

GEMS OF FAITH

England & Wales · Charity number 1191169

Details

Status Registered

Legal form CIO

Registered 2020-09-07

Register [View on the Charity Commission register](#)

Contact

Address 16 Longhurst Road
Crawley
RH11 9SW

Phone 01273807078

Email ADMIN@GEMSOFFAITH.ORG

Website www.gemsoffaith.co.uk

Activities

Objects: THE PREVENTION OR RELIEF OF POVERTY IN ANY PART OF THE WORLD BY PROVIDING: GRANTS, ITEMS AND SERVICES TO INDIVIDUALS IN NEED AND/OR CHARITIES, OR OTHER ORGANISATIONS WORKING TO PREVENT OR RELIEVE POVERTY.

Activities: we provide walk-in advice or information services and can signpost individuals to the correct place to get assistance with problems individuals may be struggling with. Our drop-in centre is there to assist the most valuable in the community. Our services can do much to alleviate the isolation and anyone seeking help.

Classification

- **How:** Makes Grants To Individuals
- **What:** General Charitable Purposes, Disability, The Prevention Or Relief Of Poverty
- **Who:** The General Public/mankind

Geography

- France
- India
- Lebanon
- Malawi
- Morocco
- Pakistan
- Uganda
- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2025-04-01	£9,416	£8,611	-	-
2024-04-01	£11,709	£5,706	-	-
2023-04-01	£11,637	£10,470	-	-
2022-04-01	£20,693	£10,695	-	-
2021-04-01	£5,083	£262	-	-

Trustees

Name	Role	Appointed
NEHAD IBRAHIM	Chair	2020-09-07
Aisia Rafiq Miss		2020-09-07
Mahalaqa Zafar Mrs		2020-09-07
Sabrina Hussein Miss		2020-09-07

Accounts

Gems of Faith CIO

**Trustees' Annual Report and Financial Statements
for the year ended 1st April 2025**

Gems of Faith CIO

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Gems of Faith CIO

Trustees

Mrs Nehad Ibrahim
Mrs Mahalqa Zafar
Miss Sabrina Hussein
Miss Aisia Rafiq

Registered charity number

1191169

Principal Address

16 Longhurst Road
Broadfield
Crawley
West Sussex
RH11 9SW

Bankers

The Co-Operative Bank PLC
P.O.BOX 250
Skelmersdale
WN8 6WT

Telephone: 0300 302 0410

Mobile: 07519668291

Email: admin@gemsoffaith.org

Website: www.gemsoffaith.co.uk

The charity is a registered charity: Registered Number 1191169

Gems of Faith CIO

Report of the Trustees for the year ended 1st April 2025

Introduction

The Trustees present their annual report together with the financial statements of the charity for the year ended 1st April 2025.

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 (FRS102) as detailed in the accounting policies.

Structure, Governance and Management

Gems of Faith CIO (the “Charity”) was registered as a charitable incorporated organisation on 7th September 2020, number 1191169.

Risk management

The Trustees have examined the major strategic, business and operational risks which the charity faces and confirm that systems have been established to ensure regular reports are produced for Trustees to ensure all necessary actions are taken to lessen the risks.

Objectives and activities for the public benefit

The Trustees have complied with the duty in Section 17(5) of the 2011 Charities Act to have due regard to guidance published by the Charity Commission in respect of public benefit and in planning the activities for the year, have kept this in mind.

In planning activities for the year, the trustees kept in mind the Charity Commission’s guidance on public benefit at the trustee meetings. The main activities are as follows:

- Provide grants to those most in need
- Run monthly wellbeing workshops
- Providing direct help, giving information and raising awareness
- Raising awareness of poverty and on-going hardship in the local area

These activities benefit people by developing their self-confidence and social skills, their practical IT skills and life skills and providing opportunities for people to better themselves. Gems of Faith welcome all people, of all ages, regardless of personal background, faith, gender and personal circumstances

Gems of Faith CIO

Report of the Trustees for the year ended 1st April 2025

Achievements and Performance

April 2024: Fundraising for the Children of Palestine

In April 2024, the charity organised a fundraising initiative to support children and families in Palestine facing severe hardship. Through a trusted partner organisation on the ground.

May 2024 – Ongoing: Health and Wellbeing Workshops

The monthly Health and Wellbeing Workshop provides a safe and supportive environment for women and their children. Open to women from all backgrounds, the sessions offer a space for connection, guidance, and emotional support. Recognising the positive impact of this initiative, the Board of Trustees has committed to continued fundraising to ensure the workshops remain a regular and sustainable part of our programme.

July 2024 – Community Fundraiser

We invited local businesses and community members to learn about our charity's mission and raise awareness of the countries we aim to support. Through presentations and displays of our work and initiatives, we engaged attendees, received valuable support, and recruited volunteers to help further our cause.

December 2024 - Mental Health Awareness Classes

The charity organised a series of talks to promote mental health, wellbeing, and the importance of self-care. These sessions provided participants with practical strategies for managing stress, building resilience, and fostering emotional wellbeing. By creating a supportive and informative environment, the initiative aimed to raise awareness of mental health issues and inspire individuals to prioritise their mental and emotional health.

Reserves policy

It is the policy of the Charity to maintain sufficient cash funds so that the charity can continue its works and projects for future years.

Gems of Faith CIO

Report of the Trustees for the year ended 1st April 2025

Plans for Future Periods

Building on the success of recent fundraising events, the Trustees are continuing to out seek larger venues for future events to ensure all attendees can participate comfortably and enjoyably. In addition, the workshops will continue, with the introduction of online webinars, which have already received overwhelmingly positive feedback and demonstrated a meaningful impact on participants' wellbeing.

The Charity remains committed to its international initiatives, supporting communities in Lebanon, Morocco, Palestine, and other countries facing urgent need. Through these programs, essential aid—including food, medical supplies, and other critical resources—is delivered to vulnerable populations, providing not only immediate relief but also hope and empowerment for a better future.

Gems of Faith CIO

Report of the Trustees for the year ended 1st April 2025

Approval

This report was approved by the Board of Trustees on 11th October 2025 and signed on its behalf by:



Mrs Nehad Ibrahim

Chair of Trustees

Gems of Faith CIO

Statement of Financial Activities for the year ended 1st April 2025

Incoming Resources	Notes	Unrestricted Funds	Restricted Funds	Total
Carried forward from previous year		£15,848.81		£15,848.81
Donations	2	£3,558.97	£328.50	£3,887.47
Fundraising			£5,528.77	£5,528.77
Total Incoming Resources		£19,407.78	£5,857.27	£25,265.05
Resources Expended				
Charitable Activities	3	£920.70	£4,821.75	£5,742.45
Fundraising & Support Costs	4	£2,868.64		£2,868.64
Total Resources Expended		£3,789.34	£4,821.75	£8,611.09
Net income for the Year		£15,618.44	£1,035.52	£16,653.96
RECONCILIATION OF FUNDS				
Total Funds Carried Forward		£15,618.44	£1,035.52	£16,653.96

The financial statements on page 8 were approved by the Trustees on the 27th October 2024 and were signed on its behalf by:



Mrs Nehad Ibrahim

Chair of Trustees

Gems of Faith CIO

Notes to the financial statements for the year ended 1st April 2025

1. Accounting policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows: CIO information The Gems of Faith CIO was registered as a charitable incorporated organisation on 7th September 2020 and is governed by a constitution dated 25th July 2020 and registered with the Charity Commission under charity number 1191169. The charity's principal office address is 16 Longhurst Road, Broadfield Crawley West Sussex RH11 9SW.

a) Accounting convention

The accounts (financial statements) have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) ("Charities SORP (FRS102)"). The Gems of Faith CIO meets the definition of a public benefit entity under FRS 102.

Income is recognised in full in the Statement of Financial Activities ("SoFA") in the year in which it is receivable.

b) Fund's structure

Unrestricted income funds comprise those funds which the trustees are free to use for any purpose in furtherance of the charitable objects. Unrestricted funds include designated funds where the trustees, at their discretion, have set aside resources for a specific purpose.

Restricted funds are funds, which are to be used in accordance with specific restrictions imposed by the donor(s), giving the donation and or grant.

Further details are disclosed in notes 2(a)

c) Resources expended

Liabilities are recognised as resources expended as soon as there is a legal or constructive obligation committing the charity to the expenditure.

d) Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries

Gems of Faith CIO

Notes to the financial statements for the year ended 1st April 2025

2. Analysis of incoming resources

	Unrestricted Funds	Restricted Funds	Total
Donations: Regular Givers: Individuals - Non Gift Aid	£3,318.97	£50.00	£3,368.97
Donations: Regular Givers: Individuals - Gift Aid	£240.00		£240.00
Donations: Gifts in Kind		£278.50	£278.50
Fundraising: Fundraising Events		£5,528.77	£5,528.77
	£3,558.97	£5,857.27	£9,416.24

a) Restricted funds are to be used only for the following specific purposes:

Palestine appeal – Funds to support civilians in Palestine, facing hardship due to war.

Lebanon appeal – Funds to support the refugees in Lebanon, who are facing extreme hardship

3. Analysis of resources expended – Charitable activities

	Unrestricted Funds	Restricted Funds	Total
Charitable Activities - Grants		£4,560.00	£4,560.00
Charitable Activities - Projects	£920.70	£261.75	£1,182.45
	£920.70	£4,821.75	£5,742.45

Gems of Faith CIO

Notes to the financial statements for the year ended 1st April 2025

4. Analysis of resources expended – Fundraising and Support costs

	Unrestricted Funds	Restricted Funds	Total
Fundraising Costs: Advertising & Publicity	£2,032.97		£2,032.97
Fundraising Costs: Website Maintenance	£79.01		£79.01
Support Costs: Stationery	£486.78		£486.78
Support Costs: IT & Telephony	£269.88		£269.88
	£2,868.64		£2,868.64

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Trustees' Annual Report and Financial Statements for the year ended 1st April 2024

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Risk management

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Objectives and activities for the public benefit

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In planning activities for the year, the trustees kept in mind the Charity Commission’s guidance on public benefit at the trustee meetings. The main activities are as follows:

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- Run monthly wellbeing workshops
- Providing direct help, giving information and raising awareness
- Raising awareness of poverty and on-going hardship in the local area

These activities benefit people by developing their self-confidence and social skills, their practical IT skills and life skills and providing opportunities for people to better themselves. Gems of Faith welcome all people, of all ages, regardless of personal background, faith, gender and personal circumstances

Gems of Faith CIO

Report of the Trustees for the year ended 1st April 2024

Achievements and Performance

April 2023 – On-going: (Health and wellbeing workshop).

The Charity started hosting a monthly wellbeing workshop at the Broadfield Community Centre.

The workshop is held at the end of each month. The workshop is aimed at women of all backgrounds, and provides a safe place, for these women to have someone to talk to.

The board of Trustees have agreed to continue fundraising to keep this workshop as a regular activity.

May 2023: (Lebanon Appeal)

The Charity provided support and assistance to those in desperate need, providing baby milk nappies sanitary towels and food, through a partnered organisation on the ground.

October 2023: (Wellbeing walkabout)

The Charity organized a walk in the park to help promote health and wellbeing

November 2023: (Carers Dinner)

The Charity hosted a fundraising event in aid of the people of Palestine as they are in urgent need of food, shelter, and clothing. The event welcomed everyone from the local community to come together and help raise awareness and funds for this cause.

December 2023:

The Charity worked with a local organisation in Marrakesh to help distribute tents and food supplies to the victims of the earthquake.

Reserves policy

It is the policy of the Charity to maintain sufficient cash funds so that the charity can continue its works and projects for future years.

Gems of Faith CIO

Report of the Trustees for the year ended 1st April 2024

Plans for Future Periods

Due to the success of the fundraising events held in this period the Trustees are looking for larger venues to hold all upcoming events, to help alleviate access and space issues attendees, experienced due to numbers.

The Trustees plan to continue the workshop and host an online webinar as it has proven to be very successful with a lot of positive feedback.

The Charity are planning to continue the international, Lebanon and Morrocco projects as the recipients of the aid and assistance package, require additional help.

Gems of Faith CIO

Report of the Trustees for the year ended 1st April 2024

Approval

This report was approved by the Board of Trustees on 27th October 2024 and signed on its behalf by:



Mrs Nehad Ibrahim

Chair of Trustees

Gems of Faith CIO

Statement of Financial Activities for the year ended 1st April 2024

Incoming Resources	Notes	Unrestricted Funds	Restricted Funds	Total
Carried forward from previous year		£11,165.22		£11,165.22
Donations	2	£8,250.35	£1,888.54	£10,138.89
Fundraising		£172.00	£1,398.78	£1,570.78
Total Incoming Resources		£19,587.57	£3,287.32	£22,874.89
Resources Expended				
Charitable Activities	3	£2,419.50	£3,287.32	£5,706.82
Fundraising & Support Costs	4	£1,319.26		£1,319.26
Total Resources Expended		£3,738.76	£3,287.32	£7,026.08
Net income for the Year		£15,848.81	£0.00	£15,848.81
RECONCILIATION OF FUNDS				
Total Funds Carried Forward		£15,848.81	£0.00	£15,848.81

The financial statements on page 8 were approved by the Trustees on the 27th October 2024 and were signed on its behalf by:



Mrs Nehad Ibrahim

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Gems of Faith CIO

Notes to the financial statements for the year ended 1st April 2024

1. Accounting policies

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a) Accounting convention

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Income is recognised in full in the Statement of Financial Activities ("SoFA") in the year in which it is receivable.

b) Fund's structure

Unrestricted income funds comprise those funds which the trustees are free to use for any purpose in furtherance of the charitable objects. Unrestricted funds include designated funds where the trustees, at their discretion, have set aside resources for a specific purpose.

Restricted funds are funds, which are to be used in accordance with specific restrictions imposed by the donor(s), giving the donation and or grant.

Further details are disclosed in notes 2(a)

c) Resources expended

Liabilities are recognised as resources expended as soon as there is a legal or constructive obligation committing the charity to the expenditure.

d) Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries

Gems of Faith CIO

Notes to the financial statements for the year ended 1st April 2024

2. Analysis of incoming resources

	Unrestricted Funds	Restricted Funds	Total
Donations: Regular Givers: Individuals - Non Gift Aid	£3,727.00		£3,727.00
Donations: Regular Givers: Individuals - Gift Aid	£1,150.00		£1,150.00
Donations: Gifts in Kind	£3,373.35	£1,888.54	£5,261.89
Fundraising: Fundraising Events	£172.00	£1,398.78	£1,570.78
	£8,422.35	£3,287.32	£11,709.67

a) Restricted funds are to be used only for the following specific purposes:

Morocco Earthquake appeal – Funds to support victims of the earthquake in Morocco

Lebanon appeal – Funds to support the refugees in Lebanon, who are facing extreme hardship

3. Analysis of resources expended – Charitable activities

	Unrestricted Funds	Restricted Funds	Total
Charitable Activities - Grants		£300.00	£300.00
Charitable Activities - Projects	£2,419.50	£2,987.32	£5,406.82
	£2,419.50	£3,287.32	£5,706.82

Gems of Faith CIO

Notes to the financial statements for the year ended 1st April 2024

4. Analysis of resources expended – Fundraising and Support costs

	Unrestricted Funds	Restricted Funds	Total
Fundraising Costs: Advertising & Publicity	£28.25		£28.25
Fundraising Costs: Website Maintenance	£137.49		£137.49
Support Costs: Stationery	£744.64		£744.64
Support Costs: IT & Telephony	£408.88		£408.88
	£1,319.26		£1,319.26

Accounts

Gems of Faith CIO

**Trustees' Annual Report and Financial Statements
for the year ended 1st April 2023**

Gems of Faith CIO

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Trustees

Mrs Nehad Ibrahim
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Miss Sabrina Hussein
Miss Aisia Rafiq

Registered charity number

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Risk management

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Objectives and activities for the public benefit

The Trustees have complied with the duty in Section 17(5) of the 2011 Charities Act to have due regard to guidance published by the Charity Commission in respect of public benefit and in planning the activities for the year, have kept this in mind.

In planning activities for the year, the trustees kept in mind the Charity Commission’s guidance on public benefit at the trustee meetings. The main activities are as follows:

- Provide grants to those most in need
- Run a drop-in centre, for advice and sign posting
- Provide food packs and essentials to those most in need
- COVID-19 awareness

These activities benefit people by developing their self-confidence and social skills, their practical IT skills and life skills and providing opportunities for people to better themselves. Gems of Faith welcome all people, of all ages, regardless of personal background, faith, gender and personal circumstances

Gems of Faith CIO

Report of the Trustees for the year ended 1st April 2023

Achievements and Performance

April 2022: (Putting Communities First).

The Charity continues to run the drop-in centre at Broadfield Community Centre.

The charity ran a number of mothers and toddler group sessions to encourage new and isolated mothers to meet and make connections

The Charity continues to host a weekly coffee morning. As the Drop-in centre proves to show there is still a high demand in the local community. The board of Trustees have agreed to continue fundraising to keep the centre open.

April 2022: (Lebanon Appeal)

The Charity provided support and assistance to those in desperate need, providing toiletries, food essentials and clothing.

April 2022: (Carers Dinner)

The Charity worked with Carers support West Sussex who helped part fund a community dinner dedicated to local carers.

July 2022 (Putting Communities First).

The Charity hosted a event which invited individuals from the local community to discuss what more could be done, to support the most vulnerable in our local community

Gems of Faith CIO

Report of the Trustees for the year ended 1st April 2023

December 2022: (Moroco Project)

The Charity distributed food and essential packs to the homeless on the streets of Morcoco, with the help of The Trustees and local volunteers.

March 2023: (Turkey Fundraier)

The Charity funds through online motivational talks and fundraising to provide suporrt to a UK Charity (One Ummah Charity) who are providing relif and support to the servouirs of the earthquake in southern Turkey

Reserves policy

It is the policy of the Charity to maintain sufficient cash funds so that the charity can continue its works and projects for future years.

Gems of Faith CIO

Report of the Trustees for the year ended 1st April 2023

Plans for Future Periods

The Trustees are continuing to work on upcoming fundraising events

The Trustees have plans for an online webinar and workshop with the aim of helping families and individuals through the unfolding cost of living crisis with advice and sign posting.

The Charity have some upcoming international projects, and have set some dates for family fun day events to help raise funds.

The Charity is looking to approach local supermarkets to help aid the most vulnerable through the cost-of-living crisis.

Gems of Faith CIO

Report of the Trustees for the year ended 1st April 2023

Approval

This report was approved by the Board of Trustees on 21th October 2023 and signed on its behalf by:



Mrs Nehad Ibrahim

Chair of Trustees

Gems of Faith CIO

Statement of Financial Activities for the year ended 1st April 2023

Incoming Resources	Notes	Unrestricted Funds	Restricted Funds	Total
Carried forward from previous year		£11,601.07	-£1,603.15	£9,997.92
Donations	2	£8,767.38	£1,100.00	£9,867.38
Fundraising		£635.87	£785.00	£1,420.87
Grants		£0.00	£350.00	£350.00
Total Incoming Resources		£21,004.32	£631.85	£21,636.17
Resources Expended				
Charitable Activities	3	£8,588.98	£631.85	£9,220.83
Fundraising & Support Costs	4	£1,250.12		£1,250.12
Total Resources Expended		£9,839.10	£631.85	£10,470.95
Net income for the Year		£11,165.22	£0.00	£11,165.22
RECONCILIATION OF FUNDS				
Total Funds Carried Forward		£11,165.22	£0.00	£11,165.22

The financial statements on page 8 were approved by the Trustees on the 21th October 2023 and were signed on its behalf by:



Mrs Nehad Ibrahim

Chair of Trustees

Gems of Faith CIO

Notes to the financial statements for the year ended 1st April 2023

1. Accounting policies

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a) Accounting convention

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Income is recognised in full in the Statement of Financial Activities ("SoFA") in the year in which it is receivable.

b) Fund's structure

Unrestricted income funds comprise those funds which the trustees are free to use for any purpose in furtherance of the charitable objects. Unrestricted funds include designated funds where the trustees, at their discretion, have set aside resources for a specific purpose.

Restricted funds are funds, which are to be used in accordance with specific restrictions imposed by the donor(s), giving the donation and or grant.

Further details are disclosed in notes 2(a)

c) Resources expended

Liabilities are recognised as resources expended as soon as there is a legal or constructive obligation committing the charity to the expenditure.

d) Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries

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Notes to the financial statements for the year ended 1st April 2023

Restricted funds

2. Analysis of incoming resources

	Unrestricted Funds	Restricted Funds	Total
Donations: Regular Givers: Individuals - Non Gift Aid	£4,987.71	£1,100.00	£6,087.71
Donations: Regular Givers: Individuals - Gift Aid	£1,080.00		£1,080.00
Donations: Gifts in Kind	£2,699.67		£2,699.67
Fundraising: Fundraising Event	£635.87	£785.00	£1,420.87
Grants - Restricted		£350.00	£350.00
	£9,403.25	£2,235.00	£11,638.25

a) Restricted funds are to be used only for the following specific purposes:

Crawley Borough Council – Putting Communities First Grant. -Represents a grant for supporting and facilitating a local communities engagement project, which sustainable and targets the most vulnerable and hard to reach in the local community

Carer Support Grant – Funds to support carers who are facing hardship

3. Analysis of resources expended – Charitable activities

	Unrestricted Funds	Restricted Funds	Total
Charitable Activities - Grants	£3,051.05		£3,051.05
Charitable Activities - Projects - Putting communities first		£167.25	£167.25
Charitable Activities - Projects	£5,537.93	£464.60	£6,002.53
	£8,588.98	£631.85	£9,220.83

Gems of Faith CIO

Notes to the financial statements for the year ended 1st April 2023

4. Analysis of resources expended – Fundraising and Support costs

	Unrestricted Funds	Restricted Funds	Total
Fundraising Costs: Advertising & Publicity	£813.06		£813.06
Fundraising Costs: Website Maintenance	£5.99		£5.99
Support Costs: Stationery	£337.22		£337.22
Support Costs: IT & Telephony	£93.85		£93.85
	£1250.12		£1250.12

GEMS OF FAITH

England & Wales - Charity number 1191169

Accounts

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Trustees' Annual Report and Financial Statements for the year ended 1st April 2022

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RH11 9SW

Bankers

The Co-Operative Bank PLC
P.O.BOX 250
Skelmersdale
WN8 6WT

Telephone: 0300 302 0410

Mobile: 07519668291

Email: admin@gemsoffaith.org

Website: www.gemsoffaith.co.uk

The charity is a registered charity: Registered Number 1191169

Gems of Faith CIO

Report of the Trustees for the year ended 1st April 2022

Introduction

The Trustees present their annual report together with the financial statements of the charity for the year ended 1st April 2022.

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 (FRS102) as detailed in the accounting policies.

Structure, Governance and Management

Gems of Faith CIO (the “Charity”) was registered as a charitable incorporated organisation on 7th September 2020, number 1191169.

Risk management

The Trustees have examined the major strategic, business and operational risks which the charity faces and confirm that systems have been established to ensure regular reports are produced for Trustees to ensure all necessary actions are taken to lessen the risks.

Objectives and activities for the public benefit

The Trustees have complied with the duty in Section 17(5) of the 2011 Charities Act to have due regard to guidance published by the Charity Commission in respect of public benefit and in planning the activities for the year, have kept this in mind.

In planning activities for the year, the trustees kept in mind the Charity Commission’s guidance on public benefit at the trustee meetings. The main activities are as follows:

- Provide grants to those most in need
- Run a drop-in centre, for advice and sign posting
- Provide food packs and essentials to those most in need
- COVID-19 awareness

These activities benefit people by developing their self-confidence and social skills, their practical IT skills and life skills and providing opportunities for people to better themselves. Gems of Faith welcome all people, of all ages, regardless of personal background, faith, gender and personal circumstances

Gems of Faith CIO

Report of the Trustees for the year ended 1st April 2022

Achievements and Performance

April 2021: (Putting Communities First).

The Charity continues to run a drop-in centre at Broadfield Community Centre after securing a long-term tenancy agreement with the centre.

The charity offers various workshops including but not limited to, Health and wellbeing, meditation, life skills, English classes.

The Charity also set up a weekly coffee morning. As the Drop-in centre is in high demand from the local community. The board of Trustees have agreed to continue fundraising to keep the centre open.

The Charity continues to distribute food packs to the most vulnerable in the community that have been signposted by other organisations in the Crawley area.

April 2021: Gems Of Faith Al Tafawk Centre - Jenin Refugee Camp

The Charity have supported the International orphanage campaign over 6 months providing, funds and material support to feed and clothe the orphans, Providing essential books, equipments, and toys.

October 2021: (Vaccine hesitancy – Sussex health care partners) The Charity hosted an event to promote the importance of covid 19 vaccination.

November 2021: (Vaccine hesitancy – Sussex health care partners) The Charity hosted several Cuppa with the Gems meetups, with the aim of providing a safe and open meeting place for the older generations

March 2022: (Vaccine hesitancy – Sussex health care partners) The Charity continues to raise awareness by distributing hand sanitizers and leaflets promoting covid 19 vaccination.

April 2022: The Charity continues to receive generous donations, from the local community.

Reserves policy

It is the policy of the Charity to maintain sufficient cash funds so that the charity can continue its works and projects for future years.

Gems of Faith CIO

Report of the Trustees for the year ended 1st April 2022

Plans for Future Periods

Trustees are working on fundraising events so the charity can continue to support the most venerable.

Trustees are Working on adding more features and content to the Charity website.

The Charity has some upcoming international projects.

The Charity is looking to partner with an international Organisation to provide young Children with educational materials and outreach work.

The Charity is working tirelessly to meet the Charity objectives.

Gems of Faith CIO

Report of the Trustees for the year ended 1st April 2022

Approval

This report was approved by the Board of Trustees on 31th December 2022 and signed on its behalf by:



Mrs Nehad Ibrahim

Chair of Trustees

Gems of Faith CIO

Statement of Financial Activities for the year ended 1st April 2022

Incoming Resources	Notes	Unrestricted Funds	Restricted Funds	Total
Carried forward from previous year		£1821.19	£3,000.00	£4,821.19
Donations	2	£8,740.55	£2,241.01	£10,981.56
Fundraising		£471.00	£0.00	£471.00
Grants		£920.00	£3,500.00	£3,500.00
Total Incoming Resources		£11,952.74	£8,741.01	£20,693.75
Resources Expended				
Charitable Activities	3	£96.18	£10298.73	£10394.91
Fundraising & Support Costs	4	£255.49	£45.43	£300.92
Total Resources Expended		£351.67	£10,344.16	£10,695.83
Net income for the Year		£11,601.07	-£1,603.15	£9,997.92
RECONCILIATION OF FUNDS				
Total Funds Carried Forward		£11,601.07	-£1,603.15	£9,997.92

The financial statements on page 8 were approved by the Trustees on 31st December 2022 and were signed on its behalf by:



Mrs Nehad Ibrahim

Chair of Trustees

Gems of Faith CIO

Notes to the financial statements for the year ended 1st April 2022

1. Accounting policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows: CIO information The Gems of Faith CIO was registered as a charitable incorporated organisation on 7th September 2020 and is governed by a constitution dated 25th July 2020 and registered with the Charity Commission under charity number 1191169. The charity's principal office address is 16 Longhurst Road, Broadfield Crawley West Sussex RH11 9SW.

a) Accounting convention

The accounts (financial statements) have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) ("Charities SORP (FRS102)"). The Gems of Faith CIO meets the definition of a public benefit entity under FRS 102.

Income is recognised in full in the Statement of Financial Activities ("SoFA") in the year in which it is receivable.

b) Fund's structure

Unrestricted income funds comprise those funds which the trustees are free to use for any purpose in furtherance of the charitable objects. Unrestricted funds include designated funds where the trustees, at their discretion, have set aside resources for a specific purpose.

Restricted funds are funds, which are to be used in accordance with specific restrictions imposed by the donor(s), giving the donation and or grant.

Further details are disclosed in notes 2(a)

c) Resources expended

Liabilities are recognised as resources expended as soon as there is a legal or constructive obligation committing the charity to the expenditure.

d) Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries

Gems of Faith CIO

Notes to the financial statements for the year ended 1st April 2022

Restricted funds

2. Analysis of incoming resources

	Unrestricted Funds	Restricted Funds	Total
Donations: Regular Givers: Individuals - Non Gift Aid	£6,960.00		£6,960.00
Donations: Gifts in Kind	£1,780.55	£2,241.01	£4,021.56
Fundraising: Fundraising Event	£471.00		£471.00
Grants - Restricted	£920.00	£3,500.00	£3,500.00
	£10131.55	£5741.01	£14952.56

a) Restricted funds are to be used only for the following specific purposes:

Crawley Borough Council – Putting Communities First Grant. -Represents a grant for supporting and facilitating a local communities engagement project, which sustainable and targets the most vulnerable and hard to reach in the local community

NHS – Vaccine hesitancy – Sussex health care partners

3. Analysis of resources expended – Charitable activities

	Unrestricted Funds	Restricted Funds	Total
Charitable Activities - Grants	£75.00	£2,616.00	£2,691.00
Charitable Activities - Projects - Putting communities first		£1,241.61	£1,241.61
Charitable Activities - Projects - NHS		£4,752.34	£4,752.34
Charitable Activities - Projects	£21.18	£1,688.78	£1,709.96
	£96.18	£10298.73	£10394.91

Gems of Faith CIO

Notes to the financial statements for the year ended 1st April 2022

4. Analysis of resources expended – Fundraising and Support costs

	Unrestricted Funds	Restricted Funds	Total
Fundraising Costs: Advertising & Publicity	£146.48	£45.43	£191.91
Fundraising Costs: Website Maintenance			
Support Costs: Stationery	£48.51		£48.51
Support Costs: IT & Telephony	£60.50		£60.50
	£255.49	£45.43	£300.92

Accounts

Gems of Faith CIO

**Trustees' Annual Report and Financial Statements
for the year ended 1st April 2021**

Gems of Faith CIO

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Gems of Faith CIO

Trustees

Mrs Nehad Ibrahim
Mrs Mahalqa Zafar
Miss Sabrina Hussein
Miss Aisia Rafiq

Registered charity number

1191169

Principal Address

16 Longhurst Road
Broadfield
Crawley
West Sussex
RH11 9SW

Bankers

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Gems of Faith CIO

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In planning activities for the year the trustees kept in mind the Charity Commission’s guidance on public benefit at the trustee meetings. The main activities are as follows:

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These activities benefit people by developing their self-confidence and social skills, their practical IT skills and life skills and providing opportunities for people to better themselves. Gems of Faith welcome all people, of all ages, regardless of personal background, faith, gender and personal circumstances

Gems of Faith CIO

Report of the Trustees for the year ended 1st April 2021

Achievements and Performance

November 2020, Bank account successfully opened for the charity.

December 2020, The Trustees successfully announced the charity online services, on social media platforms, to create awareness of the charity's work and support, and to receive support from the community and others.

January 2021, The Charity successfully launched the "Adviceline" contact charity phone number. This was also advertised on all social media platforms to reach as many people as possible.

February 2021, The Charity started to receive generous donations, after a successful funding campaign from the local community.

April 2021: The Trustees committed to opening "The Drop-in Centre", at the Broadfield Community Centre after securing an agreement with the centre for a long term tenancy, with the aim to run workshops to help the most vulnerable and isolated in the Crawley community.

The charity started distributing food and essential packs to the most vulnerable during the covid lockdown in the UK.

Reserves policy

It is the policy of the Charity to maintain sufficient cash funds so that the charity can continue its works and projects for future years.

Gems of Faith CIO

Report of the Trustees for the year ended 1st April 2021

Plans for Future Periods

Trustees have been keen to expand the charitable giving of the charity for some time but have been cautious not to create a demand that cannot be met. However, Trustees have agreed to invest in a new website, with the aim of making the work of the charity better known and to promote, increase access to the application process. It is expected that the new website will be available by the end of 2022 and will include provision for online applications.

It is hoped that the website will also enhance relationships with some of the organisations supported by the charity, with space for projects supported to promote their own organisations.

The Charity will be focusing on providing more workshops in the coming months working on health and wellbeing-based courses, as a charity we are focused on helping the most vulnerable, and we have found this to be in the UK due to the Covid-19 Pandemic.

The Trustees are looking to include short courses on how to stay positive, as well as, promoting strategies to cope through testing times, and continue to give small grant out to families that meet the criteria.

The Trustees have committed to continue to run their drop-in centre to give the most vulnerable a safe place to come to where volunteers will be holding a coffee morning and signposting individuals to the right place needed. The volunteers will continue to collaborate with organisations and authorities to work together to get better support system going for the member of the public.

Gems of Faith CIO

Report of the Trustees for the year ended 1st April 2021

Approval

This report was approved by the Board of Trustees on 29th December 2021 and signed on its behalf by:



Mrs Nehad Ibrahim

Chair of Trustees

Gems of Faith CIO

Statement of Financial Activities for the year ended 1st April 2021

Incoming Resources	Notes	Unrestricted Funds	Restricted Funds	Total
Donations and Grants	2	£2083.41	£3,000.00	£5,083.41
Total Incoming Resources		£2,083.41	£3,000.00	£5,083.41
Resources Expended				
Charitable Activities	3	£129.74		£129.74
Fundraising and Support Costs	4	£132.48		£132.48
Total Resources Expended		£262.22	£0.00	£262.22
Net income for the Year		£1,821.19	£3,000.00	£4,821.19
RECONCILIATION OF FUNDS				
Total Funds Carried Forward		£1,821.19	£3,000.00	£4,821.19

The financial statements on page 8 were approved by the Trustees on 29th December 2021 and were signed on its behalf by:



Mrs Nehad Ibrahim

Chair of Trustees

Gems of Faith CIO

Notes to the financial statements for the year ended 1st April 2021

1. Accounting policies

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Unrestricted income funds comprise those funds which the trustees are free to use for any purpose in furtherance of the charitable objects. Unrestricted funds include designated funds where the trustees, at their discretion, have set aside resources for a specific purpose.

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Further details are disclosed in notes 2(a)

c) Resources expended

Liabilities are recognised as resources expended as soon as there is a legal or constructive obligation committing the charity to the expenditure.

d) Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries

Gems of Faith CIO

Notes to the financial statements for the year ended 1st April 2021

Restricted funds

2. Analysis of incoming resources

	Unrestricted Funds	Restricted Funds	Total
Donations: Regular Givers: Individuals - Non Gift Aid	£1,410.00		£1,410.00
Donations: Voluntary	£673.41		£673.41
Grants - Crawley Borough Council – Putting Communities First Grant		£3,000.00	£3,000.00
	£2,083.41	£3,000.00	£5,083.41

- a) Restricted funds are to be used only for the following specific purposes:

Crawley Borough Council – Putting Communities First Grant. -Represents a grant for supporting and facilitating a local communities engagement project, which sustainable and targets the most vulnerable and hard to reach in the local community

3. Analysis of resources expended – Charitable activities

	Unrestricted Funds	Restricted Funds	Total
Projects – Food parcels – Direct cost	£129.74		£129.74
	£129.74		£129.74

Gems of Faith CIO

Notes to the financial statements for the year ended 1st April 2021

4. Analysis of resources expended – Fundraising and Support costs

	Unrestricted Funds	Restricted Funds	Total
Fundraising Costs: Advertising & Publicity	£81.42		£81.42
Fundraising Costs: Website Maintenance	£10.00		£10.00
Support Costs: Stationery	£2.80		£2.80
Support Costs: IT & Telephony	£38.26		£38.26
	£132.48		£132.48