

Company no :
Charity no :

08747202
1155451

St Mark Universal Care

Trustees' Report and Financial Statements
For the year ended 31 March 2025



St Mark Universal Care

Trustees' Report and Financial Statements For the year ended 31 March 2025

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**Trustees' Report and Financial Statements
For the year ended 31 March 2025**

The Trustees, who are also Directors of the company, present their Directors' report and financial statements for the year ending 31 March 2025 which are also prepared to meet the requirements for a Directors' report and financial statements for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities : Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019, the Charities Act 2011 and UK Generally Accepted Practice as it applies from 1 January 2019.

STRATEGIC REPORT**Our mission**

St Mark Universal Care is a UK based charity with a strong track record in helping to transform healthcare and wellbeing outcomes in the communities where we operate. These include projects overseas and in the UK, in Oldham and Warrington.

The charity supports disadvantaged people in all the work it undertakes and ensures that our services are there for all, regardless of any characteristic.

Overseas, our primary focus is on improving access to high quality healthcare in Egypt and the Middle East. By combating disease, we recognise the fundamental link between good health and people's ability to work and generate income.

In the UK, we also work in partnership with other community groups to provide health and wellbeing benefits. We operate the St Mark Youth Centre from our fundraising base in Werneth Grange, Oldham. This heritage building also enables us to provide a range of spaces and opportunities to the local community.

In short, we exist to further the following charitable objects.

1. The relief of need and the advancement of health and education worldwide for the public benefit
2. The advancement of heritage, through securing the future of our listed heritage building and youth centre, Werneth Grange

Our values

- Excellence in services
- Respect
- Dignity
- Compassion
- Collaboration
- Sustainability

Trustees' Report and Financial Statements For the year ended 31 March 2025

Achievements during the period

Over the past year, the charity has continued its strong commitment to delivering healthcare and humanitarian projects in Egypt, while also progressing the development and long-term planning of our work at Werneth Grange in Oldham.

Through our medical aid programme in Egypt, the charity supported 4,692 patients, providing access to essential prescription medications for individuals who would otherwise have been unable to obtain the treatment they require.

During the summer, youth volunteers from the UK served in Qus, Upper Egypt, where they delivered a Foundation English language course to 200 students, supporting both educational development and cultural exchange. Each student also received a fully equipped school bag containing essential educational supplies and hygiene products.

Also during the same trip, the charity further extended its outreach by supporting 60 families in need through home visits. During these visits, families were provided with food boxes, electric fans, and household bed warmers, helping to meet urgent living needs.

At Christmas, volunteers organised and delivered a festive celebration for 94 orphaned children, providing a joyful and meaningful experience during the holiday period. In addition, the charity supported 200 children and their families in El Nassarah village, Egypt, through the provision of winter clothing and food assistance.

Good progress has also been made on the renovation of the main Werneth Grange building. The Trustees remain encouraged by developments to date and anticipate that the renovation works will be completed by the end of the third quarter of 2026, subject to ongoing project timelines.

The charity has continued to expand its involvement in the Oldham Table Tennis League. We now field two teams within the league, with the A Team achieving promotion to Division 2. This initiative continues to attract strong engagement from participants across a wide range of age groups. Additionally, the refurbishment of the dining hall has enabled the charity to host an additional league team, which now uses our facilities for its home fixtures.

Our youth provision has also continued to grow, with weekly activities now established for children and young people. These sessions offer a varied programme supported by visiting speakers and facilitators, catering for participants from primary school through to secondary school age.

In addition, the charity hosted a community garage sale at Werneth Grange, aimed at engaging and supporting the local community. The event was well attended by local residents and provided an opportunity to strengthen community connections, promote reuse and sustainability, and raise awareness of the charity's wider activities at the site.

Throughout the year, the charity has remained focused on delivering services that are relevant, accessible, and responsive to the needs of the local Oldham community, while also offering activities that attract participants from further afield.

Looking ahead, the Trustees' priority at Werneth Grange is the successful completion of the renovation project, which will enable the expansion of our facilities and the further development of services for those we support.

On behalf of the Trustees, I would like to express our sincere gratitude to our donors, volunteers, and supporters. Their continued generosity and commitment enable the charity to carry out its work both in the UK and overseas. We remain dedicated to providing high-quality care, support, and opportunities to all those we serve.

Financial review

A summary of the results is shown below :

	2025	2024
	£	£
Income	201,539	171,481
Expenditure	(200,473)	(193,688)
Net income (expenditure) and movement in funds	1,066	(22,207)

Reserves Policy

The Charity has received significant funding by way of donations and loans by the founder. The target is for the charity to achieve free reserves equivalent to a minimum of 3 months running costs.

**Trustees' Report and Financial Statements
For the year ended 31 March 2025**

GOVERNANCE**Reference and administrative details**

St Mark Universal Care was incorporated on 24 October 2013 (Company registration number : 08747202) as a company limited by guarantee and registered as a charity on 23 January 2014 (Charity registration number : 1155451).

Trading name

St Mark Universal Care

Registered office

Werneth Grange
Grange Avenue
Oldham
England
OL8 4EL

Directors & trustees

The Directors and Trustees of the charity who served during the period and up to the date of this report were:

Dr Naser Fouad
Mrs Hala Elnarshy-Fouad (Treasurer)
Miss Mariam Ibrahim
Dr Lourence Lenzi Lewis-Hanna
Miss Amira Dimetrios
Dr Demiana Lenzi Lewis
Mr Arsany Kanawaty

Chief executive

Dr Naser Fouad

Independent Examiner

Mike Garrett
Xeinadin North West Limited
100 Barbirolli Square
Manchester
M2 3BD

Web-site

www.stmarkuniversalcare.org

**Trustees' Report and Financial Statements
For the year ended 31 March 2025**

Structure, governance and management**Governing Document**

St Mark Universal Care is a company limited by guarantee and is governed by its Memorandum and Articles of Association dated 9 October 2019. It is a charity registered with the Charity Commission on 23 January 2014.

In the event of the company winding-up, the members have guaranteed the liabilities of the company to the sum not exceeding one pound each.

Auditing

All our programmes are audited on a monthly basis to ensure money is invested as pledged, that projects are managed efficiently and that medicines are reaching people in line with our commitments to fulfil prescriptions.

Recruitment and appointment of Trustees

Those persons notified to the Registrar of Companies as the first directors of the Charity are the first Trustees. The Trustees have power to appoint any person to be a Trustee. The Members may remove or appoint trustees by passing a Special Resolution and if there is a conflict between the Members and the Trustees, the Members decision is final.

The Members are the subscribers to the Memorandum and such persons as are approved by the Members to become new members.

Organisational Structure

St Mark Universal Care is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the charity. The trustees carry the ultimate responsibility for the conduct of St Mark Universal Copts Care and for ensuring that the charity satisfies its legal and contractual obligations. The trustees may delegate the implementation of their decisions or day-to-day management of the affairs of the Charity to any employee of the Charity, person or committee as they think fit. Any committee must include at least one Trustee.

Decisions are determined by a simple majority of votes. In the case of an equality of votes the Chairman of the meeting has the casting vote.

Public benefit

The Trustees of St Mark Universal Care believe they have complied with the duty in section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission.

Equality

The charity being founded on Christian principles, positively affirms its support of the Equality Act 2010, whereby the support, services and facilities provided by the charity both in the UK and overseas are available to all, regardless of age, disability, gender, reassignment, marriage and civil partnership, pregnancy and maternity, race, religion or belief, sex or sexual orientation.

More information is provided on our web-site at : www.stmarkuniversalcare.org

**Trustees' Report and Financial Statements
For the year ended 31 March 2025**

Statement of trustees' responsibilities

The Trustees (who are also the Directors of St Mark Universal Care for the purpose of company law) are responsible for preparing the Trustees' Annual Report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law 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 charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company 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 Charities SORP;
- make judgements and estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The financial statements comply with current statutory requirements, the company's Memorandum and Articles of Association and the Charities SORP.

Compliance with accounting standards

The Trustees confirm that the financial statements comply with current statutory requirements, the requirements of the company's Memorandum and Articles of Association and the requirements of the Charities SORP.

Hala Elnarshy Fouad
Hala Elnarshy Fouad (Jan 14, 2026 16:50:18 GMT)

Mrs H Elnarshy-Fouad
Trustee

Date: Jan 14, 2026

**Independent Examiner's Report
For the year ended 31 March 2025**

I report to the trustees on my examination of the financial statements of St Mark Universal Care ('the charity') for the year ended 31 March 2025 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and related notes.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

Having satisfied myself that the financial statements of the charitable company are not required to be audited under Part 16 of the Act and are eligible for independent examination, I report in respect of my examination of the charitable company's financial statements carried out under section 145 of the Charities Act 2011 ('the 2011 Act') and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

Independent examiner's statement

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

- accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the financial statements give a 'true and fair view which is not a matter considered as part of an independent examination; or
- the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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

Use of my report

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.



Michael Garrett FCA

For and on behalf of

Xeinadin North West Limited

100 Barbirolli Square

Manchester

M2 3BD

Date : Jan 14, 2026

Statement of Financial Activities
(including Income and Expenditure Account)
For the year ended 31 March 2025

	Note	2025 £	2024 £
INCOME			
Donations and legacies	3	193,339	135,017
Income from other trading activities			
- Rental income		8,200	13,350
- Other income		-	23,114
Total income		201,539	171,481
EXPENDITURE			
Expenditure on charitable activities			
- Overseas aid		2,173	3,255
- Medical treatment costs		44,595	33,015
- Wages & salaries		26,696	22,590
- Operating costs	4	104,686	126,478
- Governance costs	5	22,323	8,350
Total expenditure		200,473	193,688
Net income (expenditure) and movement in funds		1,066	(22,207)
Fund balance at 1 April 2024		606,826	629,033
Fund balance at 31 March 2025		607,892	606,826

The statement of financial activities includes all gains and losses in the year.

All income and expenditure derive from continuing activities.

Balance Sheet

For the year ended 31 March 2025

	Note	2025 £	2024 £
Fixed assets			
Tangible assets	10	1,331,953	1,017,149
Current assets			
Other debtors	11	9,915	12,546
Cash & bank balances		13,638	4,086
		23,553	16,632
Creditors : amounts falling due within one year	12	(58,414)	(73,255)
Net current (liabilities) assets		(34,861)	(56,623)
Creditors : amounts falling due after more than one year	13	(689,200)	(353,700)
Net assets		607,892	606,826
FUNDS			
Unrestricted funds		607,892	606,826

The Directors consider that the company is entitled to exemption from the requirement to have an audit under the provisions of section 477 the Companies Act 2006 ("the Act") and members have not required the company to obtain an audit for the year in question in accordance with section 476 of the Act. The Directors acknowledge their responsibility for ensuring that the company keeps accounting records which comply with section 386 of the Act and for preparing financial statements which give a true and fair view of the state of affairs of the company as at 31 March 2025 and of its net income and movement in funds for the year then ended in accordance with the requirements of sections 394 and 395 of the Act and which otherwise comply with the requirements of the Companies Act 2006 relating to the financial statements so far as applicable to the company.

The financial statements have been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006.

The financial statements on pages 7 to 13 were approved by the Board of Trustees and signed on its behalf by:

Hala Elnarshy Fouad
Hala Elnarshy Fouad (Jan 14, 2026 16:50:18 GMT)

Mrs H Elnarshy-Fouad
Trustee

Date : Jan 14, 2026

Statement of Cash Flows
For the year ended 31 March 2025

	2025 £	2024 £
Cash generated from operating activities	30,775	15,321
Cash flows from investing activities		
Purchase of tangible fixed assets	(356,723)	(44,888)
Cash flows from financing activities		
Loans received	335,500	28,500
Increase in cash and cash equivalents	9,552	(1,067)
Cash and cash equivalents at the beginning of the year	4,086	5,153
Cash and cash equivalents at the end of the year	13,638	4,086
Represented by :		
Cash & bank balances	13,638	4,086
Cash generated from operating activities		
Net movement in funds	1,066	(22,207)
Depreciation	41,919	34,444
(Increase) decrease in debtors	2,631	(5,371)
Increase (decrease) in creditors	(14,841)	8,455
	30,775	15,321

Notes to the Financial Statements
For the year ended 31 March 2025

1 General information

St Mark Universal Care is a registered charity and a company limited by guarantee in the United Kingdom. In the event of the Charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the Charity. The address of the registered office is given in the charity information on page 1 of these financial statements. The Charity's operations and principal activities are the relief of poverty initially in Egypt in Sudan through healthcare, economic and social development.

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 Standards applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019, the Charities Act 2011 and UK Generally Accepted Practice as it applies from 1 January 2019.

2 Accounting policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows :

Basis of preparation

These financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are prepared in the functional currency of the Charity which is pounds sterling.

Income

All income is recognised once the charity has entitlement to the funds, it is certain that the resources will be received and the monetary value can be measured with sufficient reliability.

Income received in advance of a specified service is deferred until the criteria for income recognition are met.

Interest on funds held is included when receivable and the amount can be measured reliably which is normally on notification of the amount by the bank.

Expenditure

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to the expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably. All expenditure is accounted for on an accruals basis.

Expenditure on charitable activities comprise the costs incurred by the charity where the primary aim is the delivery of activities and services within the objects of the charity.

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the costs linked to the strategic management of the charity.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Tax

The Charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes.

Notes to the Financial Statements
For the year ended 31 March 2025

Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less accumulated depreciation and accumulated impairment losses.

Fixed assets are depreciated so as to write off the cost or valuation, less anticipated residual value, over their anticipated useful lives, subject to annual review, as follows:

Property	2% straight line
Fixtures & Fittings	15% straight line
Computer equipment	33.3% straight line

Depreciation methods, useful lives and residual values are reviewed if there is an indication of a significant change since the last annual reporting date.

Residual value is based on prices prevailing at the date of acquisition or subsequent valuation. Where, because of high estimated residual value, depreciation is immaterial, no depreciation is charged but an annual review for impairment is performed. Both residual values and useful lives are reviewed and adjusted, if appropriate, at each financial year end.

The carrying amounts of the charity's assets are reviewed for impairment when events or changes in circumstances indicate that the carrying amount of the fixed asset may not be recoverable. If any such indication exists, the asset's recoverable amount is estimated.

Fund accounting

Unrestricted funds comprise those funds which the trustees are free to use in accordance with the charitable objects.

Restricted funds are funds which have been given for a particular purpose.

Designated funds comprise those funds which the trustees periodically set aside for specific projects including future projects and property refurbishments.

Debtors

Debtors are recognised at the settlement amount due. Prepayments are valued at the amount prepaid.

Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in a transfer of funds to a third party and the amount can be measured or estimated reliably. Creditors and provisions are normally measured at their settlement amount.

Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recorded at transaction value and subsequently measured at their settlement value.

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 the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the Charity to be able to continue as a going concern.

Government grants

Government grants are recognised on the accrual model and are measured at fair value of the asset receivable. Grants are classified as relating either to other income or to assets. Grants related to other income are recognised in profit or loss over the period in which the related costs are recognised. Grants relating to assets are recognised over the expected useful life of the asset. Where part of a grant relating to an asset is deferred, it is recognised as deferred income.

Notes to the Financial Statements
For the year ended 31 March 2025

3	Donations and legacies	2025	2024
		£	£
	Corporate	60	140
	Other	193,159	134,857
	St Mark Gold Card	120	20
		193,339	135,017
4	Operating costs	2025	2024
		£	£
	Sundry expenses	740	1,086
	Insurance	10,935	8,027
	Rent & Rates	44,017	52,585
	Maintenance & cleaning	6,891	29,465
	Bank charges	185	871
	Depreciation	41,918	34,444
		104,686	126,478
5	Governance costs	2025	2024
		£	£
	Audit / Independent examiner's fees	6,582	5,688
	Legal and professional fees	15,741	2,662
		22,323	8,350
6	Taxation		
	The company is a registered charity and does not pay corporation tax.		
7	Staff Costs	2025	2024
		£	£
	Wages and salaries	26,328	22,237
	Pension costs	368	353
		26,696	22,590

The average number of employees during the year was 3 (2023: 4)

8 **Trustee remuneration and expenses**

No remuneration has been paid to the trustees during this period. Travel expenses have been re-imbursed.

9 **Pension Commitments**

The company operates a defined contributions scheme. The assets of the scheme are held separately from those of the company in an independently administered fund. The pension cost charge represents contributions payable by the company to the fund and amounted to £353 (2023: £423).

Notes to the Financial Statements
For the year ended 31 March 2025

10 Tangible fixed assets

	<i>Property</i> £	<i>Fixtures & Fittings</i>	<i>Computer equipment</i> £	<i>TOTAL</i> £
Cost				
At 1 April 2024	1,101,010	89,750	20,771	1,211,531
Additions	356,723	-	-	356,723
Disposals	-	-	-	-
At 31 March 2025	1,457,733	89,750	20,771	1,568,254
Depreciation				
At 1 April 2024	110,550	63,061	20,771	194,382
Charge for the year	28,456	13,463	-	41,919
Disposals	-	-	-	-
At 31 March 2025	139,006	76,524	20,771	236,301
Net book value				
At 31 March 2025	1,318,727	13,226	-	1,331,953
At 31 March 2024	990,460	26,689	-	1,017,149

11 Debtors

	2025	2024
	£	£
Trade debtors	2,500	4,560
Other debtors	809	354
Prepayments	6,606	7,632
	9,915	12,546

12 Creditors : amounts falling due within one year

	2025	2024
	£	£
Trade creditors	25,767	64,447
Other taxes and social security costs	104	209
Other creditors	21,136	79
Accruals	11,407	8,520
	58,414	73,255

13 Creditors : amounts falling due after more than one year

	2025	2024
	£	£
Loan	689,200	353,700

14 Related party transactions

Dr Fouad has provided funding to the Charity of £689,200 (2024 - £353,700) by way of loan. The loan is interest free and has no fixed repayment date.