

**CHARITY REGISTERED NUMBER: 1160905**

**UMMAH CARE FOUNDATION**

**TRUSTEES' REPORT AND FINANCIAL STATEMENTS**

**FOR THE 12 MONTHS ENDED 31 DECEMBER 2024**

**UMMAH CARE FOUNDATION**

**FOR THE PERIOD ENDED 31 DECEMBER 2024**

**CONTENTS**

	<b>Pages</b>
Legal and administrative information	3
Independent Examiner's Report	4
Trustees' report	5-6
Balance sheet	7
Statement of financial activities	8
Schedule of funds	9
Notes	10-11

**UMMAH CARE FOUNDATION**

**LEGAL AND ADMINISTRATIVE INFORMATION**

**Registered Charity Number:** 1160905

**Chairman:** Mr Feraz Younas

**Treasurer:** Mr Tariq Asghar

**Trustees:** Mr Feraz Younas (Chairman)  
Mrs Safeena Akhtar  
Mr Tariq Asghar (Treasurer)  
Ms Anne Duffy  
Mr Zulfiqar Ahmad

**Registered Office:** 34 Falmouth Road  
Hodge Hill  
Birmingham

**Bankers:** Lloyds Banking Group Plc

**INDEPENDENT EXAMINER'S REPORT**  
**TO THE TRUSTEES OF UMMAH CARE FOUNDATION**  
**FOR THE YEAR ENDED 31 DECEMBER 2024**

I report on the accounts which are set out on pages 4 to 10

**Respective responsibilities of the**

The trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. It is my responsibility to:

The trustees who are also directors of the company for the purpose of

Examine the accounts under section 145 of the 2011 Act; follow the procedures laid down in the general directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act); and state whether particular matters have come to my attention.

**Basis of independent examiner's report**

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

**Independent examiner's statement**

In our opinion the financial statements:

give a true and fair view of the state of the company's affairs as at 31 December 2020 and of its profit for the year then ended;

have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice - Financial Reporting Standard 102; and

have been prepared in accordance with the requirements of the Companies Act 2006.

.....  
Abu Nowsheh, FCCA  
Chartered Certified Accountants  
71 Wordsworth Road  
Small Heath  
Birmingham  
B10 0ED  
West Midlands

Dated: 27 August 2025

## **UMMAH CARE FOUNDATION**

### **REPORT OF THE TRUSTEES**

#### **FOR THE PERIOD ENDED 31 DECEMBER 2024**

The Trustees present their report and financial statements for the period ended 31 December 2021 in accordance with The Charities Act 1993 and confirm that the latter comply with the requirements of the Act, the Trust Deed and the Charities SORP 2005.

#### **Structure, Governance and Management**

##### *Trustee induction and training*

New Trustees undergo an orientation day to brief them on their legal obligations under charity and company law, the content of the Memorandum and Articles of Association, the committee and decision making processes, the business plan and recent financial performance of the charity. During the induction day they meet key employees and other trustees. Trustees are encouraged to attend appropriate external training events where these will facilitate the undertaking of their role.

##### *Organisation*

A board of trustees of up to 6 members, who meet quarterly, administers the charity. A Chairman and a Treasurer are appointed by the trustees to manage the day-to-day operations of the charity.

##### *Risk policy*

The trustees have examined the major strategic, business and operational risks which the charity faces and confirm that systems have been established to enable regular reports to be produced so that the necessary steps can be taken to lessen these risks.

##### *Objectives and activities*

The principal activities of the charity are:

- The relief of orphans in Pakistan who are in need due to their poverty or financial hardship, in particular but not exclusively by the provision of an orphanage;
- The relief and assistance of people in any part of the world who are the victims of war or natural disaster, trouble, or catastrophe in particular by the supply of medical aid to such persons.

#### **Review of Period**

The following is a review of the major activities of Ummah Care Foundation ("UCF") during the period.

##### *Refugees*

As the aftermath of wars continue to be felt around the world millions of people have been displaced from their homelands and have sought refuge in third countries. Continuing from its work since 2022, we have supported refugees in Turkey through the provision of communal Iftaars and family food parcels. In the latter part of 2022 UCF opened up its Helping Hands Centre for the rehabilitation of refugee children in Sanliurfa, Turkey and this has continued to flourish in 2024 with an average of 80 children and their families being supported each week.

##### *UCF Orphanage and UCF Schooling*

In September 2016 UCF Schooling Mirpur was opened, providing education, clothing, three meals a day and other activities to orphaned children and these activities have continued into 2024 with a number of our students moving on to further education that we continue to support.

##### *Pakistan Water Project*

During 2024, UCF completed the building of boreholes, hand-pumps and water plants in Jhang District in the Punjab Province, Pakistan providing clean drinking water.

##### *Feeding the Nation*

Our project to ease the hardship felt by the public by providing meals for hospital patients and visitors in Mirpur DHQ continued until October 2024 alongside the continued maintenance of the lift we installed in 2021. In addition we have been providing cheap bread daily bread and Mirpur and in 2024 started a new project, providing cheap meals to the public in Mirpur.

We also continued our project of providing daily meals to mainly widow families in Rawalpindi. Throughout the year we have supported impoverished families by providing monthly food packs containing essential items and during the month of Ramadan we set up daily communal feeds, supporting over a 1,000 people per day

#### *Economic Empowerment*

During 2021 UCF started two projects to provide a sustainable income for the poor in and around Mirpur, Pakistan. The first project is a sewing centre for ladies where they are provided with the facilities, equipment and training to be able to set up their own sewing business. The second project is to provide mobile carts for individuals to sell fruit to the general public, during 2024 we continued these projects

#### *Palestine and Lebanon Emergency*

An armed conflict has been taking place in the Gaza Strip and Israel since 7 October 2023. It is the fifth war of the Gaza–Israel conflict since 2008, and the most significant military engagement in the region since 1973 and the deadliest war for Palestinians in the history of the Israeli–Palestinian conflict with over 40,000 Palestinian deaths. The majority of the infrastructure in Gaza has been destroyed and nearly the whole population forcibly displaced. UCF has responded to this humanitarian crisis with the biggest response to any event since its inception in 2013. We have worked with NGOs in Egypt and Jordan to get aid delivered inside the Gaza Strip. Our aid has included food items, medicines, medical consumables, medical equipment and heavy medical machinery. We supported a hot food kitchen in North Gaza and another one in South Gaza. Our response to this crisis continues in 2024.

In October 2024 the conflict spilled over into Lebanon and UCF responded by providing hot meals and warm blankets to displaced citizens.

#### **Accounting and reporting responsibilities**

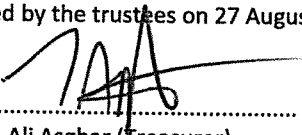
The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and 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 apply them consistently; observe the methods and principles in the Charities SORP 2015 (FRS102); 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 a 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 which 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 provision 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 27 August 2025 signed on its behalf by:

  
.....  
Mr Tariq Ali Asghar (Treasurer)  
Trustee

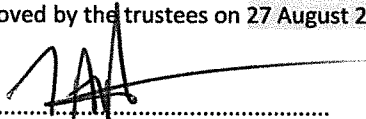
**UMMAH CARE FOUNDATION**

**BALANCE SHEET**

**AT 31 DECEMBER**

	Note	2024 £	2024 £	2023 £	2023 £
<b>Tangible fixed assets</b>					
Tangible assets			-		-
<b>Current Assets</b>					
Cash in Hand and at Bank		64,347		164,886	
		64,347		164,886	
<b>Creditors</b>					
Amounts falling due within one year	5	-		(25,000)	
		-		(25,000)	
<b>Net current assets/(liabilities)</b>			64,347		139,886
<b>Total assets less current liabilities</b>			64,347		139,886
<b>Capital funds</b>					
Unrestricted funds			30,782		4,678
Restricted funds			33,565		135,208
<b>Total funds</b>			64,347		139,886

Approved by the trustees on 27 August 2025 and signed on its behalf.

  
.....  
Mr Tariq Ali Asghar (Treasurer)

The annexed notes form part of these financial statements.

**UMMAH CARE FOUNDATION**

**STATEMENT OF FINANCIAL ACTIVITIES FOR THE PERIOD ENDED 31 DECEMBER 2024**

	Note	2024 Unrestricted Funds £	2024 Restricted Funds £	2024 Total Funds £	2023 Total Funds £
<b>Incoming resources</b>					
Incoming Resources from generated funds					
Voluntary income		158,328	189,501	347,829	1,049,508
Trustee Donations		5,324	11,086	16,410	6,000
Grants from Charities		9,000	127,069	136,069	192,096
<b>Total incoming resources</b>	<b>2</b>	<b>172,652</b>	<b>327,656</b>	<b>500,308</b>	<b>1,247,604</b>
<b>Resources expended</b>					
<b>Cost of generating funds</b>					
Charitable expenditure	3	81,409	494,258	575,667	1,101,726
Governance Costs	4	180	-	180	206
<b>Total resources expended</b>		<b>81,589</b>	<b>494,258</b>	<b>575,847</b>	<b>1,101,932</b>
<b>Net movement in funds</b>		<b>91,063</b>	<b>(166,602)</b>	<b>(75,539)</b>	<b>145,672</b>
Transfer between funds		(64,959)	64,959	-	-
<b>Total funds brought forward</b>		<b>4,678</b>	<b>135,208</b>	<b>139,886</b>	<b>(5,786)</b>
<b>Total funds carried forward</b>		<b>30,782</b>	<b>33,565</b>	<b>64,347</b>	<b>139,886</b>

Details of Incoming resources and resources used are given in the notes to the financial statements.



**UMMAH CARE FOUNDATION**

**STATEMENT OF FINANCIAL ACTIVITIES**

**DETAILED ANALYSIS OF MOVEMENTS IN FUNDS**

**FOR THE PERIOD ENDED 31 DECEMBER 2024**

	2024 £	2024 £	2023 £	2023 £
<b>General Fund</b>				
Balance B/fwd	4,678		22,027	
Surplus/(Deficit) for the year	<u>26,104</u>		<u>(17,349)</u>	
		30,782		4,678
<b>Refugee Fund</b>				
Balance B/fwd	-			
Surplus/(Deficit) for the year	<u>-</u>		<u>-</u>	
		-		-
<b>Water Pumps fund</b>				
Balance B/fwd	6,891		-	
Surplus/(Deficit) for the year	<u>(40,575)</u>		<u>(6,891)</u>	
		(33,684)		(6,891)
<b>Helping Hands Turkey</b>				
Balance B/fwd	-		(27,813)	
Surplus/(Deficit) for the year	<u>-</u>		<u>27,813</u>	
		-		-
<b>Hope for Humanity Schools</b>				
Balance B/fwd	12,630		-	
Surplus/(Deficit) for the year	<u>(3,079)</u>		<u>12,630</u>	
		9,551		12,630
<b>Morocco Earthquake</b>				
Balance B/fwd	2,349		-	
Surplus/(Deficit) for the year	<u>(2,349)</u>		<u>2,349</u>	
		-		2,349
<b>Palestine Emergency</b>				
Balance B/fwd	127,120		-	
Surplus/(Deficit) for the year	<u>(69,422)</u>		<u>127,120</u>	
		57,698		127,120
<b>Total funds at 31 December</b>		<u>64,347</u>		<u>(5,786)</u>

## UMMAH CARE FOUNDATION

### NOTES TO THE FINANCIAL STATEMENTS

#### FOR THE YEAR ENDED 31 DECEMBER 2024

#### 1. Accounting policies

The financial statements have been prepared under the historical cost convention as modified by the inclusion of investments at market value. The financial statements have been prepared in accordance with the Statement of Recommended Practice - Accounting and Reporting by Charities (SORP 2005) issued in March 2005, applicable UK Accounting Standards and the Charities Act 1993. The principal accounting policies adopted in the preparation of the financial statements are set out below.

##### **Incoming resources**

All incoming resources are included in the SOFA when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

##### **Resources expended**

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with use of the resources.

Land and buildings - Not Depreciated

Plant and Machinery - 15% per annum of cost

Fixtures and Fittings - 25 % per annum of cost

##### **Fund accounting**

General funds are unrestricted funds which are available for use at the discretion of the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund as set out in the notes to the financial statements.

#### 2. Incoming resources

	<b>Unrestricted Funds 2024 £</b>	<b>Restricted Funds 2024 £</b>	<b>Total Funds 2024 £</b>	<b>Total Funds 2023 £</b>
<b>Voluntary Income</b>				
General donations	158,328	-	158,328	139,788
Cheap Meals - Mirpur	-	3,000	3,000	680
Water Appeal	-	13,720	13,720	26,560
Qurbani	-	10,587	10,587	10,405
Helping Hands Turkey	-	19,680	19,680	9,735
Ramadan Meals	-	76,257	76,257	42,647
Morocco Earthquake	-	-	-	13,168
Pakistan Empowerment	-	655	655	450
Palestine Emergency	-	56,706	56,706	632,010
Lebanese Emergency	-	8,896	8,896	-
Turkey Earthquake	-	-	-	174,065
<b>Public Donations</b>	<b>158,328</b>	<b>189,501</b>	<b>347,829</b>	<b>1,049,508</b>
Trustee Donations	5,324	11,086	16,410	6,000
Al Madina Relief	-	-	-	11,226
Birmingham Cent. Mosq.	-	3,993	3,993	12,443
Children of Pakistan Emp.	-	35,375	35,375	28,975
Hope for Humanity	-	32,000	32,000	38,046
Hope Foundation	-	-	-	13,680
ISRA UK	-	20,300	20,300	17,500

Nazir Awan Foundation	-	1,000	1,000	2,500
Noor Ul Uloom Mosque	9,000	-	9,000	-
The Real Good Found.	-	10,000	10,000	-
SUHBA	-	-	-	1,000
We Help Foundation	-	-	-	20,000
World of Peace	-	24,401	24,401	46,726
<b>Total Incoming Resources</b>	<b>172,652</b>	<b>327,656</b>	<b>500,308</b>	<b>1,247,604</b>

### 3. Charitable expenditure

	<b>Unrestricted Funds 2024 £</b>	<b>Restricted Funds 2024 £</b>	<b>Unrestricted Funds 2023 £</b>	<b>Restricted Funds 2023 £</b>
UCF Schooling Mirpur	26,092	-	36,335	-
Mirpur Hospital Lift	840	-	670	-
Mirpur Hospital Meals	11,466	-	19,057	-
Mirpur Economic Empower	639	284	641	840
Mirpur Family Food Packs	19,286	-	17,997	-
Mirpur - Cheap Meals	-	6,765	-	3,877
Azad Kashmir Medical	-	-	1,327	-
Pakistan Free Pharmacies	3,521	-	2,665	-
COPE Village	-	-	-	16,000
Rawalpindi Feeds	11,949	-	9,703	-
Pakistan Child Safeguarding	322	-	3,876	-
Cradle Welfare Pakistan	-	637	-	410
Qurbani meat distribution	-	11,360	-	10,410
Helping Hands Turkey	-	108,237	-	57,415
Ramadan Meals	-	81,581	-	47,647
Water – Pakistan	-	95,763	-	42,166
Blankets – Pakistan	5,000	-	-	-
Jaral Kot Expenses	199	-	113	-
Fundraising and Insurance	2,095	-	1,127	-
Refurb Schools - Pakistan	-	20,079	-	-
Turkey Earthquake	-	-	-	219,924
Morocco Earthquake	-	2,418	-	29,010
Palestine Emergency	-	133,689	-	580,516
Lebanese Emergency	-	33,445	-	-
<b>Totals</b>	<b>81,409</b>	<b>494,258</b>	<b>93,511</b>	<b>1,008,215</b>

### 4. Governance Costs

	<b>Unrestricted Funds 2024 £</b>	<b>Unrestricted Funds 2023 £</b>
Accountants Fees	180	150
DBS Checks	-	56
<b>Total</b>	<b>180</b>	<b>150</b>

### 5. Creditors due within one year

	<b>2024 £</b>	<b>2023 £</b>
Other creditors	-	25,000
<b>Total</b>	<b>-</b>	<b>25,000</b>