



CHARITY COMMISSION
FOR ENGLAND AND WALES

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>
--	--	--

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

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

Signature(s)	Nabeel Mallick	
---------------------	----------------	--

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

Position (eg Secretary, Chair, etc)	Chair Trustee	
--	---------------	--

Date	4 th September, 2025
-------------	---------------------------------



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name
PERPETUAL BLESSINGS

Receipts and pay

For the period from	Period start date 1st Jan 2024
------------------------	-----------------------------------

d

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))

	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

	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
-	-	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