



**CHARITY COMMISSION**  
FOR ENGLAND AND WALES

## 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><b>Grocery shop</b> for a 16 year old orphan boy</p> <p><b>House-build + tuck shop</b> for a widow with 3 young children</p> <p><b>Boutique</b> for a widow</p> <p><b>Cow</b> for a widow</p> <p><b>New house</b> for a destitute couple with six young children</p> <p><b>Repayment of debt</b> to free a widow and her six children family from bonded slavery</p> <p><b>Set up of a self-financing sewing machine factory</b> for seven poor women</p> <p><b>Shop</b> for an elderly disabled street cart vendor</p> <p><b>Rickshaw + rent relief + food ration</b> for a day-wage labourer with no permanent income and a family</p> <p><b>Rickshaw + rent relief + food ration</b> for an unemployed man with a large family</p> <p><b>Rickshaw + rent relief + food ration</b> for an unemployed man with seven children</p> <p><b>Rickshaw + food ration</b> for an unemployed man taking care of seven people, including his elderly mother</p> <p><b>Rickshaw + food ration</b> for an unemployed man taking care of five people</p> <p><b>Tuck-shop</b> for a long-term unemployed person who has failing eyesight and can no longer work as a tailor</p> <p><b>Taxi motorcycle</b> for an unemployed man who is the sole earner for his</p>

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

**Name of chief executive or names of senior staff members (Optional information)**

## 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

<b>Signature(s)</b>	Nabeel Mallick	
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<b>Full name(s)</b>	Nabeel Mallick	
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<b>Position (eg Secretary, Chair, etc)</b>	Chair Trustee	
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<b>Date</b>	30 <sup>th</sup> August, 2024
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CHARITY COMMISSION  
FOR ENGLAND AND WALES

Charity Name  
Perpetual Blessings

Receipts

For the period  
from

## Section A Receipts and payments

Unrestricted  
funds  
to the nearest £

### A1 Receipts

	90,022
	-
	-
	-
	-
	-
	-
<b>Sub total (Gross income for AR)</b>	<b>90,022</b>

### A2 Asset and investment sales, (see table).

	-
	-
<b>Sub total</b>	<b>-</b>

**Total receipts** 90,022

### A3 Payments

	22,369
	-
	-
	-
	-
	-
	-
	-
<b>Sub total</b>	<b>22,369</b>

### A4 Asset and investment purchases, (see table)

	-
	-
<b>Sub total</b>	<b>-</b>

**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

	Details
B2 Other monetary assets	

	Details
B3 Investment assets	

	Details
B4 Assets retained for the charity’s own use	

	Details
B5 Liabilities	

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

Signature

NABEEL MALLICK

s		No (if any)	CC16a
<b>ipts and payments accounts</b>			
Period start date 1st Jan 2023	<b>To</b>	Period end date 31st Dec 2023	

<b>Restricted funds</b>	<b>Endowment funds</b>	<b>Total funds</b>	<b>Last year</b>
<b>to the nearest £</b>	<b>to the nearest £</b>	<b>to the nearest £</b>	<b>to the nearest £</b>
-	-	90,022	43,075
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-
-	-	90,022	43,075
-	-	-	-
-	-	-	-
-	-	-	-
-	-	90,022	43,075
-	-	-	-
-	-	-	-
-	-	-	-
-	-	22,369	17,674
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-
-	-	22,369	17,674
-	-	-	-
-	-	-	-
-	-	-	-
-	-	22,369	17,674
-	-	-	-
-	-	-	-
-	-	67,653	25,400
-	-	-	-
-	-	-	-
-	-	67,653	25,400



	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	-	-	-
	-	-	-
	-	-	-
<b>total cash funds</b>	<b>67,653</b>	<b>-</b>	<b>-</b>
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

**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