through paying for items, equipment, services and facilities, including the provision of food, clean water, clothing, accommodation and healthcare for the benefit of the said persons
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	The charity's focus areas are primarily around empowering the poor and needy people with capabilities to run a micro-business, and providing habitable dwellings for widows and their dependent children. All of the work is carried out by a close network of established and very experienced volunteers across Pakistan. The charity carries out the evaluation and funding of these projects
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The trustees are familiar and follow the Charities Commission's guidance in relation to public benefit

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	

Contribution made by volunteers	Para 1.38	
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>Shoe-making factory and shoe-making apprenticeship school for an experienced but unemployed cobbler and young apprentices</p> <p>Ramadan ration packs for ten families</p> <p>Dwelling for a widow and her four children</p> <p>Motorbike + initial stock for a long-term unemployed snack distributor</p> <p>Renovation of a rickshaw for a long-term unemployed man, his wife and 5 children</p> <p>433 Sahoor meals during Ramadan</p> <p>New motorbike taxi for long-term unemployed man who supports his wife and 5 children</p> <p>Replacement buffalo for partially able-bodied man who is a husband and father, and whose previous buffalo died of rabies</p> <p>Water installations in slum areas of Karachi</p> <p>Eid gifts distribution to orphans</p> <p>Purchase of goods from poor elderly street vendors; and subsequent distribution of those goods to poor children</p> <p>French-fries cart for a family who lost their savings after paying medical bills for their one year-old daughter who died</p> <p>Purchase of a goat and distribution of its meat to a slum neighbourhood</p> <p>Goat-rearing micro-business for poor farmers</p> <p>Distribution of sweets to poor village children</p>

		<p>Repair of a dilapidated car of a long-term unemployed man, who is a husband and father of four, so that he can use the vehicle as a taxi service</p> <p>Medical expenses for a mentally unstable woman who is suffering from years-long mental health problems, and wishes to be fit and independent enough to work again</p> <p>School fees and student provision expenses for the children of poor unemployed family</p> <p>Student provision fund in a slum area of Lahore. All funds will exclusively be used for student-centred expenditure (e.g. uniforms, books, stationery)</p> <p>Donations to dozens of street hawkers</p> <p>Medical donation to a poor seven-year-old orphan urgent treatment to save his foot following an accident with a vehicle</p> <p>Empowerment donations to two widows: 1 cow + 2 calfs each</p> <p>Donations to day-wage labourers of who are unable to work because of record-breaking levels of smog, resulting in an area lockdown</p>
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Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The charity finds its finances in a healthy state, with enough donations to continue to fund a pipeline of humanitarian projects during the next calendar year
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The charity finds that working on a steady pipeline of projects throughout the year means that they can be focused on and delivered in an effective and efficient way. This also helps with tracking delivery status and tracking costs. Further, the charity is always wanting to work on delivering innovative empowerment projects that are new in concept and offer exceptional investment value for stakeholders. This takes time and patience to emerge and develop
Amount of reserves held	Para 1.22	£93,054
Reasons for holding zero reserves	Para 1.22	
Details of fund materially in deficit	Para 1.24	[None]
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	[None]

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Trust Deed
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Charitable Incorporated Organisation (CIO)
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	A Chair Trustee is appointed by the trustees by a voting process

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Perpetual Blessings
Other name the charity uses	[None]
Registered charity number	1197267
Charity's principal address	108 Green Lane Edgware London HA8 8EJ

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Nabeel Mallick			Trustees
2	Farina Mallick			Trustees
3	Nabeela Mallick			Trustees
4				
5				
6				

Corporate trustees – names of the directors at the date the report was approved

Director name		
[None]		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
[None]		

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	[None]
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity’s objects	[None]
Details of arrangements for safe custody and segregation of such assets from the charity’s own assets	[None]

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
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Name of chief executive or names of senior staff members (Optional information)

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

[None]

Other optional information

[None]

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	Nabeel Mallick	
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Full name(s)	Nabeel Mallick	
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Position (eg Secretary, Chair, etc)	Chair Trustee	
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Date	4 th September, 2025
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Receipts and pay

For the period from	Period start date
	1st Jan 2024

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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £
A1 Receipts		
Donations	18,304	-
Gift Aid	775	-
	-	-
	-	-
	-	-
	-	-
	-	-
Sub total (Gross income for AR)	19,078	-
A2 Asset and investment sales, (see table).		
	-	-
	-	-
Sub total	-	-
Total receipts	19,078	-
A3 Payments		
Expenditures	23,903	-
	-	-
	-	-
	-	-
	-	-
	-	-
	-	-
	-	-
Sub total	23,903	-
A4 Asset and investment purchases, (see table)		
Investment Account	70,000	-
	-	-
Sub total	70,000	-
Total payments	93,903	-
Net of receipts/(payments)	- 74,825	-
A5 Transfers between funds	-	-
A6 Cash funds last year end	93,054	-
Cash funds this year end	18,229	-

Section B Statement of assets and liabilities at the end of the period

Categories

Details

B1 Cash funds

Total cash funds

(agree balances with receipts and payments account(s))

B2 Other monetary assets

Details

B3 Investment assets

Details

B4 Assets retained for the charity's own use

Details

B5 Liabilities

Details

Signed by one or two trustees on behalf of all the trustees

Signature

NABEEL MALLICK

	No (if any)	CC16a
ments accounts		
To	Period end date 31st Dec 2024	

Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
-	18,304	90,002
-	775	-
-	-	-
-	-	-
-	-	-
-	-	-
-	-	-
-	-	-
-	19,078	90,022
-	-	-
-	-	-
-	-	-
-	-	-
-	-	-
-	-	-
-	19,078	90,022
-	-	-
-	-	-
-	-	-
-	-	-
-	-	-
-	-	-
-	23,903	22,369
-	-	-
-	-	-
-	-	-
-	-	-
-	-	-
-	-	-
-	-	-
-	23,903	22,369
-	-	-
-	-	-
-	-	-
-	-	-
-	-	-
-	-	-
-	70,000	-
-	-	-
-	70,000	-
-	-	-
-	93,903	22,369
-	-	-
-	74,825	67,653
-	-	-
-	93,054	25,401
-	18,229	93,054

Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
-	-	-
-	-	-
-	-	-
18,229	-	-

OK OK OK

Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
-	-	-
-	-	-
-	-	-
-	-	-
-	-	-
-	-	-

Fund to which asset belongs	Cost (optional)	Current value (optional)
	-	-
	-	-
	-	-
	-	-
70,000	-	-

Fund to which asset belongs	Cost (optional)	Current value (optional)
	-	-
	-	-
	-	-
	-	-
	-	-
	-	-
	-	-
	-	-

Fund to which liability relates	Amount due (optional)	When due (optional)
	-	
	-	
	-	
	-	
	-	

Print Name	Date of approval
NABEEL MALLICK (CHAIR TRUSTEE)	04/09/2025

PERPETUAL BLESSINGS

England & Wales - Charity number 1197267

Accounts



Trustees' Annual Report for the period

From: 1/1/2023 Period start date To: 31/12/2023 Period end date

Charity name: Perpetual Blessings

Charity registration number: 1197267

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	To relieve financial hardship, distress and suffering among poor people, victims of natural disasters and other people in need by means of, but not exclusively, making grants to other organisations working to further this purpose including through paying for items, equipment, services and facilities, including the provision of food, clean water, clothing, accommodation and healthcare for the benefit of the said persons
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	The charity's focus areas are primarily around empowering the poor and needy people with capabilities to run a micro-business, and providing habitable dwellings for widows and their dependent children. All of the work is carried out by a close network of established and very experienced volunteers across Pakistan. The charity carries out the evaluation and funding of these projects
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The trustees are familiar and follow the Charities Commission's guidance in relation to public benefit

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	

Contribution made by volunteers	Para 1.38	
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>Over this annual reporting period, Perpetual Blessings achieved the delivery of the following empowerment projects to beneficiaries:</p> <p>Grocery shop for a 16 year old orphan boy</p> <p>House-build + tuck shop for a widow with 3 young children</p> <p>Boutique for a widow</p> <p>Cow for a widow</p> <p>New house for a destitute couple with six young children</p> <p>Repayment of debt to free a widow and her six children family from bonded slavery</p> <p>Set up of a self-financing sewing machine factory for seven poor women</p> <p>Shop for an elderly disabled street cart vendor</p> <p>Rickshaw + rent relief + food ration for a day-wage labourer with no permanent income and a family</p> <p>Rickshaw + rent relief + food ration for an unemployed man with a large family</p> <p>Rickshaw + rent relief + food ration for an unemployed man with seven children</p> <p>Rickshaw + food ration for an unemployed man taking care of seven people, including his elderly mother</p> <p>Rickshaw + food ration for an unemployed man taking care of five people</p> <p>Tuck-shop for a long-term unemployed person who has failing eyesight and can no longer work as a tailor</p> <p>Taxi motorcycle for an unemployed man who is the sole earner for his</p>

		<p>family</p> <p>Taxi motorcycle + unpaid school fees + unpaid utility bills for long-term unemployed husband & father-of-two</p> <p>4 x taxi motorcycles for four long-term unemployed people</p> <p>Tuck-shop for an unemployed and ill man with a heart condition who has five young children</p> <p>Wheelchair for disabled boy from a poor family</p> <p>Wheelchair for disabled girl from a poor family</p> <p>Bicycle and gardening tools for an unemployed gardener</p> <p>Wheelchair for a disabled, semi-orphaned boy from a poor family</p> <p>Taxi motorcycle for an unemployed man and sole earner for his family</p> <p>Fish-frying business for a widower father of four</p>
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Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The charity finds its finances in a healthy state, with enough donations to fund a pipeline of humanitarian projects the next calendar year
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The charity finds that working on a steady pipeline of projects throughout the year means that they can be focused on and delivered in an effective and efficient way. This also helps with tracking delivery status and tracking costs. Further, the charity is always wanting to work on delivering innovative empowerment projects that are new in concept and offer exceptional investment value for stakeholders. This takes time and patience to emerge and develop
Amount of reserves held	Para 1.22	£93,053.70
Reasons for holding zero reserves	Para 1.22	
Details of fund materially in deficit	Para 1.24	[None]
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	[None]

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Trust Deed
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Charitable Incorporated Organisation (CIO)
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	A Chair Trustee is appointed by the trustees by a voting process

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Perpetual Blessings
Other name the charity uses	[None]
Registered charity number	1197267
Charity's principal address	108 Green Lane Edgware London HA8 8EJ

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Nabeel Mallick			Trustees
2	Farina Mallick			Trustees
3	Nabeela Mallick			Trustees
4				
5				
6				

Corporate trustees – names of the directors at the date the report was approved

Director name		
[None]		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
[None]		

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	[None]
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity’s objects	[None]
Details of arrangements for safe custody and segregation of such assets from the charity’s own assets	[None]

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
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Name of chief executive or names of senior staff members (Optional information)

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

[None]

Other optional information

[None]

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	Nabeel Mallick	
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Full name(s)	Nabeel Mallick	
---------------------	----------------	--

Position (eg Secretary, Chair, etc)	Chair Trustee	
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Date	30 th August, 2024
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Section A Receipts and payments

Unrestricted
funds
to the nearest £

A1 Receipts

	90,022
	-
	-
	-
	-
	-
	-
	-
Sub total (Gross income for AR)	90,022

A2 Asset and investment sales, (see table).

	-
	-
Sub total	-

Total receipts 90,022

A3 Payments

	22,369
	-
	-
	-
	-
	-
	-
	-
	-
Sub total	22,369

A4 Asset and investment purchases, (see table)

	-
	-
Sub total	-

Total payments 22,369

Net of receipts/(payments) 67,653

A5 Transfers between funds

A6 Cash funds last year end

Cash funds this year end 67,653

Section B Statement of assets and liabilities at the end of the period

Categories

Details

B1 Cash funds

To

(agree balances with

B2 Other monetary assets

Details

B3 Investment assets

Details

B4 Assets retained for the charity's own use

Details

B5 Liabilities

Details

Signed by one or two trustees on behalf of all the trustees

Signature

NABEEL MALLICK

		No (if any)	CC16a
Receipts and payments accounts			
Period start date 1st Jan 2023	To	Period end date 31st Dec 2023	

Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
-	-	90,022	43,075
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-
-	-	90,022	43,075
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-
-	-	90,022	43,075
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-
-	-	22,369	17,674
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-
-	-	22,369	17,674
-	-	-	-
-	-	-	-
-	-	-	-
-	-	67,653	25,401
-	-	-	-
-	-	-	-
-	-	67,653	25,401



	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	-	-	-
	-	-	-
	-	-	-
total cash funds	67,653	-	-

receipts and payments account(s)) OK OK OK

	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-

	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-
		-	-
		-	-
		-	-
		-	-

	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-

	Fund to which liability relates	Amount due (optional)	When due (optional)
		-	
		-	
		-	
		-	
		-	

Signature	Print Name	Date of approval
	NABEEL MALLICK (CHAIR TRUSTEE)	30/08/2024



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Perpetual Blessings

**On accounts for the year
ended**

31 December -2023

**Charity no
(if any)**

1197267

Set out on pages

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/12/2023**.

**Responsibilities and
basis of report**

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:

Zeeshan Munawar

Date:

04/09/2024

Name:

Mr. Zeeshan Munawar

**Relevant professional
qualification(s) or body
(if any):**

ACCA

Address:

Amzes Accountant- Amzes Ltd

Unit 14 East Shopping Centre 232-236 Green Street, London, E7 8LE

Empty rectangular box at the top of the page.

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

Not Applicable

PERPETUAL BLESSINGS

England & Wales - Charity number 1197267

Accounts



Trustees' Annual Report for the period

From: 21/12/2021 Period start date To: 31/12/2022 Period end date

Charity name: Perpetual Blessings

Charity registration number: 1197267

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	To relieve financial hardship, distress and suffering among poor people, victims of natural disasters and other people in need by means of, but not exclusively, making grants to other organisations working to further this purpose including through paying for items, equipment, services and facilities, including the provision of food, clean water, clothing, accommodation and healthcare for the benefit of the said persons
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	The charity's focus areas are primarily around empowering the poor and needy people with capabilities to run a micro-business, and providing habitable dwellings for widows and their dependent children. All of the work is carried out by a close network of established and very experienced volunteers across Pakistan. The charity carries out the evaluation and funding of these projects
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The trustees are familiar and follow the Charities Commission's guidance in relation to public benefit

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related	Para 1.38	

investment		
Contribution made by volunteers	Para 1.38	
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>Over this annual reporting period, Perpetual Blessings achieved the delivery of the following projects to beneficiaries:</p> <p>Ramadan family food packs</p> <p>Dwelling for a homeless family</p> <p>Freeing and resettlement of a family from bonded slavery</p> <ul style="list-style-type: none"> - provision for a medical operation to fix freed slave's injured arm - purchase and delivery of a sewing machine for the family so that they could generate income <p>Purchase and delivery of a second-hand rickshaw for a sick and unemployed family breadwinner who has seven dependants</p> <ul style="list-style-type: none"> - Overdue rent relief payments of 4 months provided to this family to help them as the rickshaw business begins <p>Purchase and delivery of a second-hand rickshaw for a sick and unemployed family breadwinner who has six dependants</p> <ul style="list-style-type: none"> - Overdue rent relief payments of 4 months provided to this family to help them as the rickshaw business begins - Provision of food staples for one month <p>Small vegetable business provision for a disabled and unemployed family breadwinner who has six dependants</p> <ul style="list-style-type: none"> - Overdue rent relief payments of 4 months provided to this family to help them as the vegetable business begins - Provision of food staples for one month - Provision of medical treatment for the disabled breadwinner <p>Purchase and delivery of a second-hand</p>

rickshaw for a disabled and unemployed family breadwinner who has four dependants

- Overdue rent relief payments of 3 months provided to this family to help them as the rickshaw business begins
- Provision of food staples for one month
- Medical provision for one of the children

Purchase and delivery of a second-hand motorbike-taxi for a family breadwinner who has six dependants and very irregular income

- Overdue rent relief payments of 3 months provided to this family to help them as the taxi business begins
- Provision of food staples for one month
- Purchase and delivery of a second-hand motorbike

Purchase and delivery of a second-hand motorbike-taxi for a family breadwinner who has two dependants (including an elderly parent) and very irregular income

- Overdue rent relief payments of 3 months provided to this family to help them as the taxi business begins
- Provision of food staples for one month
- Purchase and delivery of a second-hand motorbike

Provision of a motorbike repair garage for a family breadwinner who is an experienced mechanic, has eleven dependants (including nine children) and very irregular income

- Garage tools and equipment financial support provided
- Garage cabin support financial provided
- 16-year old son of the breadwinner will work as an apprentice in the garage

Provision of a mobile handcart to sell vegetables for a medically sick and unemployed breadwinner who has three dependants

- Overdue rent relief payments of 3 months provided to this family to help them as the vegetable business begins
- Provision of food staples for one month

Purchase and delivery of a second-hand motorbike-taxi for a family breadwinner who has seven dependants (including an elderly parent) and very irregular income

- Overdue rent relief payments of 4 months provided to this family to help them as the taxi business begins
- Provision of food staples for one month

		<p>- Purchase and delivery of a second-hand motorbike</p> <p>Provision of shoe products to sell from home for a widow</p> <p>Provision of fabric products to sell from home for a widow</p> <p>Provision for medical treatment for a lonely and ill woman living in a shelter</p> <p>Provision of tents and food for flood relief victims in 2022</p> <p>House restorations of a dangerously delapidated house for a widow and her children who suffered a family tragedy where the breadwinner and two children died in a vehicle accident fire</p> <p>Agricultural land purchase for an unemployed farmer to cultivate crops</p> <p>Purchase and delivery of an auto-rickshaw, plus overdue rent relief and food staple provision for an unemployed breadwinner's family</p> <p>Purchase and delivery of an auto-rickshaw, plus overdue rent relief for an unemployed breadwinner's family</p> <p>Purchase and delivery of a mobile handcart, plus overdue rent relief and food staple provision for an unemployed breadwinner's family</p> <p>Purchase and delivery of an auto-rickshaw, plus overdue rent relief and food staple provision for an unemployed breadwinner's family</p> <p>Provision of 40 freshly cooked nutritious meals for 60 days various unemployed and very low earners. Unemployed female breadwinners with dependants and good cooking skills were hired to prepare and cook the food</p>
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Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
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Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The charity finds its finances in a healthy state, with enough donations to fund a pipeline of humanitarian projects the next calendar year
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The charity finds that working on a steady pipeline of projects throughout the year means that they can be focused on and delivered in an effective and efficient way. This also helps with tracking delivery status and tracking costs. Further, the charity is always wanting to work on delivering innovative empowerment projects that are new in concept and offer exceptional investment value for stakeholders. This takes time and patience to emerge and develop
Amount of reserves held	Para 1.22	£25,401.84
Reasons for holding zero reserves	Para 1.22	
Details of fund materially in deficit	Para 1.24	[None]
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	[None]

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Trust Deed
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Charitable Incorporated Organisation (CIO)
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	A Chair Trustee is appointed by the trustees by a voting process

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Perpetual Blessings
Other name the charity uses	[None]
Registered charity number	1197267

Charity's principal
address

108 Green Lane
Edgware
London
HA8 8EJ

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Nabeel Mallick			Trustees
2	Farina Mallick			Trustees
3	Nabeela Mallick			Trustees
4				
5				
6				

Corporate trustees - names of the directors at the date the report was approved

Director name		
[None]		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
[None]		

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	[None]
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	[None]
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	[None]

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
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Name of chief executive or names of senior staff members (Optional information)

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

[None]

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Other optional information

[None]

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Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)

Nabeel Mallick

Full name(s)

Nabeel Mallick

**Position (eg
Secretary, Chair, etc)**

Chair Trustee

Date

12th September, 2023



Section A Receipts and payments

Unrestricted
funds
to the nearest £

A1 Receipts

	43,075
	-
	-
	-
	-
	-
	-
	-
	-
Sub total(Gross income for AR)	43,075

A2 Asset and investment sales, (see table).

	-
	-
Sub total	-

Total receipts 43,075

A3 Payments

	17,674
	-
	-
	-
	-
	-
	-
	-
	-
	-
Sub total	17,674

Total payments 17,674

Net of receipts/(payments) 25,401

A5 Transfers between funds
A6 Cash funds last year end

Cash funds this year end 25,401

Section B Statement of assets and liabilities at the end of the period

Categories

Details

B1 Cash funds

To

(agree balances with

B2 Other monetary assets

Details

B3 Investment assets

Details

B4 Assets retained for the charity's own use

Details

B5 Liabilities

Details

Signed by one or two trustees on behalf of all the trustees

Signa

NABEEL MALLICK



	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	-	-	-
	-	-	-
	-	-	-
total cash funds	25,401	-	-
receipts and payments account(s)	OK	OK	OK

	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-

	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-
		-	-
		-	-
		-	-
		-	-

	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-

	Fund to which liability relates	Amount due (optional)	When due (optional)
		-	
		-	
		-	
		-	
		-	

Signature	Print Name	Date of approval
	NABEEL MALLICK (CHAIR TRUSTEE)	13/09//2023



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Perpetual Blessings

**On accounts for the year
ended**

31 December -2022

**Charity no
(if any)**

1197267

Set out on pages

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/12/2022**.

**Responsibilities and
basis of report**

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:

Zeeshan Munawar

Date:

14/09/2023

Name:

Mr. Zeeshan Munawar

**Relevant professional
qualification(s) or body
(if any):**

(ACCA Affiliate- Reg Number 1771785)

Address:

Amzes Accountant- Amzes Ltd

Unit 14 East Shopping Centre 232-236 Green Street, London, E7 8LE

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Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

Not Applicable