

REGISTERED CHARITY: 1195699

COMPANY NUMBER: CE026583

FATIMA TRUST

REPORT OF THE TRUSTEES AND UNAUDITED FINANCIAL STATEMENTS

FOR THE PERIOD

01 APRIL 2024 TO 31 MARCH 2025

REFERENCE AND ADMINISTRATIVE DETAILS

The trustees, present their report with the financial statements of the charity for the period 01st April 2024 to 31st March 2025.

INCORPORATION

The CIO Foundation was incorporated on 02 September,2021.

Registered Charity Number

1195699

Registered Office

175 Chepstow Road,
Newport
NP19 8GH

Trustees

| | | |
|----------------------------|---------|----------------------|
| Mr Mohammed Zahid Mahmood | Chair | - appointed 02.09.21 |
| Mr Mohammed Khalid Mahmood | Trustee | - appointed 02.09.21 |
| Mr Imran Hassan | Trustee | - appointed 02.09.21 |

Independent Examiner

Quba Accountancy LTD
14 Mayne Avenue
Luton,
Bedfordshire,
LU4 9LS

STRUCTURE, GOVERNANCE AND MANAGEMENT

Board of Trustees

The Board of Trustees sets our future aims and priorities focusing on strategic planning and governance and also evaluates our performance and progress in our work to alleviate poverty and suffering.

The Board of Trustees appraises the Senior Management Team and can make appointments to it as well as dismissals. The Board of Trustees also make sure that we satisfy the regulatory requirements on us as a charity and works with key stakeholders.

Recruiting and Appointing Trustees

All our trustees are volunteer, chosen because they all have the diverse range of skills, knowledge and experience that we need to respond to the challenges of today. Stakeholders and partners may nominate trustees and sometimes we will make a personal approach to potential candidates.

Governing document

Fatima Trust refers to the charity incorporated organisation with a governing document known as CIO constitution by foundation originally incorporated on 02 September 2021.

Responsibilities of Trustees

The annual report and financial statements are prepared according to the relevant law and approved by the trustees.

The trustees keep adequate accounting records and they show and explain our transactions. The records also disclose our financial position with reasonable accuracy at any time and enable trustees to ensure that the financial statements comply with Charity Commission Statement of Recommended Practice (SORP) 2015.

Grant Making Policies

We provide grants to projects if the request meets our charitable objectives and criteria. Project grant making is managed according to a designated process, which is documented in our Operational Risk-Management Framework. We aim to treat all grant applications professionally, equally and fairly. We make the final decision as to eligibility to receive a grant, at our discretion.

Public Benefit

We develop strategic plans to make certain that we provide maximum public benefit and achieve our strategic objectives, which fall under purposes defined by the Charity Act 2006.

Objectives and Strategic activities

The objects of the charity are set below:

THE PREVENTION AND RELIEF OF POVERTY AND SICKNESS ANYWHERE IN THE WORLD AND IN PARTICULAR AMONGST THOSE AFFECTED BY NATURAL DISASTERS, WARS, CONFLICTS, FINANCIAL HARDSHIP AND OTHER HUMANITARIAN EMERGENCIES, BY THE PROVISION OF MONETARY OR OTHER ASSISTANCE INCLUDING MEDICINES, HOSPITALS, SHELTER AND FOOD.

Achievements & Performances

Living below the extreme poverty line means a household is unable to afford their most basic needs of food, shelter, healthcare/sanitation, and education. People in poverty are experts on their own lives, and their own needs – what they are missing is money. Fatima Trust has launched other cash transfer programs. These large one-time transfers allow them to invest in what they need most and have been shown to improve recipients' earnings, children's school attendance, health, nutrition, and mental wellbeing.

Financial Review

The charity received sum of **£91,154** in donations from various sources.

The charity does not have any reserve policy.

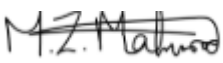
No funds are in deficit at the balance sheet.

The funds are in surplus by **£4,315** at the balance sheet.

Declaration

The trustees declare that they have approved the trustees report above.

Signed on behalf of the charity's trustees.

| |
|---|
|  |
| Signature |
| Name: Mohammed Zahid Mahmood |
| Position: Chair |
| Date: 20-08-2025 |

INDEPENDENT EXAMINERS REPORT FOR THE PERIOD 01 APR 2024 TO 31 MAR 2025 TO THE TRUSTEES

I report on the accounts for the period 01st April 2024 to 31st March 2025 set out below.

Respective responsibilities of trustees and examiner

The charity's trustees responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for the period (under Section 144(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is required.

Having satisfied myself that the charity is not subject to audit and is eligible for independent examination, it is my responsibility to:

- Examine the accounts
- Follow the procedures laid down in the General Directions given by the Charity Commission (under Section 145(5)(b) of the 2011 Act); and
- To state whether particular matters have come to my attention.

Basis of the 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 examiners statement

In connection with my examination, no matter has come to my attention:

- (1) Which gives me reasonable cause to believe that, in any material respect, the requirements have not been met;

or


- (2) To which. In my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Independent Examiner



Signature: Mr Dawood Masood AFA, MIPA

Date: 29/08/2025

| | | | | | |
|---|--------------------------------|-------------------|-------------|-----------------|-------|
|  <div>CHARITY COMMISSION FOR ENGLAND AND WALES</div> | Charity name | | No (if any) | | CC16a |
| | Fatima Trust | | 1195699 | | |
| | Receipts and payments accounts | | | | |
| | For the period from | Period start date | To | Period end date | |
| | 1-Apr-24 | 31-Mar-25 | | | |

Section A Receipts and payments

| | Unrestricted funds To the nearest £ | Restricted funds To the nearest £ | Endowment funds To the nearest £ | Total funds To the nearest £ | Last year To the nearest £ |
|---|--|--------------------------------------|-------------------------------------|---------------------------------|-------------------------------|
| A1 Receipts | | | | | |
| Donation | 91,154 | - | - | 91,154 | 44,279 |
| | - | - | - | - | - |
| | - | - | - | - | - |
| | - | - | - | - | - |
| | - | - | - | - | - |
| | - | - | - | - | - |
| | - | - | - | - | - |
| Sub total(Gross income for AR) | 91,154 | - | - | 91,154 | 44,279 |
| A2 Asset and investment sales, (see table). | | | | | |
| | | | | | |
| | | | | | |
| Sub total | - | - | - | - | - |
| Total receipts | 91,154 | - | - | 91,154 | 44,279 |
| A3 Payments | | | | | |
| Charitable Activities | 86,119 | - | - | 86,119 | 41,798 |
| Administrative expense | 1,245 | - | - | 1,245 | 225 |
| Governance cost | 1,500 | - | - | 1,500 | 1,500 |
| | - | - | - | - | - |
| | - | - | - | - | - |
| | - | - | - | - | - |
| | - | - | - | - | - |
| Sub total | 88,864 | - | - | 88,864 | 43,523 |
| A4 Asset and investment purchases, (see table) | | | | | |
| | - | - | - | - | - |
| | - | - | - | - | - |
| Sub total | - | - | - | - | - |
| Total payments | 88,864 | - | - | 88,864 | 43,523 |
| Net of receipts/(payments) | 2,290 | - | - | 2,290 | 756 |
| | - | - | - | - | - |
| A5 Transfers between funds | | | | | |
| | - | - | - | 2,026 | 1,339 |
| A6 Cash funds last year end | | | | | |
| Cash funds this year end | 2,290 | - | - | 4,315 | 2,095 |

Section B Statement of assets and liabilities at the end of the period

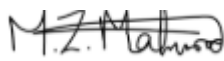
| Categories | Details | Unrestricted funds | Restricted funds | Endowment funds |
|----------------------|--|--------------------|------------------|-----------------|
| B1 Cash funds | Cash in hand & at Bank | 4,315 | - | - |
| | | - | - | - |
| | | - | - | - |
| | Total Cash funds | 4,315 | - | - |
| | (agree balances with receipts and payments account(s)) | Agreement Error | OK | OK |

| | Details | Unrestricted funds To nearest £ | Restricted funds To nearest £ | Endowment funds To nearest £ |
|---------------------------------|---------|------------------------------------|----------------------------------|---------------------------------|
| B2 Other monetary assets | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |

| | Details | Funds to which assets belong | Cost (Optional) | Current value (Optional) |
|-----------------------------|---------|------------------------------|-----------------|--------------------------|
| B3 Investment assets | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |

| | Details | Funds to which assets belong | Cost (Optional) | Current value (Optional) |
|---|---------|------------------------------|-----------------|--------------------------|
| B4 Assets retained for the charity's own use | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |

| | Details | Funds to which liability belong | Amount due (Optional) | When due (Optional) |
|-----------------------|---------|---------------------------------|-----------------------|---------------------|
| B5 Liabilities | | | - | |
| | | | - | |
| | | | - | |
| | | | - | |

| | | | |
|---|---|------------------------|------------------|
| Signed by one or two trustees on behalf of all the trustees | Signature | Print Name | Date of approval |
| |  | Mohammed Zahid Mahmood | 20-08-2025 |