ANNUAL REPORT

UK MMI

2024










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Charity number: 1192608

2024

UK MMI was set up with an ideology to provide financial support to meet the medical needs of the general public who are unable to meet the cost of good quality health care, after a realisation that people from all walks of life are unable to access timely medical care.

Structure, Governance and Management

2024

The Charity operates in the UK, with its headquarters based in central London.

The Charity is governed by Articles of Association, and a Board of Directors is being sought to commence in 2026. The Trustees will be supported by a Fundraising Committee and an Audit Committee.

The Board of Directors will contain two Trustees of UK MMI and at least three external members. Trustees met virtually four times during the year. Following the coronavirus pandemic, the Trustees have agreed to bring in a CEO and COO to evolve impact on the plan and financial results and determine what actions to take.

New Trustees are nominated by existing Trustees and selected by majority vote. All new Trustees are inducted; the programme covers:

- A meeting with the Chairman,
- The role of a Trustee including a copy of the articles of association,
- A meeting with the Chief Executive,
- Charity goals, strategy, and main activities,
- How UK MMI assesses and manages risk,
- Financial reporting and current performance of the Charity including reserves policy

2023

Our Vision

To prevent needless suffering from preventable diseases and premature death by focusing on key targets that boost the health of a country's overall population.

Our Mission

To play our part to ensure healthy lives and promote well-being for all at all ages.

2024

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Chairman's Message

2024

The prolonged impact of the pandemic, coupled with the ongoing cost-of-living crisis, continues to affect communities throughout the UK. The economic ripple effects — compounded by global instability and the lingering consequences of war — have reshaped the charity landscape.

Many organisations, including ours, have felt the tightening of donations and the hesitation of supporters uncertain about their own futures.

While these challenges have been significant, they have also revealed something powerful: resilience. People have faced difficult times with quiet strength and a spirit of community that continues to inspire us at UK MMI.

Yet, the broader environment — from the banking sector's backlog in opening charity accounts to the ongoing cost pressures on businesses and households — has tested every part of how we operate. During this period, as we reached out to the private sector to support our mission, we realised that what people needed wasn't only financial aid — but connection. A support ecosystem where individuals, employees and communities could share what they were experiencing, how they were feeling, and seek ways to improve their wellbeing. This understanding led us to rethink our engagement — to ensure that our work not only serves immediate needs but also strengthens long-term emotional and social resilience.

Our entire approach to running the charity had always been about two things: **our impact and doing things the right way**.
So, we looked at where we could do better —

In collaborating with corporate partners through **podcasts, webinars, and wellbeing events**, and by **signposting people to local expertise** where they could find the help they needed, we found ourselves forging stronger ties that also supported our

fundraising ambitions. Though our initial fundraising programme paused during this period, this strategic pivot has improved our outlook. The partnerships we have built — particularly those focused on **mental health and wellbeing** — are likely to endure well into the future.

We used this time to **strengthen relationships, build future-fit partnerships**, and maintain a strong charity through enhanced operations, better risk management, and by building a team that reflects our values — **moving decisively towards equal gender representation in leadership**.

This year, we also welcome **Ms. Mahvish Akbhani** to our Board of Trustees. With deep experience in the **financial sector**, Ms. Akbhani replaces the retiring **Trustee Haroon Sattar**, whose dedication and guidance have been invaluable to our journey. Ms. Akbhani brings with her not only professional acumen but also a powerful voice for women — advancing our agenda for **greater female representation in decision-making and leadership roles**.

Looking ahead, we know that to sustain our mission we must continue to **diversify our income streams** and **balance risk** across channels. Our future fundraising — from challenge events and major gifts to corporate partnerships — will integrate sustainability and align with the **UN's 2030 Agenda**.

The Charity has remained prudent with its resources. While we await the opening of our bank account, we have operated efficiently without expenditure — made possible through the goodwill, generosity, and trust of our partners. Importantly, UK MMI remains committed to transparency and ethical practice; we do **not** engage in telemarketing or direct-mail fundraising.

As we close a year of both reflection and renewal, we move forward with optimism. We have weathered storms, adapted with purpose, and built foundations for a stronger, fairer, and more inclusive future.
And as we step into a new year — one filled with opportunity and hope — I look forward to a bright **2026**



Zubair Anwar-Bawany
Chairperson
UK MMI

2024

Trustees

1. Zubair Anwar-Bawany
2. Gani Diwan
3. Mahwish Hammad Akhbani

2024

Executive Management Team

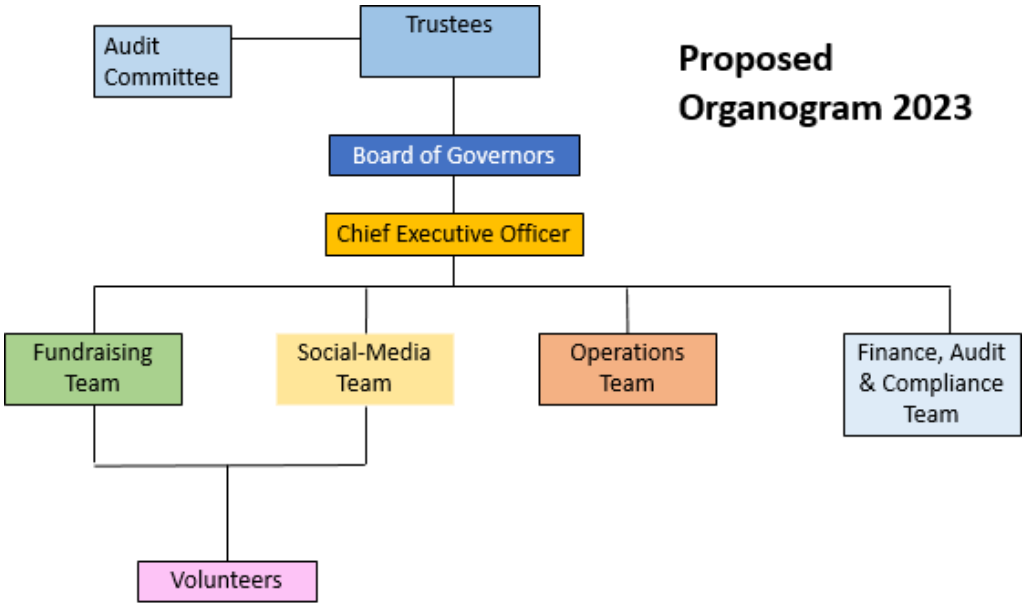


The Executive Committee

2024

The Executive Committee reviews strategic & the day to day matters with relation to effective & efficient functioning of the Charity. They decide on critical administration.

- Providing organisational direction and acting on behalf of the Board
- Managing high level workplace issues of a serious nature



Proposed Organogram 2023

Role of the Chairman

2024

The Chairman's role is of a visionary & purpose driven leader, who provides direction and guidance to his/her members in executing their role in an optimum manner with complete compliance to statutory obligations

Role of the CEO

2024

The role of the CEO remains vital in ensuring effectiveness in implementation of the Board or Trustees Directives and alignment in achieving the Charity's Mission.

- To ensure execution of UK MMI's strategy in line with the Board of Governors and Office Bearers Directives
- To ensure that UK MMI maintains and enhances its financial position as per the Charity's strategy
- To efficiently allocate and manage resources, funds and budgets, ensuring attainment of it's long term strategic goals
- To establish and enhance internal controls to support both the growth of the Charity and its obligations to the Charity Commission and Regulators.
- To develop great stakeholders relationships with the Board, Office Bearers, Partners and to ensure alignment of the Charity's strategy and mission.

Audit Committee

2024

The Audit Committee will be established to review the principles, policies and practices adopted in the preparation of the financial statements of the Charity. It aims at ensuring that the Annual Report of the Charity and any other announcement relating to financial performance comply with all statutory requirements. The terms of reference include:

- To determine and monitor compliance with statutory requirements and with the best practice of corporate governance.
- To oversee the process for selecting the internal/external auditors, their appointment, reappointment and removal; to approve the audit fees in respect to non-audit services provided by the same, ensuring that the provision of non-audit services does not impair the internal/external auditor's independence or objectivity.
- To review the external auditor's report
- To review the findings of the audit with the external auditors, including, but not limited to: a discussion of any major issues which arise during the audit, materiality levels, key accounting & audit judgments, levels of errors identified during the audit & the effectiveness of the audit process.
- To ensure that all internal audit function has adequate resources and is appropriately placed.
- To determine that the internal control systems including financial and operational controls, accounting systems and reporting structure are adequate and effective.
- To consider major findings of internal investigations concerning activities characterised by fraud.

Tech 4 Good

2024

IT Governance & using Technology 4 Good

The Charity realised that it needed to respond to a revolution of digital technology by reviewing and adopting technology that can be used for good. With the fast paced technology transformation that is becoming part of everyday people's lives, technology systems could enable people to access information & support. The Charity is reviewing how best, where and through what platforms tech can be integrated into its operations.

Strategic

- Integrate Technology through clearly defined outcomes, roles, responsibilities and accountabilities.
- Ensure technology are selected on their potential value add and low or no risk to the Charity.

Risk Management

- Ensure close linkage to the Charity's risk management activities
- Identification and management of IT risks and identification of potential opportunities to improve IT practices.
- Review and approve IT security policies related to the security of IT assets & privacy of critical business and donor/customer data.

Internal Financial Control and Risk Assessment

2024

Internal Financial Control and Risk Assessment

The Trustees confirm that the Charity's internal financial controls conform to guidelines issued by the Charity Commission.

The systems of financial control are designed to provide all reasonable but not absolute assurance against material misstatement or loss. They include:

- A fundraising plan and annual budget approved by the Trustees,
- Regular consideration by the Trustees of actual financial results compared with budgets and forecasts,
- Authority to spend within defined limits,
- Segregation of duties,
- Consideration of risks by Trustees and line managers, and
- Compliance reviews.

Risk Management

The Trustees have a risk management strategy which comprises:

- An annual review of the principal risks and uncertainties that the Charity may face.
- Subsequent, regular review of identified risks by the CEO, COO, (once appointed and in place) and key staff, with actions documented for follow-up.
- The establishment of policies, systems, and procedures to mitigate those risks identified in the annual review; and
- The implementation of procedures designed to minimise or manage any potential impact on the Charity should those risks materialise.

2024

Key risks have been identified as:

Income Risk

The risk that budgeted income will not be raised is mitigated by the diversification of revenue streams to ensure that the Charity is not dependent upon any one large supporter. Budgets are conservative, and are scrutinised and challenged by the Trustees, prior to their sign off, to confirm that they are reasonable. Management accounts, along with a reforecast of the expected year-end position, will be reviewed by senior management monthly, with Trustees receiving regular updates on progress at the quarterly Trustees meetings. The Charity also intends to have a prudent reserves policy to ensure that activity can continue if income does not meet expectations and in the event of major impacts such as the coronavirus pandemic.

In response to the pandemic the Trustees are working on developing new sources of income.

Reputational Risk

The Charity doesn't undertake project management or planning for new projects that it engages in, both in its charitable and fundraising activities, this to help prevent poor outcomes that could negatively impact on public perception. Of course, caution is exercised in the appointment of any fundraising partners, who must be able to demonstrate that they abide by the rules established by the Fundraising Regulator. Systems and controls have been established within the Charity to ensure that its finances are stable and transparent. Public relations support is also in place to assist the Charity to manage any event that may result in negative publicity

2024

Risk of Business Interruption

The Charity is headquartered in the City of London but due to ongoing coronavirus pandemic took the decision to not take on new staff until early 2025 and offer flexible & remote working for the foreseeable future following government advice. The Trustees have seen the value of moving to software that is a cloud-based platform.

GDPR

The Charity will recruit a senior manager in 2026 to ensure all policies are reviewed appropriately and embedded into practice across the organisation.

Sustainability

Playing a better role in society

2024

All parts of our society are being encouraged to think about environmental sustainability, and the expectations on charities to address these issues are growing.

So, we looked at our entire approach to running the charity and made it about two things, our impact and doing things the right way. We wanted to do what we could with local communities, international Humanitarian & development Agencies as much as support our footprint and the impact of our operations so we worked out a way to do both.

We also have pledged a commitment to do our part in progressing Gender Equity and promoting balance, and in becoming signatories to the UN Women's Women Empowerment principles, we're clear that as a charity we have an important role to play in society. And as we grow our team, we're fully supportive of equal pay at work and we've already reviewed where we need to be to ensure that we have Women in leadership roles. We're delighted to bring on board our new Trustee that lends a voice for women.

As people, we can amplify and advocate that more needs to be done and we're doing just that.
#LevelThePlayingField.

2024

Our Climate Commitment

In recognising that climate change poses a threat to the economy, nature and society-at-large, we have committed to take action immediately in order to:

- Halve our greenhouse gas emissions before 2030
- Achieve net zero emissions before 2050
- Disclose our progress on a yearly basis

COLLABORATION.
IT'S CREATING SUSTAINABLE FUTURES.

Our partnerships are helping to cut greenhouse gases, reduce waste and educate young people about sustainability.
We are conscious that our eco-footprint doesn't stop by simply recycling.
We have also taken additional measures to minimise our overall footprint, from sustainable procurement to including teaming up with organisations that know what they are doing and can impart their specialist knowledge to us. We will continue to look at ways to improve our environmental credentials.

Building Trust - establishing relationships

2024

The public's trust that a charity is delivering public benefit is fundamental to its reputation and success, and by extension, the success of the wider sector. Making accountability real, through genuine and open two-way communication that celebrates successes and demonstrates willingness to learn from mistakes, helps to build this trust and confidence and earn legitimacy.

We've sought to establish relationships built around openness, transparency and trust and are based upon a set of core principles that include commitment, integrity and inclusiveness. These are guiding principles on which our vision and mission stands.

We believe it's important to engage at a one to one level, where we can, and since our stakeholders are known to us, where relationships pre exist or they have been introduced because they subscribe to the same values we have and our mission or that they are aligned with the UN's Sustainability 2030 agenda, we believe that works better to ensure a common connection, deliver with meaningful impact and manage risks.

We interact with a selected range of trusted stakeholders. Building strong relationships with them involves listening and working in collaboration. Here is a summary of how we engage with some of our largest stakeholder groups

The charity does not raise funds from the public.

Financial Statements

2024

Opinion

We still await the opening of our bank account that has been in a backlog as a result of the pandemic and a focus on sme bounce back loan account openings. .

We have no audited financial statements for the year ended 31 December 2024 as we have received no income nor made any expenses.

The attached financial statement is a Nil return. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

Give a true and fair view of the state of the charitable company's affairs as at 31 December 2024 and of its incoming resources and application of resources, including its income and expenditure for the year then ended

· Have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice

· Have been prepared in accordance with the requirements of the Companies Act 2006

Financial Statements

2024

	2023-24
ASSETS	
Non current assets	0%
Current assets	0%
Total assets	0%
LIABILITIES	
Non current liabilities	0%
Total liabilities	0%
INCOME	
Donation	0%
Other Income	0%
Total income	0%
EXPENDITURE	
Administration	0%
Marketing	0%
Finance costs	0%
Payroll	0%
Total Expenditure	0%



Signed 27th October 2025

Trustee

2024

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