CHARITY REGISTRATION NUMBER: 1194571

Indus Health Network UK

REPORT & FINANCIAL STATEMENTS

31 December 2025

INDUS
HEALTH
NETWORK UK

Indus Health Network UK

Financial Statements

Year ended 31 December 2025

	Page
Trustees' annual report - Charity Reference and Administrative Details	**A**
Trustees' annual report	**1-6**
Impact Report	**7-42**
Audit Report	**43-45**
Statement of financial activities	**46**
Statement of financial position	**47**
Statement of Cash Flow	**48**
Notes to the financial statements	**49-58**

Indus Health Network UK

Trustees' Annual Report

Charity Reference and Administrative Details

Year ended 31 December 2025

Registered charity name	Indus Health Network UK
Charity registration number	1194571
Registered office	7 Bradman House, Abercorn Place St Johns Wood London NW8 9XY

Trustees

Dr. Mateen Durrani	Trustee
Mr. Tahir Ali	Trustee
Mr. Mukarram Sattar	Trustee
Mr. Anwar Zaidi	Trustee
Mr. Ishtiaq Mir	Trustee
Dr. Rauf Saima	Trustee

Auditor

Arif Malida
Chartered Accountants & Registered Auditors
66 Moyser Road
London
SW16 6SQ

Bankers

Barclays Bank Plc
1 Churchill Place,
London, E14 5HP

CAF Bank Ltd
25 Kings Hill Avenue,
Kings Hill, West Malling ME19 4TA

Metro Bank Plc
1 Southampton Row,
London WC1B 5HA

Indus Health Network UK

Trustees' Annual Report

Year ended 31 December 2025

The Trustees present their annual report together with the financial statements for the Indus Health Network UK ("IHN UK" or "the Charity") for the year end 31 December 2025. The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" (FRS 102) in preparing the annual report and financial statements of the Charity. The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the Charity's governing document (Constitution), the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice (second edition) and Financial Reporting Standard FRS102.

OBJECTIVES, AIMS & ACTIVITIES FOR THE PUBLIC BENEFIT

Objectives and Activities

The objective of the charity is the relief of financial need and suffering for the benefit of the underserved public in the region of Karachi and other cities in Pakistan that require medical facilities, including but not limited to victims of natural or other kinds of disaster, by providing financial aid for setting up hospitals, clinics and vaccination / medical centres and by such other means as deemed suitable, for such persons, bodies and organisations.

IHN UK relies principally on public donations to fund its charitable work. It is affiliated with Indus Hospital & Health Network ("IHHN"), a not-for-profit organisation based in Pakistan and registered under section 42 of the Companies Ordinance 1984 in Pakistan. IHHN is a registered charity in Pakistan (Registration No. PCP-R2/2019/234) and is a principal beneficiary of IHN UK's grant-making activities.

IHN UK and IHHN have separate and independent leadership boards. The Trustees have considered the Charity Commission's public benefit guidance and are satisfied that the Charity's aims and activities are carried out for the public benefit.

Grant Making Policies

The Charity's grant-making policy is designed to ensure that funds are directed towards activities that further its charitable objectives and provide public benefit. Applications are considered on a case-by-case basis, primarily from or for the benefit of IHHN. In assessing applications, the Trustees consider the purpose of the proposed grant, its expected impact, alignment with the Charity's objectives, sustainability and the arrangements available for monitoring and evaluation.

No grant becomes payable until it has been reviewed and approved by the Trustees, who authorise the release of funds. The Charity applies appropriate due diligence and screening procedures to donors, beneficiaries and partners, including checks against relevant financial sanctions lists. Procedures are maintained to monitor whether grants are used for their approved purposes. The Trustees also consider the Charity's cash-flow needs and reserves position before approving grants. Once a grant has been approved by the Trustees only then does a grant become payable and recognised as a liability of IHN UK.

For the maintenance of adequate cashflows that are required to meet the overall running of the Charity, the Trustees ensure that a minimum reserve is retained at all times prior to considering any grant application (see Reserves Policy below).

STRUCTURE, GOVERNANCE & MANAGEMENT

IHN UK is governed by its Trustees, who provide oversight and strategic direction on a voluntary basis. The Trustees bring experience from areas including healthcare, finance, marketing and community engagement. They are responsible for ensuring that the Charity operates in accordance with its governing document, its policies and the regulatory framework.

The Trustees meet regularly during the year to review the Charity's performance, financial position, policies, grant applications and proposed initiatives. An annual budget is prepared with reference to previous performance and the resources required to deliver the Charity's objectives. Fundraising and operating costs are monitored throughout the year.

The Charity's day-to-day management and administration are supported by a full-time consultant and two assistant consultants. Their work includes raising awareness of IHHN's activities, developing communication and fundraising channels, supporting volunteer-led chapters across the UK, coordinating appeals and community events, maintaining donor records and supporting Gift Aid claims. Donor information is managed with regard to applicable data protection requirements.

GOVERNING DOCUMENT & HOW THE CHARITY IS CONSTITUTED

IHN UK is a charitable incorporated organisation (CIO) constituted under a Foundation Constitution dated 24 May 2021. Its assets are administered and managed by the Trustees in accordance with that Constitution and the requirements of the Charity Commission for England and Wales.

TRUSTEE SELECTION METHODS & INDUCTION / TRAINING

Structure & Management

The Charity's operations are overseen by the Trustees, with consultants supporting awareness raising and administration. Decisions are considered collectively, with formal approval given by the Trustees in accordance with the Charity's governance arrangements.

When a new Trustee is appointed, the Charity recommends induction and training appropriate to the individual's knowledge and experience. The Trustees consider integrity, reputation, relevant skills and commitment to the Charity's objectives when considering prospective appointments.

During 2025, the number of Trustees remained unchanged from the previous year.

Public Benefit

In carrying out their duties, the Trustees have had regard to the Charity Commission's public benefit guidance, including 'Public benefit: running a charity' (PB2). The Trustees are satisfied that the Charity's activities during the year were undertaken in furtherance of its charitable purposes and for the public benefit.

FUND-RAISING STANDARDS INFORMATION

IHN UK is registered with the Fundraising Regulator and follows its Code of Fundraising Practice. The Charity has not engaged an external professional fundraiser or a commercial fundraising company to raise funds on its behalf. From time to time, performers or public figures may support fundraising events, either voluntarily or on a paid basis, to help attract audiences and raise awareness of IHHN's work.

The Charity is registered with the Fundraising Preference Service and takes account of individuals' preferences when communicating with supporters. It uses the Donorfy donor relationship management system to maintain donor records and communication preferences. The Charity does not undertake cold telephone fundraising.

The Trustees recognise that personal information is held in trust and is managed as an Amanah (trust). The Charity has a Data Protection and Privacy Policy setting out how personal information is collected, used, stored and protected. The policy is available on the Charity's website at https://indushospital.org.uk/privacy-policy/.

RISK MANAGEMENT

The Charity maintains a risk management policy and reviews potential risks periodically. It seeks to identify and assess risks, maintain appropriate systems and procedures to mitigate them, and put in place measures to minimise their potential impact. The Trustees pay particular attention to risks associated with working with overseas partners and the transfer and use of charitable funds. The Trustees consider the Charity's approach to risk management to be appropriate, subject to ongoing review.

ACHIEVEMENTS & PERFORMANCE

During 2025, IHN UK continued to develop its fundraising and awareness-raising activities. The Charity worked to strengthen its volunteer network and UK chapter presence, broaden engagement with existing supporters and reach new prospective donors. Volunteers remained central to the Charity's community-based approach.

The Charity continued to engage donors through fundraising events, direct communication, visits and opportunities to hear from healthcare professionals and representatives with first-hand knowledge of IHHN's work. These activities helped supporters understand the needs being addressed and the role their contributions play in supporting healthcare services in Pakistan.

Digital communication and social media also remained important parts of the Charity's awareness and fundraising approach. The Trustees consider that community engagement and digital outreach complement one another by helping the Charity connect with supporters through both local relationships and wider online audiences.

FUNDRAISING AND COMMUNITY EVENTS

IHN UK delivered a programme of fundraising and community engagement activities across the UK during the year. Fundraising gala dinners provided opportunities to raise funds, meet supporters and share updates on IHHN's healthcare work. Community-led activities helped build local awareness and encouraged wider participation.

Key activities during 2025 included:

- National fundraising campaigns held in January, June and October across multiple UK locations.
- Challenge fundraising activities, including trekking events.
- Cricket and badminton tournaments in Leeds, promoting community participation and healthy competition.
- Live telethons during Ramadan 2025, giving viewers opportunities to donate and support the Charity's work.

The Trustees believe these activities contributed to public engagement, strengthened relationships with supporters and increased awareness of the Charity's objectives.

FINANCIAL REVIEW

The Charity continued to experience strong growth during 2025, reflecting increasing public awareness of its work and the generosity of its supporters. Donations, excluding Gift Aid received, increased from £1,988,848 in 2024 to £2,903,693 in 2025, representing growth of approximately 46%. Including Gift Aid recognised during the year, total fundraising income amounted to £3,592,823. The Trustees attribute this progress to sustained donor engagement, successful community fundraising initiatives, the continued development of local chapters and an expanding supporter base across the UK.

Restricted Zakat donations remained a significant source of funding, enabling the Charity to continue supporting healthcare projects through Indus Hospital & Health Network. Unrestricted income also performed strongly during the year, providing flexibility to support fundraising activities, governance costs and the ongoing development of the Charity's operations.

HMRC concluded its review of the Charity's Gift Aid claims during the year without adjustment. As a result of claims deferred pending the review, Gift Aid receivable increased to £883,253 (2024: £194,121), with the outstanding balance expected to be recovered in the normal course.

The Charity approved 38 grants during the year with a total value of £2,542,800. These grants supported hospital expansion projects, medical equipment, healthcare services and skills development initiatives undertaken by Indus Hospital & Health Network. All grants were assessed and approved in accordance with the Charity's established grant-making procedures, with appropriate due diligence and monitoring undertaken to ensure funds were used for their intended charitable purposes.

Expenditure for the year increased, primarily due to increased investment in fundraising activities, awareness campaigns and the administrative infrastructure required to support the Charity's continued growth. The Trustees consider this expenditure to be necessary and proportionate, having contributed to the significant increase in donations achieved during the year. The Charity remains committed to maintaining an efficient operating model and ensuring that the maximum possible proportion of funds raised is directed towards charitable activities.

The Trustees are satisfied that the Charity remains in a strong financial position, with healthy levels of income, robust reserves and effective financial controls. The detailed income, expenditure, fund balances and financial position of the Charity are set out in the accompanying financial statements, which should be read in conjunction with this Trustees' Annual Report.

PLANS FOR THE FUTURE

The Charity intends to build on its fundraising and community engagement work during the coming year, with a focus on broadening its reach, strengthening donor relationships and increasing awareness of IHHN’s healthcare services.

Planned areas of activity include:

- Holding community events and public gatherings in major UK cities.
- Developing relationships with existing and prospective major donors through appropriate engagement.
- Supporting the formation and development of additional volunteer groups and local chapters.
- Expanding digital communications and online fundraising campaigns.
- Continuing Ramadan fundraising campaigns and live television appeals.

- Organising community sports activities, including golf, badminton and cricket, and exploring new challenges such as a charity run.

The Charity also plans to draw on the skills and experience of healthcare professionals within the British-Asian community to support health awareness activities in the UK. Potential activities include workshops and seminars on common health issues and public health initiatives, such as smoking cessation and blood donation awareness, where appropriate and in collaboration with relevant organisations.

Through these activities, IHN UK aims to strengthen community links, encourage preventive health awareness and continue raising funds to support free healthcare for underserved communities in Pakistan.

RESERVES POLICY

The Charity's reserves policy is to retain sufficient reserves to meet its anticipated cash-flow requirements for the following 12 months. The Trustees review the Charity's financial position and cash-flow needs when considering grant commitments and other expenditure. The Trustees consider that the policy continued to be applied during the year.

ACKNOWLEDGMENTS

The Trustees would like to express their sincere gratitude to the volunteers who support the Charity's fundraising and awareness-raising activities throughout the UK. Their time, commitment and local knowledge make a valuable contribution to the Charity's work.

The Trustees also thank the consultants and staff who support the Charity's activities, the donors and community supporters whose generosity makes its work possible, the healthcare professionals and visitors who share their experiences of IHHN, and the Charity's external professional advisers. The Trustees are grateful for the continued commitment of everyone who contributes to the Charity's objectives.

TRUSTEES' RESPONSIBILITIES

The Trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and of the incoming resources and application of resources of the Charity for that period. In preparing these financial statements, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the applicable Charities SORP 2019 (FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in operation.

The Trustees are responsible for keeping proper 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 the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees on 31/10/2026

Anwar Zaidi

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Mr Anwar Mahmood Zaidi

Trustee

MDurrani

.....

Dr Mateen Durrani

Trustee





Redefining Healthcare



Impact Report 2025

A Year in review



Table of Contents

01	Message from The Chairman	09
02	Indus Hospital & Health Network	10
03	Indus Health Network UK	11
04	Strengthening the Network's Reach	12
05	2025 Milestones	13
06	18 Years of Dedication	14
07	IHHN's Flagship Programmes	16
08	Primary Care Programme	18
09	Childhood Cancer Programme	20
10	Physical Rehabilitation Programme	22
11	Maternal and NeoNatal Programme	24
12	Flood Relief Campaign	26
13	Blood Centre	28
14	Expansion	29
15	Indus University of Health Sciences	33
16	Jubilee Town Lahore Campus	35
17	Looking Forward	38





With Gratitude and Appreciation
Celebrating Progress, Strengthening Care:
Indus Health Network UK in 2025

As we look back on 2025, my heart is filled with immense gratitude for the extraordinary community that supports Indus Health Network UK. This year has been a period of remarkable growth and achievement, as we have continued to expand our reach and deepen our impact in delivering free, high-quality healthcare to those who need it most.

The inauguration and operationalisation of our new state-of-the-art hospital building in Karachi has been a milestone that will serve countless patients for years to come. Alongside this, the expansion of our Primary Care Network has brought essential services closer to communities across Pakistan. We also responded to the flood emergency in Pakistan, delivering critical medical care to affected communities and ensuring timely support for those in urgent need.

None of this would have been possible without the unwavering dedication of our donors, volunteers, and international chapters. Your generosity, compassion, and belief in our mission are the foundation of every achievement. Every contribution, whether financial, time, or advocacy, has a ripple effect that transforms lives and strengthens hope.

On behalf of the Board of Trustees and the entire IHN UK family, I extend my deepest thanks. Your support empowers us to continue building a healthier, more resilient future for all. Together, we are turning vision into action and making a lasting difference.

Thank you and Jazakum Allah Khair, for standing with us and for making this journey possible.

With sincere gratitude,

Dr. Mateen Durrani
Chair, Board of Trustees
Indus Health Network UK

Indus Hospital & Health Network

Building Healthcare Without Barriers

At its core, Indus Hospital & Health Network (IHHN) is driven by the belief that access to quality healthcare is a fundamental human right, not a privilege determined by one's income, location, or circumstances. Every decision, partnership, and programme across the Network is anchored in this ideology; one that places dignity, compassion, and accountability at the heart of care. Over the past year, IHHN has continued to translate this belief into action, strengthening systems that prioritise patients first and ensuring that care remains free, ethical, and accessible to all.

This commitment has also shaped the Network's strategic expansion in Pakistan's largest urban centres. The growth of IHHN's presence in Karachi and Lahore, is not simply an increase in capacity, but a reaffirmation of purpose, bringing specialised, high-quality care closer to communities that have long been underserved. With over 6 Million beneficiaries, these milestones reflect IHHN's enduring resolve to build a healthcare model rooted in equity, sustainability, and trust, ensuring that no patient is ever turned away due to their inability to pay.

6 Million +
Patients Treated Annually

70%
Patients Are Zakat Eligible

High quality — Accessible — Paperless — Cashless



Indus Health Network UK

Improving Access to Healthcare in Pakistan

Indus Health Network (IHN) UK is a value driven initiative led by members of the Pakistani diaspora in Europe, united by a shared commitment to ensuring access to free, high-quality hsalthcars for all, irrsspsctivs of ags, gsndsr, rsligion, sthnicity, or financial msans. Rsgistsrsd with the Charity Commission of England and Wales (Charity No. 1194571), IHN UK works in close alignment with Indus Hospital h Health Network to support the delivery of essential healthcare services to underserved communities across Pakistan.

IHN UK advancss this mission through a rangs of stratsgic and impactful sfforts, including raising awareness of IHHN's work, organising fundraising initiatives, and building meaningful partnerships with individual and corporate volunteers. These collective actions help mobilise resources for critical medical equipment, assistive devices, and infrastructure improvements, while also enabling the exchange of knowledge and skills that strengthen healthcare delivery systems.

Through sustained engagement and collaboration, IHN UK continues to play an integral role in supporting the growth and long-term impact of Indus Hospital h Health Network, reinforcing the belief that access to healthcare is a fundamental right, not a privilege.

Vision

To ensure equitable access to free, high-quality healthcare for all

Mission

To mobilise global support to strengthen ethical and compassionate healthcare delivery for underserved communities in Pakistan.



Strengthening the Network's Reach

IHHN's Spread Across Pakistan

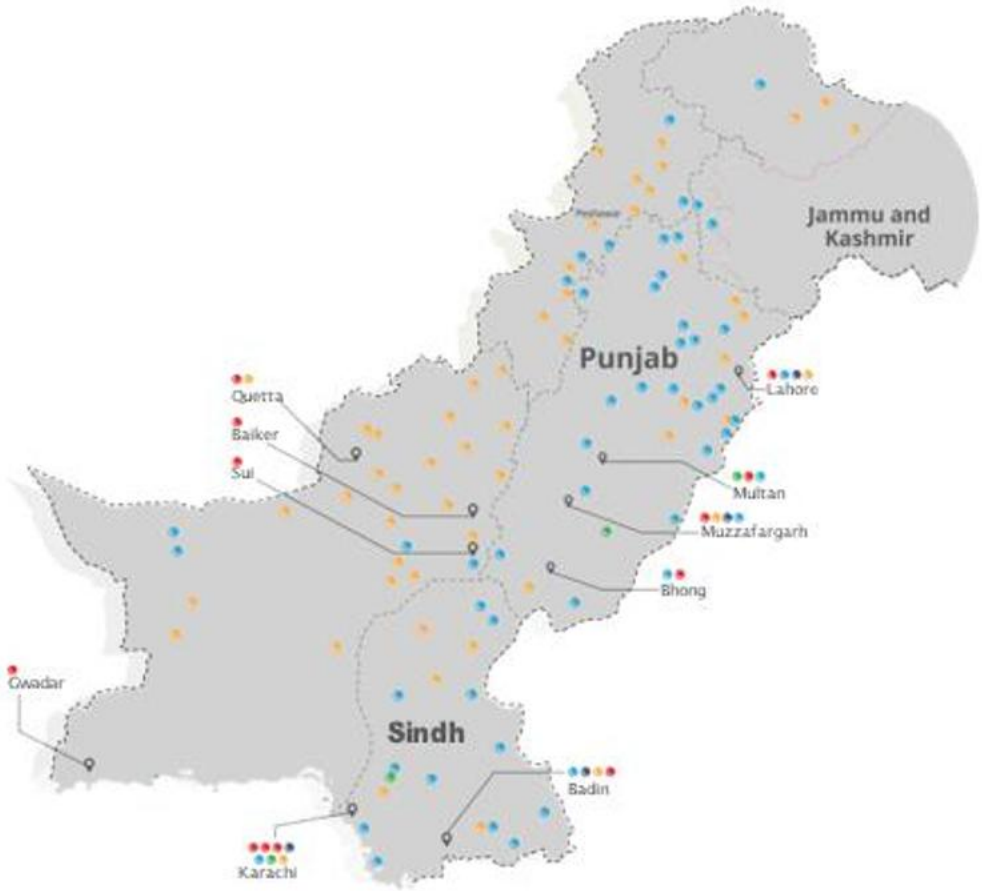
Over the past 18 years, IHHN has evolved into a nationwide healthcare network, delivering primary, secondary and tertiary care through hospitals, physical rehabilitation centres, regional blood centres, community-based container clinics, and wide-ranging public health programmes across Pakistan.

12
Multidisciplinary hospitals

04
Regional Blood Centres

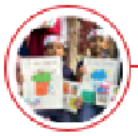
03
Physical Rehabilitation Centres

100+
Primary Care Sites



2025 Milestones

Expanding Care, Changing Lives



IHHN celebrated the success of its Cochlear Implant Programme by hosting an interactive event for ten patients who had completed their treatment. The celebration featured creative activities with speech therapists and concluded with remarks from Dr. Asif Ali Arain, highlighting the patients' progress and achievements.



Indus Hospital h Health Network (IHHN) achieved a 4-Star Rating at the 11th International Best Practice Competition (IBPC) 2025 for its initiative titled "Innovative Risk Management Strategy for Patient Safety."



Indus Kay Sitaray (IKS), the hospital-based school of Indus Hospital h Health Network (IHHN), celebrated its 12th Graduation Ceremony



The Department of Pharmacy Services, in collaboration with the Indus University of Health Sciences (IUHS), successfully conducted the Graduation Ceremony for Batch-02 of the Clinical Pharmacy Skills Course.



In close collaboration with the Government of Balochistan, Indus Hospital h Health Network (IHHN) strengthened routine immunisation efforts for children in Balochistan.



The Indus Hospital h Health Network (IHHN) completed College of American Pathologists (CAP) Reaccreditation 2025 with zero deficiencies.



Indus Hospital h Health Network initiated a robust Flood Relief Campaign, specifically catering to Maternal h Neonatal concerns in flood prone areas across Pakistan.



IHHN was recognised as the winner at the 4th K-Electric (KE) KHI Awards in the Public Health (Secondary/Tertiary Care) category for its outstanding Neonatal and Obstetrics h Gynaecology services at the Sheikh Saeed Memorial Campus.

18 Years of Dedication

Impact Snapshot

14,000+
Children treated for Cancer



1,029
Children treated completely for Clubfoot



400
Patients provided with Cochlear Implant Devices



180,000+

Flood Affsctsss Provided with Medical Care



2 Million+

Individuals engaged in Community Engagement Centres since 2018



13.4 Million

Family Medicine patients treated



60,000+

Deliveries conducted since inception

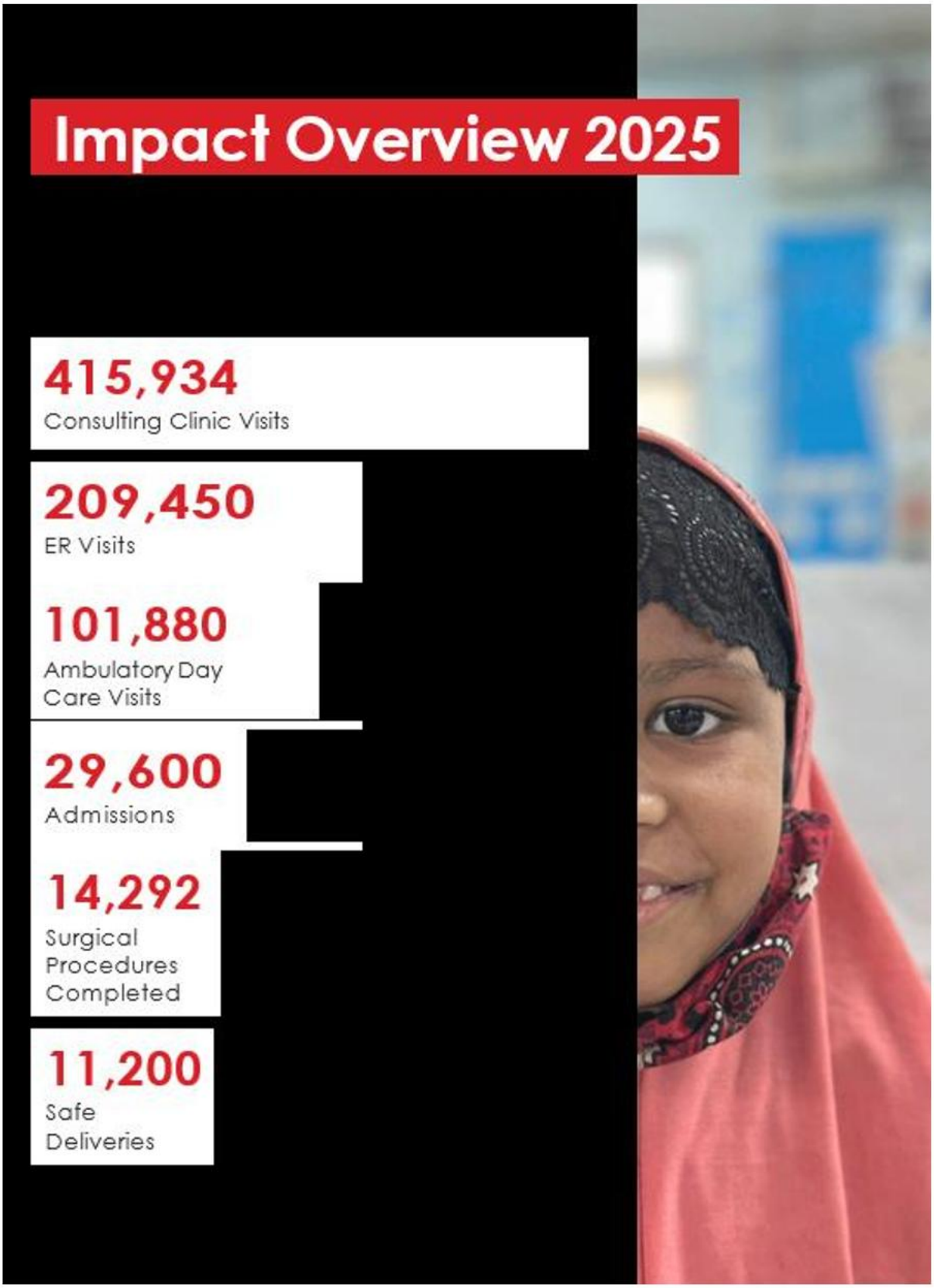


IHHN's Flagship Programmes

Care Without Compromise

IHHN's flagship programmss advancs accessible, high-quality, and sustainable healthcare across Pakistan. The Childhood Cancer Programme provides comprehensive, life-saving care for young patients, while the Physical Rehabilitation Programme restores mobility and independence through specialised services. IHHN's Maternal and Neonatal Programme strengthens care for mothers and children at critical life stages, and the Primary Care Programme ensures early diagnosis, prevention, and continuity of care within communities.




Impact Overview 2025
415,934
Consulting Clinic Visits
209,450
ER Visits
101,880
Ambulatory Day Care Visits
29,600
Admissions
14,292
Surgical Procedures Completed
11,200
Safe Deliveries

Primary Care Programme



Accessible Healthcare for Every Community

Launched in 2017, IHHN's Primary Care Programme (PCP) adopts a patient-centred model to improve accsss to affordabls hsalthcars.

By integrating preventive services, treatment, and health education, the programme addresses immediate health needs while equipping communities with the knowledge to support long-term well-being. Indus Hospital h Health Network's Primary Care Programme operates across Pakistan with 104 locations, providing extensive healthcare access through telehealth, mobile units, and hospitals, enhancing public health outcomes in both urban and remote areas.





Impact Since Inception

13,437,762
Family Medicine Patients

1,457,302
Childhood Immunisations

2,026,853
Community Engugsmsnt Bsnsficiuriss

874,731
Mental Health Screenings

386,801
HCV Patients Treated

184,099
Malaria Patients Treated

45,864
Diabetes Care Procedures



Childhood Cancer Programme



Life-Saving Cancer Care for Children

Childhood cancer remains a critical public health challenge in Pakistan, with 8,000-10,000 new cases emerging each year. For many families, the cost of treatment is beyond reach, often turning a curable illness into a life-altering or fatal experience due to delayed or incomplete care.

IHHN's Comprehensive Care Model

As one of the country's largest paediatric oncology centres, IHHN delivers free, holistic care through a dedicated facility designed to meet the complex needs of children with cancer. Patients are registered from across Pakistan as well as neighbouring regions, ensuring access to timely and specialised treatment regardless of financial means.

Scope of Services

This Childhood Cancer Programme goes beyond medical treatment, offering a comprehensive model of care that addresses the physical, emotional, and social needs of both patients and their families.

Clinical Care
Delivering cutting-edge medical treatment for complex conditions

Psychosocial Support
Providing emotional and mental health care for young patients and their families

Rehabilitative Services
Ensuring recovery through integrated physical and emotional support

Educational Support
A dedicated school, Indus Kay Sitaray, for children undergoing treatment

Impact Snapshot

14,000+
Children treated since Inception

46,800
Chemotherapy Sessions completed in 2025

2,141
New Admissions in 2025

2,178
Oncology Procedures Completed

31,812
Paediatric Oncology Investigations



Physical Rehabilitation Programme

Restoring Mobility

The Physical Rehabilitation Programme responds to a pressing need in Pakistan, where an estimated over 7.4 million people live with some form of disability. Ths programms offsrs spscialissd rehabilitation services designed to restore mobility, function, and indspsndsncs for individuals affsctsd by injury, illness, or physical impairment. By sliminating financial barrisrs, IHHN ensures that rehabilitation is accessible to those who might otherwise be excluded from care.



Impact Snapshot:

Total Physiotherapy Sessions Delivered

37,739

Prosthetic Limbs Delivered

351

Orthotic Limbs Delivered

1,330

Total Rehabilitation Sessions Delivered

6,642

Total Patients Served

351

Total Counselling Sessions Delivered

1,330

Total Audiology Sessions Conducted

3,071

Total Speech Therapy Sessions Conducted

2,871

Scope of Services

IHHN's Physical Rehabilitation Programme provides advanced care across multiple disciplines, snsuring patisnts rsgain mobility, indspsndsncs, and confidsncs.

- Physical Therapy
- Prosthetic h Orthotic Devices
- Speech h Audiology Assistive Devices
- Mental Health Counselling

Care Beyond Treatment

Recognising the diverse needs of patients, IHHN extends its care beyond clinical treatments, by providing:

- Free transport services for patients
- Comprehensive psychosocial support for patients and families
- Health education to empower caregivers and patients to actively manage their health









Maternal and NeoNatal Programme

Ensuring Healthier Futures

Pakistan continues to record some of the highest Maternal and Neonatal mortality rates in South Asia, underscoring the urgent need for holistic healthcare solutions that address both clinical needs and underlying social determinants of health.



IHHN's Intervention

In response, IHHN's Maternal, Neonatal, and Child Health (MNCH) Programme adopts a transformative, system-wide approach to improving outcomes for mothers and newborns across Pakistan. By delivering entirely free, high-quality healthcare, the programme ensures equitable access for impoverished and marginalised populations in rural communities and underserved urban settings.

Scope of Services

- Obstetrics h Gynecology
- Neonatal Intensive Care Unit
- Safe Delivery Programme
- Family Planning
- IMNCI
- Midwifery Programme
- Helping Babies Breathe (HBB)
- Childhood Immunisations
- Lactation Management
- Cervical Cancer Screening
- Zindagi Mehfooz Electronic Immunisations Registry
- NourishMom Nutrition Programme

Impact Snapshot

Maternal & Neo-natal

01	**6,812** Total Admissions	05	**11,292** Total Deliveries
02	**1,757** Normal Deliveries	06	**1,603** Surgeries/ Procedures
03	**954** Elective Cesarean	04	**1,769** Emergency Cesarean



Flood Emergency Response

Delivering Lifesaving Care

Ths 2025 floods caussd widssprsad dsvastation across Khyber Pakhtunkhwa and Punjab, displacing millions, destroying homes, and claiming countless lives. In response to this large-scale humanitarian crisis, Indus Hospital h Health Network (IHHN) mobilised its nationwide healthcare infrastructure to deliver timely, life-saving medical assistancs to ths most affsctsd and vulnerable communities.









Strategy at a Glance

IHHN dsploysd rapid-rssponss Catsgory I and II msdical camps across flood-affsctsd districts of Khyber Pakhtunkhwa and Punjab, delivering primary healthcare and psychosocial support through 7–10 camps daily. Catsgory III fisld hospitals wsrs sstablishsd in high-nssd locations for short-tsrm intensive care, while Maternal Health on Wheels was rolled out across 10 districts in Punjab and KPK to ensure uninterrupted maternal healthcare for displaced women.


Impact Snapshot
20
Districts Received Medical Aid
951
Camps
2,174
Ante-Natal Care Visits
182,187
Total Patients Served
1,800+
X-Rays Completed
20,000+
Lab Tests Completed
12
Babies Delivered

Blood Centre

Ensuring a Safe and Sustainable Blood Supply

Established in 2013, The Indus Hospital Blood Centre (TIHBC) in Karachi has played a pioneering rols in transforming blood donation practicss in Pakistan. As ths country's first csntralissd blood centre to champion voluntary, non-remunerated blood donations (VNRBD), TIHBC is leading the movement towards achieving 100% voluntary blood donation nationwide. Through strategic public–private partnerships, IHHN also operates three other Regional Blood Centres in Bahawalpur, Multan, and Jamshoro, along with multiple Hospital Blood Banks across Punjab and Sindh. Together, these facilities ensure a reliable and safe blood supply, delivering critical, life-saving support to patients throughout Pakistan.

04
Regional Blood Centres

21
Hospital Blood Banks (HBB) Connected

7,800+
Beds Served Across Sindh and Punjab

3.2 M+
Blood Unit Annual Capacity

Pioneering Excellence in Blood Safety

TIHBC's Korangi campus in Karachi has set a landmark achievement as ths first and only blood csntrs in Pakistan and ths SAARC rsgion to earn AABB accreditation, the global gold standard in blood banking. Strengthening its commitment to excellence, IHHN's laboratory services also hold CAP accreditation, making it one of only two hospital-based labs in Pakistan with this distinction. Furthermore, ISO 15189 accreditation has been awarded to TIHBC and extended to RBC Jamshoro and public-sector HBBs in Hyderabad, Thatta, and Badin, cementing IHHN's leadership in blood safety and healthcare quality.

Accredited

SAARC



Expansion

IHHN's Groundbreaking Developments

The Indus Hospital Karangi Campus stands as a testament to resilience and dedication in delivering life-saving care to underserved communities. To meet the growing demand for healthcare, IHHN is expanding the campus, creating Pakistan's largest free-of-cost private hospital. This ambitious transformation will dramatically increase access to high-quality healthcare for millions of people.



Founded in 2007 with 150 beds



Now a 1,350-bed tertiary care hospital

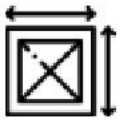


Serving 40% more patients each year

Key Features



38 Billion
Capital Project



20
Acres Covered Area



3.52
Million square feet



Basement

Operationalisation of partial radiology services in the basement of Hospital Building-1 (HB-1)

3rd Floor

Operationalisation of 36 Operation Theatres and 12 Surgical Intensive Care Units (ICU)





6th Floor

Operationalisation of the IT Center

Wards

Operationalisation of 70 in-patient ward beds on each floor (tower A & B) of HB-1 on the 6th-10th floors.





CSSD

Operationalisation of the Central Sterile Services Department (CSSD) in the basement of HB-1

CRU

Operationalisation of the Clinical Research Unit of the Lower Ground Floor of Hospital Street





Administrative Offices

Operationalisation of administrative offices on the 10th floor of the Hospital Building-2 (HB-2)

276%

Increase in Patient Volume

	Current	Projected
Outpatient	430,000	1,200,000
Inpatient	22,000	200,000
Emergency	200,000	500,000
Total	652,000	1,800,000




Indus University of Health Sciences
The Korangi expansion will also include the Indus University of Health Sciences (IUHS), a pioneering institution that has already trained over 2,800 healthcare professionals. With the new facilities, IUHS will be able to expand its programmes and add more colleges, strengthening the pipeline of skilled healthcare providers for the years ahead.
4 Key Objectives
Developing highly trained human resources rooted in IHHN's core values
Providing platforms that empower youth to lead Pakistan's healthcare
Encouraging active engagement in producing health solutions
Guided by a philosophy of Collaboration, Compassion, and Innovation

Existing Colleges

Indus College of Nursing h Midwifery
Indus College of Medical Technology h Allied Health
Indus College of Physical Therapy h Rehabilitation
Indus College of Family Medicine h Public Health

Upcoming Colleges

Indus College of Dentistry
Indus College of Medicine
Indus College of Pharmacy





Jubilee Town Campus, Lahore

Advancing Access to Free Healthcare

The Indus Hospital Jubilee Town Campus in Lahore represents a major milestone in expanding squitabls, frss-of-cost hsalthcars. Oncs fully opsrational, it will bscoms Punjab's first privats-ssctor tsrtiary cars hospital to offsr comprshsnsivs msdical ssrvicss sntirsly frss of charge.

With a capacity of 600 bsds, this stats-of-ths-art facility is dssignsd to rsdsfins patient-centred and compassionate care. Developed in partnership with the Government of Punjab, ths campus rsflscts a scalabls and sustainabls hsalthcars modsl, laying ths foundation for high-quality medical services for underserved communities across the province.

600 Bed Multidisciplinary Hospital

PKR 23B Capital Project

100% Paperless Facility

100% Cashless Facility




Lahore
Service
Beneficiaries
01 Total Discharges 13,366
02 Total Family Medicine Patients 161,200
03 Total Consulting Clinic Visits 99,837
04 Total Peds Consulting clinics 9,637
05 Total ER Visits 139,364
06 Total Dialysis Patients 85
07 Total Surgeries 5,782
08 Total Births/ Deliveries 3,304
09 Total Cesarean Deliveries 2,101
10 Total Normal Deliveries 1,203
11 Total X rays 42,783
12 Total CT scan 941
13 Total Ultrasounds 34,118
Extrapolated till December 2025


Lahore
Service
Beneficiaries
14
Total Radiology Sessions
77,842
15
Total Laboratory
339,021
16
Total OPD Visits
191,016
17
Total Vaccinations
24,615
18
Total Blood Bank Units
993
19
Total Blood Matches
1,281
Extrapolated till December 2025

Looking Forward

IHHN's Strategic Goals

To achieve our vision h mission, IHHN will pursue work through eight core objectives. These objectives outline the overarching orientations for IHHN in its contributions towards development outcomes.

01 Embracing Universal Health Coverage

02 People Centered Policies & Processes

03 Education & Capacity Building

04 Research, Innovation & Development

05 Alliances & Partnerships

06 Ensuring Quulity through Cost-Efficisnt & Continuous Procsss Improvsmsnt

07 Integrating a Technology-Centric Approach

08 Enhancing Resource Generation



Closing the Gap, One Life at a Time

A Message of Gratitude

As you conclude the 2025 Impact Report, I hope you feel a profound sense of pride in the mission you have helped build. You are not just a supporter; you are a vital partner in a lifesaving journey that now provides comprehensive, holistic healthcare across more than 80 districts in Pakistan. From the dense urban centres to the most remote towns, your generosity ensures that no one is left behind.

The horizon of our mission continues to expand. We are currently scaling our operations into Azad Kashmir, a milestone made possible by the extraordinary pledges and commitment of the British Pakistani and Kashmiri communities.

Our Collective Strength in the UK

This impact is fuelled by a vibrant, growing movement right here in the United Kingdom. Thanks to the tireless dedication of our volunteers, our outreach has reached unprecedented heights:

- A Nationwide Network: We now operate 40+ local chapters across the UK.
- A Culture of Giving: Over 600 active volunteers power more than 60 social and sporting events annually.
- Community Spirit: With over 10,000 attendees joining our activities each year, ws havs built a community dsfinsd by compassion and action.

Financial Stewardship and Growth

Your trust has translatsd into rsmarkabls financial momsntum. Sincs 2020, donations have risen by an impressive 20% annually, totalling over £13 million. Through optimised Gift Aid and innovative crowdfunding, we have ensured that every pound works harder for those in need.

To date, over £12 million in grants have been deployed directly to lifesaving programmes in Pakistan. These funds have been instrumental in supporting patient treatments and developing state-of-the-art healthcare facilities in rural regions such as Kot Addu and Khushab, bringing world-class medical care to the doorsteps of the underserved.

Join Us in the Year Ahead

Our work is far from finishsd, and ths succsss of ths coming ysar dspsnds on our continued unity. I invite you to remain an active part of our family by joining our diverse calendar of activities. Whether you prefer the prestige of our fundraising galas or the energy of our healthy sporting events, there is a place for you to lead, participate, and inspire.

Thank you for your unwavering belief in our mission. Together, we are not just providing healthcare; we are delivering hope.

Regards

Yours Sincerely
Ibrahim Jamali



Indus Health Network UK

Impact Report

Year ended 31 December 2025















INDUS HEALTH NETWORK UK

Registered Office: 7 Bradman House, Abercorn Place, London NW8 9XY
Indus Health Network UK is registered with the Charity Commission of England and Wales 1194571
www.indushospital.org.uk | 0207 993 8082 | contact@indushospital.org.uk

Indus Health Network UK

Independent Auditor's Report To The Trustees of Indus Health Network UK

Year ended 31 December 2025

We have audited the financial statements of Indus Health Network UK (the "charity") for the year ended 31 December 2025 which comprise of the Statement of Financial Activities, the Balance Sheet, the cash flow statement and the related notes, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards including FRS102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 December 2025, and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) ISAs (UK) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the trustees' annual report and Impact Report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements, or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- the charity has not kept adequate accounting records; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 5-6, the trustees are responsible for the preparation of financial statements which give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. We planned our audit so that we have a reasonable expectation of detecting material misstatements in the financial statements resulting from irregularities, fraud or non compliance with law or regulations. In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, our procedures included the following:

- Performing analytical and substantive procedures to identify any unusual or unexpected relationships and testing transactional samples and journal entries for appropriateness.
- Assessing whether judgement and assumptions made in determining accounting estimates indicate potential bias
- Investigated transactions which appeared unusual or significant in value and the rationale of the transaction.
- Enquiring with trustees and the charity whether they are aware or hold knowledge of any non-compliance with laws and regulations.
- Enquiring with trustees and the charity of their internal controls established to mitigate risk related to fraud or non-compliance with laws and regulations.
- Reviewing accounting estimates for bias and evaluating whether circumstances producing any bias, represent a risk of material misstatement due to fraud,
- Reviewing correspondence with HMRC and relevant regulators.

- Assessing financial statement disclosures and testing to supporting documentation for compliance with applicable laws and regulations.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: https://www.frc.org.uk/auditors/audit-assurance/auditor-s-responsibilities-for-the-audit-of-the-fi/description-of-the-auditor%E2%80%99s-responsibilities-for. This description forms part of our auditor's report.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Arif Malida

.....

ARIF MALIDA (Senior Statutory Auditor) on behalf
of Arif Malida Chartered Accountants,
Statutory Auditor

66 Moyser Road
London SW16 6SQ

Date: 31/10/2026

Arif Malida is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006.

Indus Health Network UK

Statement of Financial Activities

Year ended 31 December 2025

	Note	2025 Unrestricted funds	2025 Restricted funds	2025 Total funds	2024 Total funds
		£	£	£	£
Income From					
Donations and legacies	4	1,995,850	1,596,973	**3,592,823**	1,988,848
Total income		1,995,850	1,596,973	**3,592,823**	1,988,848
Expenditure On					
Raising Funds	5	(554,052)	-	**(554,052)**	(431,466)
Charitable activities	6/7	(1,335,927)	(1,447,288)	**(2,783,215)**	(654,438)
Total Expenditure		(1,889,979)	(1,447,288)	**(3,337,267)**	(1,085,904)
Net Income / (Expenditure) for the Year before other recognised gains / (losses)	8	105,871	149,685	**255,556**	902,944
Other Recognised Gains / (losses)					
Other gains / (losses)	8	-	-	**-**	-
Net movement in funds	8	105,871	149,685	**255,556**	902,944
Reconciliation of funds	9	426,272	1,015,540	**1,441,812**	538,868
Total funds carried forward	9/14	**532,143**	**1,165,225**	**1,697,368**	1,441,812

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

The notes on pages 49 to 58 form part of these financial statements.

Indus Health Network UK

Statement of Financial Position
31 December 2025

	Note	2025 £	2024 £
Fixed assets			
Tangible assets	**10**	**659**	-
Total fixed assets		**659**	-
Current assets			
Debtors	**11**	**886,552**	197,056
Cash at bank	**12**	**2,013,536**	1,323,840
Total Current Assets		**2,900,088**	1,520,896
Creditors: amounts falling due within one year			
Creditors	**13**	**(1,176,915)**	(53,084)
Accruals	**13**	**(26,464)**	(26,000)
Total Creditors: amounts falling due within one year		**(1,203,379)**	(79,084)
Net current assets		**1,696,709**	1,441,812
Total assets less current liabilities		**1,697,368**	1,441,812
Net Assets		**1,697,368**	1,441,812
Funds of the charity			
Unrestricted funds	**14**	**532,143**	426,272
Restricted funds	**14**	**1,165,225**	1,015,540
Total charity funds	**14**	**1,697,368**	1,441,812

These financial statements were approved by the board of trustees and authorised for issue on 31/10/2026, and are signed on behalf of the board of trustees by:

MDurrani

.....
Dr Mateen Durrani
Trustee

Anwar Zaidi

.....
Mr Anwar Mahmood Zaidi
Trustee

Charity No: 1194571

Indus Health Network UK

Statement of Cash Flow

31 December 2025

	2025 £	2024 £
Cash flows from operating activities		
Net Income / (expenditure) for the financial year	**255,556**	902,944
Changes in:		
(Increase) / Decrease in debtors	(689,495)	134,172
Increase / (Decrease) in creditors	1,123,831	(120,078)
Increase / (Decrease) in Accrued expenses	463	3,600
Purchase of tangible assets	(659)	-
Cash generated from / (used in) operations	434,140	17,694
Net cash from / (used in) operating activities	689,696	920,638
Cash flows from financing activities		
	-	-
Net cash (used in) / from financing activities	-	-
Net increase / (decrease) in cash and cash equivalents	689,696	920,638
Cash and cash equivalents at beginning of year	1,323,840	403,202
Cash and cash equivalents at end of year	**2,013,536**	**1,323,840**

1. General information & Basis of Accounting

The charity is a public benefit entity and a registered charitable incorporated organisation registered in England and Wales. The address of the principal office is 7 Bradman House, Abercorn Place, St Johns Wood, London NW8 9XY. The nature of the charity's operations and principal activities are the relief of financial poverty and suffering in Karachi and other cities in Pakistan by providing aid and assisting in setting up hospitals. The Charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, and UK Generally Accepted Practice.

The financial statements are prepared on a going concern basis (note 3) and the functional currency of the charity is in Sterling. The financial statements have been prepared under the historical cost convention.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102) and the Charities Act 2011.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost accrual basis, as modified by the revaluation of certain financial assets and liabilities where required by law. The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and as a minimum the expected level of income and expenditure for the period of twelve months from the date of authorising these financial statements. Forecast income and expenditure together with existing reserves are considered sufficient for the charity to be able to continue as a going concern.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal for particular purposes. The aim and use of each restricted fund is set out in the notes to the financial statements.

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable, and its amount can be measured reliably. Gift Aid tax recoverable under the Gift Aid Scheme is recognised when there is an entitlement, certainty of receipt and the amount measured with sufficient reliability. Where a claim for repayment of income tax has been or will be made, such income is included in the debtors' if not received by the year end.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, platform fees and the sale of donated goods in attracting voluntary income. This includes costs such as a fundraising manager (consultant), and travel among other directly relatable costs.

- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities. These include direct charitable expenditure, grants and support costs relating to those activities. Grants payable to other organisations are recognised in the SOFA when approved by the trustees and terms are payable.

- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

Support costs: Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs for a single activity are allocated to the particular activity where the cost relates directly to that activity. However, Support costs that represent the support functions of management, finance, human resources, IT and support departments attributable to the management of the Charity's assets, are allocated in proportion to the type of charitable activity during the period. These costs have been allocated between cost of raising funds and expenditure on charitable activities. The bases on which support costs have been allocated are set out in note 7 All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Governance costs: are the costs associated with the governance arrangements of the charity. These costs are associated with constitutional and statutory requirements and include any costs associated with the strategic management of the charity's activities. Governance support costs are allocated on the basis of support activities provided on clearly interpreted governance matters.

Foreign Currency and Realised Gains and losses

Transactions in foreign currency are translated at rates prevailing at the date of the transaction. Balances denominated in foreign currencies are translated at the rate prevailing at the year-end. All exchange differences are recognised through the statement of financial activities. Realised gains and losses are calculated as the difference between income proceeds and their carrying value and are recognised in the Statement of Financial Activities as they arise.

Tangible fixed assets

Tangible fixed assets are stated at cost (or deemed cost) or valuation less accumulated depreciation and accumulated impairment losses. Cost includes costs directly attributable to making the asset capable of operating as intended.

Depreciation is provided on all tangible fixed assets, at rates calculated to write off the cost, less estimated residual value, of each asset on a systematic basis over its expected useful life as follows:

Office Equipment	25% Reducing balance

Debtors and creditors receivable / payable within one year

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

Cash and cash equivalents

Cash and cash equivalents include cash in hand and balances held with financial banking or platform institutions with whom the charity has a bank account or platform relationship with.

Taxation

The trust is a registered and exempt charity within the meaning of Schedule 3 Charities Act 2011 and therefore is not liable to income tax from its charitable activities. Vat: Costs are recorded gross of VAT and the charity is not registered for VAT, so all costs are recognised gross of VAT.

Judgements and key sources of estimation uncertainty

The following judgements (apart from those involving estimates) have been made in the process of applying the above accounting policies that have had the most significant effect on amounts recognised in the financial statements:

• **Recognition and Classification of Multi-Year Grants Payable:** The trustees exercise significant judgement in determining the timing of recognition for multi-year grant commitments. Where the charity has made a firm commitment to fund a project over multiple years, the full commitment is recognised as a liability immediately unless there are specific, enforceable performance-related conditions that must be met before future instalments are paid. The trustees review grant agreements annually to assess whether a constructive obligation exists at the balance sheet date.

• **Recognition of Long-Term Gift Aid Receivables:** The trustees have applied judgement in relation to Gift Aid accrued on donations. The Trustees have assessed that the income meets the recognition criteria under the Charity SORP (entitlement, probability, and reliable measurement), despite recovery extending beyond one year from the reporting date. This judgement is based on signed donor declarations, verified historical claim success rates, and correspondence with HMRC. Following a recent review, HMRC have restarted the remittance of Gift Aid claims to the Charity and it is expected the remaining Gift Aid claims to be completed within a time period exceeding one year from the year end of the financial statements.

The key assumptions concerning the future and other key sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year include:

• **Measurement of Grants Payable Obligations:** The charity recognises a liability for grants payable based on commitments approved by the trustees at the reporting date. For certain multi-year or project-based grants, the final amount payable is subject to estimation uncertainty as payments are contingent upon recipients achieving project milestones or verifying actual expenditure. The Trustees assess the year-end liability based on application approvals and any sub conditions attached to the grants (if any). The total carrying amount of grants payable at the year-end is £1,135,988. As at the date of approval of these financial statements, the Trustees confirm all grants payable have been remitted and paid in accordance with the grant terms.

• **Recoverability and Valuation of Long-Term Gift Aid Debtors:** Debtors include accrued Gift Aid claims of £883,253 which are materially expected to be recovered more than one year after the balance sheet date. There is estimation uncertainty regarding the ultimate recoverability of these amounts, as the claims rely on the underlying donors maintaining a valid UK tax-paying status.

4. Income from Donations and legacies

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2025 £**
Donations			
General Donations	1,306,720	-	**1,306,720**
Gift Aid	689,130	-	**689,130**
Sadaqah Donations	-	94,079	**94,079**
Fidyah Donations	-	545	**545**
Zakat Donations	-	1,498,289	**1,498,289**
Fitrana Donations	-	3,240	**3,240**
Kaffarah Donations	-	820	**820**
	1,995,850	**1,596,973**	**3,592,823**

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2024 £**
Donations			
General Donations	796,020	-	796,020
Gift Aid	-	-	-
Sadaqah Donations	-	165,140	165,140
Fidyah Donations	-	5,692	5,692
Zakat Donations	-	1,015,489	1,015,489
Fitrana Donations	-	6,497	6,497
Kaffarah Donations	-	10	10
	796,020	1,192,828	1,988,848

Income from Gift Aid is recognized when there is entitlement, probability of receipt, and the amount can be measured reliably. At the year-end, the charity assessed the recoverability of accrued Gift Aid income by reference to its internal control processes and the validity of donor declarations held. Subsequent to the year-end, in April 2026, HMRC satisfactorily concluded a formal review of the charity's Gift Aid claims with no adjustments required. Following the successful closure of this inquiry, all outstanding Gift Aid income has been fully recognized, with no provision for unrecoverable amounts required.

5. Raising Funds:

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2025 £**
Fundraising Administrators	43,011	-	**43,011**
Advertising / Promotional / Platform / Event / Travel Costs	511,041	-	**511,041**
Total cost of generating funds	554,052	-	**554,052**

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2024 £**
Fundraising Administrators	71,880	-	71,880
Advertising / Promotional / Event Costs	359,586	-	359,586
Total cost of generating funds	431,466	-	431,466

6. Charitable Activities:

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2025 £**
Grant making and allocated administration / travel costs	1,182,910	1,447,288	**2,630,198**
Direct operational and office costs	24,635	-	**24,635**
Support & Governance Costs	128,382	-	**128,382**
Total cost of charitable activities	1,335,927	1,447,288	**2,783,215**

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2024 £**
Grant making	178,806	317,600	496,406
Support & Governance Costs	158,032	-	158,032
Total cost of charitable activities	336,838	317,600	654,438

The following notes 7, 7A and 7B provide a further breakdown of cost allocations including grants spending disclosures for charitable activities.

All support and governance costs have been recognised under unrestricted funds only.

Restricted fund expenditure only comprises of direct grant making expenditure for the furtherance, maintenance and expansion project of Indus Hospital & Health Network, Karachi, Pakistan. Such restricted grant expenditure is disclosed further in note 7A and 7B alongside restricted fund breakdown in note 9.

7. EXPENDITURE ANALYSIS

			Charitable activities				
		Cost of generating funds	General Activities	Governance costs	Support Costs	2025 Total	2024 Total
		£	£	£	£	£	£
Cost of generating funds	Direct	554,052	-	-	-	**554,052**	431,466
Grant Making	Direct	-	2,542,800	-	-	**2,542,800**	496,406
Grant making : Allocated administrative / travel costs	Direct	-	87,397	-	-	**87,397**	16,993
Direct operational and office costs	Direct	-	24,635	-	-	**24,635**	32,812
Bank charges	Support	-	-	-	25,474	**25,474**	24,523
Administrator and Finance Fees	Support / Governance	-	-	23,570	43,965	**67,535**	42,302
Travel and Motor expenses	Support		-		5,633	**5,633**	19,397
Subscriptions	Support	-	-	-	7,739	**7,739**	8,950
Software / Other General costs	Support	-	-	-	10,002	**10,002**	1,055
Audit fees	Governance	-	-	12,000	-	**12,000**	12,000
Total expenditure 2025		**554,052**	**2,654,832**	**35,570**	**92,813**	**3,337,267**	-
Total expenditure 2024		**431,466**	**524,607**	**26,101**	**103,730**		**1,085,904**

Direct operational costs include the costs of specialized staff delivering advisory services. These expenses are distinct from grant awards and represent resources consumed directly by the charity in the pursuit of its operational objectives. Support and administration costs, including relevant finance and administrative staff wages, are allocated to charitable activities based on estimated time spent by personnel on grant-administration duties

7A. Analysis of Grants

I. ANALYSIS OF GRANTS TO INSTITUTIONS AND INDIVIDUALS

Activity	Institutions £	Individuals £
Global Charity Expansion (EU)	53,671	-
Hospital Expansion	572,537	-
Medical consumable items	38,294	-
Hospital Equipment	1,878,298	
TOTAL 2025	**2,542,800**	-

Activity	Institutions £	Individuals £
Hospital Equipment	50,226	-
Hospital Expansion	399,500	-
Health Care Skill Development	46,680	-
TOTAL 2024	**496,406**	-

II. ANALYSIS OF TOTAL GRANTS BY FUND TYPE

Activity	Unrestricted General / £	Restricted Zakat / £	Restricted Sadaqah / £
Global Charity Expansion (EU)	53,671		
Hospital Expansion	572,537		
Medical consumable items	38,294		
Hospital Equipment	486,488	1,219,643	172,167
TOTAL 2025	**1,150,990**	**1,219,643**	**172,167**

Activity	Unrestricted General / £	Restricted Zakat / £	Restricted Sadaqah / £
Hospital Equipment	50,226	-	-
Hospital Expansion	81,900	243,200	74,400
Health Care Skill Development	46,680	-	-
TOTAL 2024	**178,806**	**243,200**	**74,400**

I. ANALYSIS OF MAJOR INSTITUTIONAL GRANTS

Material Institutional grants (greater than £ 2,000) were paid as follows:

Name	Amount / £	Activity
EU Expansion grants for Indus Hospital & Health Network, Pakistan	53,671	Global charity expansion
Medical and Hospital related procurement for the supply to and beneficial benefit of Indus Hospital & Health Network, Pakistan	2,489,129	Hospital Plant & Machinery, Hospital Expansion, General Supplies, Biosafety Consultancy, Software for Hospital Use and Medical Equipment Procured for Hospital Institutions
Total 2025	**2,542,800**	
Total 2024	496,406	

7B. Grants payable

	2025 / £	2024 / £
Committed Amounts	1,135,988	-
Carried forward Grant commitment	**1,135,988**	-

Committed grants amounts carried forward was £1,135,988. As at the date of financial statements approval, the Trustees confirm all committed grants payable were settled.

8. Net Income for the Year

This is stated after charging:

	2025 £	2024 £
Auditors' remuneration:		
- audit of the financial statements	12,000	12,000

9. Analysis of charitable funds

Fund type	At 1 January 2025 £	Income £	Expenditure £	At 31 December 2025 £
Unrestricted General funds	426,272	1,995,850	(1,889,979)	**532,143**
Unrestricted funds carry forward	426,272	1,995,850	(1,889,979)	**532,143**

Unrestricted funds comprise donations where the donor has not specified any specific condition or term as to the use of the donation income.

Fund type	At 1 January 2025 £	Income £	Expenditure £	At 31 December 2025 £
Restricted Fund - Zakat	892,150	1,498,289	(1,262,468)	**1,127,971**
Restricted Fund - Sadaqah	90,741	94,079	(184,820)	**-**
Restricted Fund - Fidyah	7,682	545	-	**8,227**
Restricted Fund - Fitrana	24,957	3,240	-	**28,197**
Restricted Fund - Kaffarah	10	820	-	**830**
Restricted funds carry forward	1,015,540	1,596,973	1,447,288	**1,165,225**

Restricted funds comprise donations where the donor has specified a determination on how the donation income shall be spent.

10. Tangible fixed assets

	Equipment
	£
Cost	
At 1 January 2025	–
Additions	**659**
At 31 December 2025	**659**
Depreciation	
At 1 January 2025 and 31 December 2025 – Nil – acquisition in December 2025	–
Carrying amount	
At 31 December 2025	**659**
At 31 December 2024	–

11. Debtors

	2025	2024
	£	£
Gift Aid Receivable	883,253	194,121
Prepayments	3,299	2,935
	886,552	197,056

Included within accrued Gift Aid claims is an amount of £689,132 (2024: £194,121) which is expected to be recovered more than one year after the balance sheet date. Following the satisfactory closure of a HMRC Gift Aid review in April 2026 with no adjustments, management is satisfied that all outstanding balances are fully valid and recoverable based on the robust donor control processes and Gift Aid declarations held by the charity. No provision for impairment is deemed necessary.

12. Analysis of cash and cash equivalents

	At 1 January 2025	Cash flows	At 31 December 2025
	£	£	£
Cash at bank	1,323,840	689,696	2,013,536

Cash at bank includes financial platforms with a recognised banking licence where funds are collected and held in these platforms with weekly transfers to the charity's main bank accounts.

13. Creditors: Amounts falling due within one year

	2025	2024
	£	£
Accruals	26,464	26,000
Creditors including grants payable	1,176,915	53,084
	1,203,379	79,084

Grants Payable: Creditors falling due within one year include institutional grant commitments totalling £1,135,988 (2024: £Nil) approved by the trustees prior to the balance sheet date. These awards reflect unconditional obligations where the charity was constructively or legally bound to provide funding. Subsequent to the year-end and prior to the date of approval of these financial statements, the full outstanding balance of £1,135,988 has been fully paid to the respective recipient organizations, leaving a remaining liability of £Nil at the date of signing.

14. Fund balances at 31 December 2025 are represented by

	Unrestricted fund	Restricted fund	Total funds 2025
	£	£	£
Fixed assets	659		659
Debtors	886,552	-	886,552
Cash at bank	291,677	1,721,859	2,013,536
Creditors: due within one year	(646,745)	(556,634)	(1,203,379)
Totals	**532,143**	**1,165,225**	**1,697,368**

15. Employees

The charity has no employees during the year and prior year.
The charity engages professional consultants to provide specialized administrative, project delivery, and operational expertise. These consultants are contracted through corporate entities and invoice the charity on a monthly basis for services rendered. Consequently, they are excluded from the staff headcount and payroll cost disclosures.
One consultant received remuneration in excess of £60,000 per annum (2024: One).

16. Trustee remuneration

No trustee received any remuneration for the year ended 31 December 2025 (2024: Nil).

17. Related Parties and Related party transactions

The charity is affiliated with Indus Hospital & Health Network, Karachi, Pakistan (Pakistan Entity number: 0066591) ("the Hospital"). Accordingly, the charity has been initiated to fundraise for charitable grants in respect of the Hospital and the Hospital has been the primary beneficiary of the Grants paid and disclosed within note 7 of the notes to the financial statements.

Within note 7, total grants paid and committed to the Hospital and on its behalf amounted to £2,542,800 (2024: £496,406). Whilst the charity has this affiliation, the board of trustees of the charity are independent of The Hospital and do not hold any key management or director positions within the Hospital.

A trustee and his immediate family members has donated £12,555 (2024: £8,790) under general donations to the charity. The donation was received on normal charitable terms and no conditions were attached.

A trustee of the charity provides the charity with the use of its registered office address and small operational premises. This support is provided free of charge, with no rent or costs levied against the charity during the financial year (2024: £Nil). The financial value of this rent-in-kind is deemed immaterial relative to the operational scale of the charity; consequently, in accordance with the Charity SORP (FRS 102), no donated facility income or corresponding rental expenditure has been recognized in the Statement of Financial Activities.

18. Post Balance Sheet Events

Subsequent to the financial year-end, in April 2026, HMRC satisfactorily concluded a formal review of the charity's historic and accrued Gift Aid claims. The inquiry closed with no adjustments required to the charity's claims. This event provided additional certainty regarding conditions existing at the balance sheet date, following closure of the outstanding Gift Aid claims which have been treated as fully recoverable. The trustees consider the outcome of HMRC's review provides further evidence regarding the recoverability of Gift Aid claims recognised at the reporting date.