

Gems of Faith CIO

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

Gems of Faith CIO

Contents	
Charity information	3
Trustees' report	4 - 7
Statement of Financial Activities	8
Notes to financial statements	9 - 11

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