ANNUAL REPORT

UK MMI

2025

Charity Number: 1192608

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.

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.

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Chairman's Message

2025

As we reflect on 2025, I am filled with a genuine sense of optimism — not just for what we have achieved, but for the remarkable momentum that lies ahead.

The world continues to evolve rapidly, and with that evolution comes both challenge and extraordinary opportunity. Across the UK and beyond, communities are showing remarkable resolve — rebuilding, reconnecting, and reaching for something better. At UK MMI, we have been privileged to be part of that story.

This year has reinforced something we have long believed: that the need for accessible, equitable healthcare is not a distant aspiration — it is an urgent, daily reality for millions of people. Our mission to provide financial support to those who cannot access good quality medical care has never felt more vital, nor more achievable.

We used this period wisely — strengthening our foundations, deepening relationships with corporate partners, and advancing our engagement through **podcasts, webinars, and wellbeing events**. These initiatives have not only raised our profile but built the kind of trusted, meaningful connections that sustain long-term impact. The partnerships we have forged — particularly those centred on **mental health and wellbeing** — are partnerships built to last.

Our entire approach has always been about two things: **our impact and doing things the right way.** In 2025, we have taken significant steps forward on both fronts. We have enhanced our operations, strengthened risk management, and continued to build a team that reflects our values — including our commitment to **equal gender representation in leadership**.

Ms. Mahvish Akbhani has now completed her first year on our Board of Trustees, and her contribution has already been transformative. With deep expertise in the financial sector, she has brought fresh rigour to our governance and a powerful, principled voice to our leadership. Looking ahead to **2027**, Mahvish will play a central role in driving UK MMI's agenda on **Women and Health** — an area of growing urgency and one we are deeply committed to advancing. Her leadership in this space will help shape the direction of the Charity for years to come.

Looking to the future, I am energised. Our fundraising strategy — spanning challenge events, major gifts, corporate partnerships, and community engagement — is designed to diversify our income and align with the **UN's 2030 Sustainable Development Agenda**. We have built the infrastructure. We have the team. We have the passion.

UK MMI remains wholly committed to transparency, good governance, and ethical practice. We do **not** engage in telemarketing or direct-mail fundraising. Every decision we make is guided by the principles of accountability and public benefit — ensuring that when the time comes to act, we are fully ready to deliver with impact.

As we close this chapter and step with confidence into what lies ahead, I look forward to an exciting and purposeful **2027**. The foundations are set. The mission is clear. And the best is genuinely yet to come.

Zubair Anwar-Bawany

Chairperson, UK MMI

Trustees

2025

Zubair Anwar-Bawany	Chairperson
Gani Diwan	Trustee
Mahwish Hammad Akhbani	Trustee

New Trustees are nominated by existing Trustees and selected by majority vote. All new Trustees are inducted through a programme that 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

Structure, Governance & Management

2025

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. 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.

The Executive Committee

The Executive Committee reviews strategic and day-to-day matters with relation to the effective and 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



Role of the Chairman

2025

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

Role of the CEO

The role of the CEO remains vital in ensuring effectiveness in implementation of the Board and 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 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 strong stakeholder relationships with the Board, Office Bearers, Partners and to ensure alignment of the Charity's strategy and mission

Audit Committee

2025

The Audit Committee is established to review the principles, policies and practices adopted in the preparation of the financial statements of the Charity. It ensures 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, 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 a discussion of any major issues which arise, materiality levels, key accounting and audit judgments, levels of errors identified and the effectiveness of the audit process.
- To ensure that the 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 – IT Governance & GDPR

2025

The Charity recognises that it must respond to the revolution of digital technology by reviewing and adopting technology that can be used for good. With the fast-paced technology transformation becoming part of everyday life, technology systems enable people to access information and support. The Charity is reviewing how best, where and through what platforms technology can be integrated into its operations.

Strategic

• Integrate Technology through clearly defined outcomes, roles, responsibilities and accountabilities.

• Ensure technology is selected on its 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 and privacy of critical business and donor/customer data.

GDPR

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

Internal Financial Control & Risk Assessment

2025

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
- 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.
- The implementation of procedures designed to minimise or manage any potential impact on the Charity should those risks materialise.

Key Risks Identified

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, scrutinised and challenged by the Trustees prior to sign-off. Management accounts, along with a reforecast of the expected year-end position, will be reviewed by senior management monthly, with Trustees receiving regular updates at quarterly meetings. The Charity maintains a prudent reserves policy to ensure that activity can continue if income does not meet expectations.

Reputational Risk

The Charity exercises thorough project management and planning for all new projects it engages in — both charitable and fundraising — to ensure positive outcomes and protect public perception. Caution is exercised in the appointment of any fundraising partners, who must demonstrate compliance with rules established by the Fundraising Regulator. Systems and controls are in place to ensure finances are stable and transparent. Public relations support is also in place to manage any event that may result in negative publicity.

Business Interruption Risk

The Charity is headquartered in the City of London and has embraced flexible and remote working practices. The Trustees have seen clear value in moving to cloud-based software platforms, which enhance resilience and continuity of operations.

Sustainability

2025

Playing a Better Role in Society

All parts of our society are being encouraged to think about environmental sustainability, and the expectations on charities to address these issues are growing. At UK MMI, we have embraced this call.

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 and development agencies, as much as support our footprint and the impact of our operations — so we worked out a way to do both.

We have pledged a commitment to progressing Gender Equity and promoting balance. As signatories to the UN Women's Empowerment Principles, we are clear that as a charity we have an important role to play in society. We are fully supportive of equal pay at work and have taken concrete steps to ensure women hold leadership roles. We are proud to have Trustee Mahwish Hammad Akhbani lending a powerful voice for women on our Board.

As people, we can amplify and advocate that more needs to be done — and we are doing just that. **#LevelThePlayingField**

OUR CLIMATE COMMITMENT

In recognising that climate change poses a threat to the economy, nature and society-at-large, we have committed 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 extends beyond simply recycling. We have taken additional measures to minimise our overall footprint, from sustainable procurement to partnering with organisations that can impart specialist environmental knowledge to us.

Stakeholder Relationships

2025

Building Trust — Establishing Relationships

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 earn legitimacy.

We have sought to establish relationships built around openness, transparency and trust, based upon core principles that include commitment, integrity and inclusiveness. These are the guiding principles on which our vision and mission stand.

We believe it is important to engage at a one-to-one level wherever we can. Since our stakeholders are known to us — whether through pre-existing relationships or because they share our values and are aligned with the UN's Sustainability 2030 Agenda — we believe that personal connection delivers more meaningful impact and better manages risk.

We interact with a selected range of trusted stakeholders. Building strong relationships with them involves listening and working in collaboration. The charity does not raise funds from the general public.

Commitment	Integrity	Inclusiveness	Transparency

Financial Statements

2025

Opinion

We have no audited financial statements for the year ended 31 December 2025 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 2025.
- 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 Summary — Year Ended 31 December 2025

ASSETS	2024–25
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 27 October 2026 Trustee

UK MMI

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Charity Number: 1192608