CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From: 1/1/2025 Period start date To: 31/12/2025 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	House rebuild + house provisions in Azad Kashmir following a catastrophic fire of a day-wage labourer who is the only person financially supporting his six children, his wife and mother Freshly cooked food donations for 30 needy people per day for 31 days Cash donations to street hawkers Empowerment project benefitting a father facing severe hardships - three children, all battling severe mental and physical disabilities. Two of his children are mentally challenged, while his son is deaf and mute. Providing for their medical needs and daily care is an overwhelming challenge, especially with his limited financial means. Breakdown of delivered support: General store setup Three months' rent relief Medicines & essential supplies Food staples ration Empowerment project benefitting a father facing severe hardships - struggling with unemployment and has no source of income. Breakdown of delivered support: Vegetable handcart Rent relief Food staples ration Empowerment project benefitting a father facing severe hardships – sole-earner was an auto-rickshaw driver but lost his vehicle to theft, leaving his family of six without an income. Breakdown of delivered support: Second-hand auto-rickshaw Daughter's marriage dowry support Rent relief

		Empowerment project benefitting a family man facing severe hardships – sole-earner who has been jobless for months. Breakdown of delivered support: Auto-rickshaw Rent relief Food staples ration Empowerment project benefitting a family man facing severe hardships – who is long-term unemployed and is the sole provider for his sick mother, wife, and four daughters. Breakdown of delivered support: Auto-rickshaw Rent relief Food staples ration Empowerment support for a severely disabled widow battling polio while trying to support her family. Breakdown of delivered support: General store setup Food staples ration Diapers Provision of Ramadan monthly food staples ration packs for ten families Diaper donation for twelve months for polio-stricken widow with four children, Mrs Jamila. She runs a small home-based general store previously donated by Perpetual Blessings Diaper donation for twelve months for two severely physically and mentally challenged children of Mr Farhan Khan. Farhan operates a rickshaw taxi previously donated by Perpetual Blessings Empowerment donation of a boutique + beauty parlour set up for 19-year-old woman, the eldest child of a large poor family, whose father extremely little as an overseas expat in Iran Empowerment donation of a second-hand motorbike-taxi for a sole-earner, but long-term unemployed, man who has parents, a wife and children as dependents Empowerment donation for essential car repairs of a very old car belonging to a taxi driver has four dependent children, a wife and a sick sister Empowerment donations of second-hand motorbikes for unemployed people and students from no/low income households with many dependents. These men were offered contingent food delivery driver job offers, contingent upon them having their own motorbikes

		Two water hand-pump installations in different slum neighbourhoods in Karachi Empowerment donation of a boring-hole machine for a father of ten, and an ill wife. He also cares for his brother who has failing kidneys. He had to sell his previous machine to fund medical expenses and has been without work for two years. Boring-hole contracts that he wins will also gave employment to two other labourers Empowerment donation of cash to pay off a recently widowed woman's deceased husband's loan + a beauty parlour set up. She has two young children and lives in a room that serves as the bedroom, kitchen and bathroom Empowerment donation for a poor unemployed man who looks after his wife and his elderly sick mother. Breakdown of delivered support: Rent arrears relief Vegetable handcart with accessories Medical support Food staples ration Empowerment donation for a disabled unemployed man who has 3 children and wife to care for. Breakdown of delivered support: Convenience store Overdue rent Food staples ration Medicines Empowerment donation to a poor jobless man who has five dependents. His wife suffers from Tuberculosis, and needs regular medicine and nutritious food. Breakdown of delivered support: Second-hand rickshaw Rent arrears Medicines Food staples ration Empowerment donation to a long-term jobless physically disabled man who has to care for five members of his family, including an elderly mother. He previously had to return his rented rickshaw because he couldn't afford it. Breakdown of delivered support: Second-hand rickshaw Marriage dowry support for his daughter Rent arrears Food staples ration Medicines Empowerment donation to a poor jobless man who has 6 dependents. Breakdown of delivered support: Breakdown of delivered support: Motorcycle loader

		Rent arrears Food staples ration Empowerment donation for a widow who has no children of her own, but she has to care for the two orphaned children of her late sister. The children's father too has passed away. Had appealed for empowerment support in a convenience store, rent relief and ration. Breakdown of delivered support: Convenience store Rent relief Food staples ration Hardship relief donation for a senior citizen, who is a widow and suffers from paralysis attacks. She is also undergoing dialysis treatment twice a week. She lives with her widowed daughter-in-law who has children. Breakdown of delivered support: Wheelchair Transport funds for dialysis Diapers Medicines Food staples ration Empowerment donation for a recently semi-orphaned young woman who has become the candidate as the family's sole-earner, caring for an ill mother and 9-year-old brother. Breakdown of delivered support: Convenience store Rent relief Medicines Food staples ration Empowerment donation for a disabled elderly couple who have no children to look after them and are in extreme financial difficulty. Breakdown of delivered support: Convenience store Rent relief Diapers Food staples ration Empowerment donation for a disabled and weak unemployed man. Breakdown of delivered support: Convenience store Rent relief Food staples ration Empowerment donation for an unemployed man who must look after 6 family members. Breakdown of delivered support: Hand cart with vegetables and accessories Rent arrears relief Food staples ration

		Empowerment donation for a poor, sick and lonely widower who has no children. Breakdown of delivered support: Convenience store Rent arrears Medicines Empowerment donation for a poor long-term unemployed man suffering from financial hardships. Breakdown of delivered support: Handcart with vegetables and accessories Rent arrears relief Food staples ration Empowerment donation for a poor unemployed rickshaw driver who had to return his rented rickshaw because he had to nurse his wife and son who were badly injured in the same road traffic accident. His son contracted gangrene in his leg and had to have it amputated. He was an excellent school student and this empowerment will help him return to school. Breakdown of delivered support: Auto rickshaw Rent relief Food staples ration Hardship donation for household expenses for an elderly retired husband and father, who has two dependent children, one with mental health difficulties Empowerment donation of a goat, sheep and chicken-rearing micro-business for two poor farmers with large families

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	£98,114
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	30th September, 2026	

CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name	No (if any)
PERPETUAL BLESSINGS	

Receipts and payments accounts

CC16a

For the period from	Period start date	To	Period end date
	1st Jan 2025		31st Dec 2025

d

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations	1,672	-	-	1,672	18,304
Gift Aid	411	-	-	411	775
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total *(Gross income for AR)*	2,082	-	-	2,082	19,078
A2 Asset and investment sales, (see table).					
	-	-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	2,082	-	-	2,082	19,078
A3 Payments					
Expenditures	19,563	-	-	19,563	23,903
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	19,563	-	-	19,563	23,903
A4 Asset and investment purchases, (see table)					
Investment Account		-	-	-	70,000
	-	-	-	-	70,000
Sub total	-	-	-	-	70,000
Total payments	19,563	-	-	19,563	93,903
Net of receipts/(payments)	- 17,480	-	-	- 17,480	- 70,825

A5 Transfers between funds		-	-	-	-	-
A6 Cash funds last year end		18,229	-	-	18,229	93,054
	Cash funds this year end	749	-	-	749	18,229

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

Categories

B1 Cash funds

Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	-	-	-
	-	-	-
	-	-	-
Total cash funds	**749**	**-**	**-**
(agree balances with receipts and payments account(s))	OK	OK	OK

B2 Other monetary assets

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

B3 Investment assets

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
Physical gold investment value as of 31st December 2025		-	**97,365**
		-	-
		-	-
		-	-
	-	-	`

B4 Assets retained for the charity's own use

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

B5 Liabilities

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

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

Signature	Print Name	Date of approval
NABEEL MALLICK	NABEEL MALLICK (CHAIR TRUSTEE)	30/09/2026