

MAKE MY TOMORROW CIO
Annual Report & Accounts
31 March 2025

Charity Registration Number: 1197819

Company Number: CE028276

MAKE MY TOMORROW CIO

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MAKE MY TOMORROW CIO
Charity Information

Charity number
1197819

Company Number
CE028276

Board of Trustees
Mr Hussein Yusufali Pirbhai
Mr Juzer Pirbhai
Mrs Glynis Evelyn Jones

The Charity Administrators
Mr Hussein Yusufali Pirbhai - Chairman

Bankers
Lloyds Bank
Leicester

Independent Examiner
Mr Amit Kanani
Burleys Leicester Limited
Chartered Certified Accountants
9 Gower Street
Leicester
LE1 3LJ

Administrative Offices
12 High Leys Drive
Oadby
Leicester
LE2 5TL

MAKE MY TOMORROW CIO

Trustees' Annual Report For the year ended 31 March 2025

The trustees present their report with the financial statements of the charity for the year ended 31 March 2025. The trustees have adopted the provisions of 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 (FRS 102) (effective 1 January 2015).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The objectives of the Charity are to relieve hardship among poor people and other people in need by means of, but not exclusively, making grants for providing or paying for items, equipment, services and facilities, including the provision of food, accommodation and livelihood programmes for the benefit of the said persons. To advance education for the benefit of the general public by means of but not exclusively, the provision or assistance in the provision of educational activities and facilities, such as resource for schools and provision of scholarships for public benefit.

We were able to continue our funding to TAFED in Tanzania for the 3rd time (total of 5-year commitment) so that they can provide breakfast porridge to primary school children in two schools, 6 days-a-week, and lunch to another 3 days-a-week. However, following the Chair's personal visit to Dar-es-Salaam to meet with the officers of TAFED, it became evident that they were experiencing funding issues and as such, at some point during the year, they had to scale back their activities. This meant that the funding provided by Make My Tomorrow was even more valuable to keep the project running. On a positive note, the new dining shelter and kitchen which we built last year has been described as a 'godsend' by the teachers and parents as it allows the children to shelter from the elements during breaks and for other activities.

Grants have continued to be made to the 3 students for whom we have provided scholarships for university fees for their *second year*, and after examining our finances, we have approved similar funding of a 4th student at university. These commitments are for 4-5 years, and the Trustees are confident in meeting these commitments.

A further grant of \$2,000USD was made to FUWAVITA in Tanzania for their continuation of work in helping people with hearing and speech disability. They continue to provide regular updates on their work.

Interest was earned on £600,000 invested for 12 months, which has boosted the balance after the capital spend at Mkamba Primary School last year. Further investments have been made in fixed accounts of £300,000 and £325,000 which mature in 2025-26.

An approach was made by The Lions Club of Dar es Salaam Infinity Branch for a donation to supply 200 desks to a school just outside Dar – Shule Ya Msingi Mbagala. The approximate cost of these desks was \$8,500USD. Two trustees were on vacation in Dar at the time, decided to visit the school with two of the Lions members to establish their needs. Whilst the desks were much needed, there were other priorities to address within the classrooms (potholes inside the classrooms) and general disrepair. Following an urgent meeting by video call, funding of \$10,000 USD was approved so that work could commence during the school closure over Christmas and New Year break. The Lions Club would make up the balance of the \$13,500USD needed.

MAKE MY TOMORROW CIO

Trustees' Annual Report

For the year ended 31 March 2025

Using HiFX (Xe.com) as a third-party money transfer agent worked well in most cases as good exchange rates were on offer compared to the spread offered by the banks. We will continue to monitor this facility to obtain the best deal with minimum charges.

Charity property

Confirmation from the Land Registry is still sought for our registered interest in 2/3 of the property in which our main benefactor lived prior to her death. We hope this will be concluded in the months to come.

Public benefit

The Trustees have given due regard to guidance published by the charity commission on public benefit.

ACHIEVEMENT AND PERFORMANCE

The Trustees consider that performance of the charity reflects the experience, requests for assistance and personal circumstances of the trustees. The charity expects to increase activities in the coming years and begin fundraising for projects like the one at Shule ya Mkamba last year and supplying funding for renovations and materials much needed in other schools with trusted partners such as TAFED and Lions Club.

FINANCIAL REVIEW

Principal funding sources

The charity's sources of income have come from interest from money invested last year in a fixed account for 12 months. No attempt was made for any fundraising.

Investment policy

A large sum of money was placed in two separate interest bearing accounts for 15 months and a 95-Day Notice Account.

Reserves policy

It is the policy of the charity to maintain unrestricted funds, which are the free reserves of the charity at a level which is required to meet its objectives of approximately twelve months unrestricted expenditure. This provides sufficient funds to cover management and administrative costs for the charity. The trustees will review this annually.

The Statement of Financial Activities shows net profit for the year of £10,053 (2024 - £551,538 and restricted and unrestricted reserve stand at £659,164 (2024 - £649,111) in total.

Constitutional Changes

There were no constitutional changes this year.

FUTURE PLANS

The charity plans continuing its charitable activities in the ensuing years.

MAKE MY TOMORROW CIO

Trustees' Annual Report For the year ended 31 March 2025

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is governed by the Constitution of MAKE MY TOMORROW CIO.

The legal ownership of the charity's moveable and immovable property vests with the CIO.

Recruitment and appointment of Management Board

Trustees:

The Trustees are elected every three years and due consideration is given as to their suitability before being elected. They are familiar with the practical work of the charity and of its objectives. Appropriate training is provided as required for their roles as trustees. The Board of Trustees consists of 3 Trustees comprising of Hussein Pirbhai (Chair), Glynis Jones and Juzer Pirbhai as nominated Trustees, who meet regularly and are responsible for the strategic direction and policy of CIO. All three wished to remain as Trustees for the foreseeable future.

Management Committee:

The Management Committee is the same as that of the 3 Trustees. Due to the lack of activity in the first year, the chair is appointed to carry-out all tasks as he is now retired and is happy to do so.

Risk management:

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. The Trustees are aware of the risks to funding and review the situation regularly. Appropriate plans to deal with this are in place and are continually monitored. As the charity deals directly with established registered charity in other countries or make a payment to an education establishment directly on behalf of a student, no need for insurance arises. The charity is open to usual financial risks of any organization, so the charity has minimised risks by conducting the activities in this manner. However, the charity has controls to minimize fraud risks such as two signatures required for cheque payments from the bank account. The chair will provide six-monthly financial statement which are explained to and approved by the trustees.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number: 1197819

Principal address

MAKE MY TOMORROW
12 High Leys Drive
Oadby
Leicester
LE2 5TL

MAKE MY TOMORROW CIO

Trustees' Annual Report For the year ended 31 March 2025

Trustees

Mr Hussein Pirbhai- Chairman
Mr Juzer Pirbhai
Mrs Glynis Evelyn Jones

The Charity Administrators

Mr H Pirbhai - Chairman & Treasurer

Independent examiner

Mr A D Kanani FCCA
Burleys Leicester Limited
Chartered Certified Accountants
9 Gower Street
Leicester
LE1 3LJ

Approved by order of the board of trustees on 17 November 2025, and signed on its behalf by:

Mr Hussein Pirbhai - Trustee

MAKE MY TOMORROW CIO

Independent examiner's report to the Trustees on the accounts of Make My Tomorrow CIO for the year ended 31 March 2025

I report on the financial statements of Make My Tomorrow CIO for the year ended 31st March 2025 which are set out on pages 7 to 10.

Respective responsibilities of trustees and examiner

As described on pages 2 to 4, the Charity's trustees are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the Act'). The trustees are satisfied that the audit requirement of Section 144(2) of the Charities Act 2011 (the Act) does not apply, and that there is no requirement in the governing document or constitution of the Charity for the conducting of an audit. As a consequence, the trustees have elected that the financial statements be subject to independent examination.

It is my responsibility to:-

- a) examine the accounts under section 145 of the 2011 Act;
- b) to follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the Act; and;

Basis of opinion and scope of work undertaken

My examination was carried out in accordance with 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 Examiner's Statement, report and opinion

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:
to keep accounting records in accordance with section 130 of the 2011 Act; and to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

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.

Mr A D Kanani FCCA
Burleys Leicester Limited
Chartered Certified Accountants
9 Gower Street
Leicester
LE1 3LJ

17 November 2025

MAKE MY TOMORROW CIO
Statement of Financial Activities
for the year ended 31 March 2025

		Unrestricted funds	Restricted funds	Total funds	Total funds
	Notes	2025 £	2025 £	2025 £	2024 £
<u>Income & Endowments From</u>					
<i>Incoming resources from generated funds:</i>					
Donations & Legacies	2	339	-	339	585,012
Investment Income	3	27,280	-	27,280	-
Total incoming resources		<u>27,619</u>	<u>-</u>	<u>27,619</u>	<u>585,012</u>
<u>Expenditure</u>					
<i>Resources expended from direct charitable expenditure :</i>					
Charitable Activities Costs	4	16,464	-	16,464	31,713
Other Expenses	5	1,102	-	1,102	1,761
Total resources expended		<u>17,566</u>	<u>-</u>	<u>17,566</u>	<u>33,474</u>
Net incoming resources		10,053	-	10,053	551,538
Total funds brought forward		-	-	649,111	97,573
Total funds carried forward		<u>10,053</u>	<u>-</u>	<u>659,164</u>	<u>649,111</u>

Continuing operations

All income and expenditure has arisen from continuing activities

MAKE MY TOMORROW CIO
Statement of Financial Position
as at 31 March 2025

	Notes	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Current assets					
Cash at bank and in hand		659,884	-	659,884	649,831
		<hr/> 659,884	<hr/> -	<hr/> 659,884	<hr/> 649,831
Current liabilities					
Amounts falling due within one year	7	720		720	720
		<hr/> 720	<hr/> -	<hr/> 720	<hr/> 720
Total assets less current liabilities		659,164	-	659,164	649,111
		<hr/> 659,164	<hr/> -	<hr/> 659,164	<hr/> 649,111
Net assets					
Funds					
	8				
Unrestricted funds				659,164	10,053
Restricted funds				-	-
				<hr/> 659,164	<hr/> 10,053

The financial statements on pages 7 to 10 were approved by the trustees on 17 November 2025 and signed on their behalf by:

Mr Hussein Yusufali Pirbhai
Trustee

MAKE MY TOMORROW CIO
Notes to the Accounts
for the year ended 31 March 2025

1 Summary of significant accounting policies

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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 (FRS 102) (effective 1 January 2015)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Analysis of Charitable Income and expenditure

	2025	2024
	£	£
2 Donations & Legacies		
Donations	339	585,012
Gift Aid	-	-
	<u>339</u>	<u>585,012</u>

MAKE MY TOMORROW CIO
Notes to the Accounts
for the year ended 31 March 2025

	2025	2024
	£	£
3 Investment Income		
Bank deposit interest	27,280	-
	<u>27,280</u>	<u>-</u>

	2025	2024
	£	£
4 Charitable Activities Costs		
Donations for Education	11,759	2,418
Other Donations - food for education, etc	4,705	29,295
	<u>16,464</u>	<u>31,713</u>

	2025	2024
	£	£
5 Other Expenses		
Bank charges	115	175
Legal & Professional Fees	-	866
Repairs and Maintenance	181	-
Software	86	-
Accountancy fees	720	720
	<u>1,102</u>	<u>1,761</u>

6 Average Number of Employees

The average monthly number of employees during the year was as follows:

	2025	2024
Other	-	-
	<u>-</u>	<u>-</u>

7 Creditors: Amounts Falling Due Within One Year

	2025	2024
	£	£
Trade creditors/accruals	720	720
	<u>720</u>	<u>720</u>

8 Movement In Funds

	At 01.04.24	Net Incoming Resources	At 31.03.25
Unrestricted Funds			
General fund	649,111	10,053	659,164
Restricted Funds	-	-	-
Total Funds	<u>649,111</u>	<u>10,053</u>	<u>659,164</u>

9 Related Party Disclosures

There were no trustees' remuneration or other benefits for the year ended 31 March 2025.

There were no trustees' expenses paid for the year ended 31 March 2025.