

Charity Registration No. 1205891  
Company No. 13897720

# **UMMATI RELIEF FOUNDATION**

(A COMPANY LIMITED BY GUARANTEE)

**REPORT AND FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 05 APRIL 2025**

**UMMATI RELIEF FOUNDATION (A COMPANY LIMITED BY GUARANTEE)**

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**FOR THE YEAR ENDED 05 APRIL 2025**

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**UMMATI RELIEF FOUNDATION (A COMPANY LIMITED BY GUARANTEE)**

**LEGAL AND ADMINISTRATIVE INFORMATION  
FOR THE YEAR ENDED 05 APRIL 2025**

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<b>Trustees</b>	Fatima Shokat Hussein Sadik Jaye Patrick Ramdewor Ahmed Gulam Hussain
<b>Principal Address</b>	639 - 641 Stratford Road Birmingham B11 4EA
<b>Charity Number</b>	1205891
<b>Company Number</b>	13897720
<b>Independent Examiner</b>	Mohammad Ansari Ansari & Co Charity Accountants and Consultants Kings Court, 17 School Road Birmingham B28 8JG

**TRUSTEES' REPORT**

**FOR THE YEAR ENDED 05 APRIL 2025**

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The Trustees (who are also Directors of the Charity for the purposes of the Companies Act) present their report and financial statements for the year ended 05 April 2025.

The Trustees confirm that the Annual report and financial statements of the charity comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 01 January 2019).

**Structure, governance and management**

*Governing document/Constitution*

The organisation is a Charitable Company, limited by guarantee. The charity was established by Memorandum & Articles of Association signed on 07 February 2023 (last amended on 22 May 2023) and registered with the Charity Commission on 24 November 2023, under number 1205891.

*Tax status*

The charity is registered as a charity with HMRC and is therefore exempt from corporation tax and income tax.

*Recruitment and training of trustees*

The Board of Trustees currently consists of three members who were recruited due to their commitment and expertise. Role descriptions, where applicable, are issued to each Trustee and a full induction is given setting out the obligations of a Trustee. The list of current Trustees can be found on page 2 of this document.

*Organisational structure*

The Charity is principally based in Birmingham but works with organisations across the United Kingdom and abroad. The Trustees are responsible for the governance of the Charity, and the day-to-day management is performed by an administrator and volunteers.

*Key risks and uncertainties*

The Trustees actively review the major risks which the Charity faces on a regular basis, in particular those relating to its operations and finances. They are satisfied that systems are in place to mitigate the charity's exposure to the major risks. The risk management strategy comprises:

- A regular review of the risks which the Charity may face;
- The adequacy of current systems and procedures to mitigate those risks identified in the strategy; and
- The implementation of procedures designed to minimise any potential risk on the Charity should any of those risks materialise.

The strategy is reviewed regularly by the Trustees.

**TRUSTEES' REPORT**

**FOR THE YEAR ENDED 05 APRIL 2025**

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**Aims, objectives and activities**

*Aims, objectives and intended impacts*

**Objects:**

The prevention or relief of poverty or financial hardship of individuals and families in Kenya, Tanzania, Uganda, Pakistan, Afghanistan, Turkey, and occupied Palestinian territories, guided by principles of the Islamic faith through the provision of, but not exclusively, by:-

- (i) Humanitarian aid such as the provision of food, water, and clothing to meet basic living standards;
- (ii) Community enrichment through the provision of infrastructure; and
- (iii) Grants for education and vocational training.

*Public benefit statement*

The section of this report above entitled 'Aims, objectives and activities' sets out the aims and priorities of the Charity. The Trustees have considered this matter, in conjunction with the guidance contained in the Charity Commission's general guidance on public benefit, and have concluded:

- That the aims of the Charity continue to be charitable;
- That the aims and work done give identifiable benefits to the charitable sector and both indirectly and directly to individuals in need;
- That the benefits are for the public, are not unreasonably restricted in any way and certainly not by ability to pay
- That there is no detriment or harm arising from the aims or activities.

*Review of achievements and performance for the period*

Throughout the 2024-2025 period, Ummati Relief Foundation diligently worked to alleviate suffering and promote sustainable development, guided by the core Islamic principles of compassion, justice, and service to humanity. Operating in regions facing climate-induced challenges and economic hardship, the foundation balanced emergency response with essential service provision. A cornerstone of this work was the consistent provision of nutritious food packs to orphans and vulnerable families across all its operational areas, directly combating hunger and food insecurity. This included the vital delivery of Ramadan food parcels to orphans, widows, and the most needy families, ensuring they could observe the holy month with dignity and nourishment.

The foundation also installed essential water hand pumps in communities in Sri Lanka. In Kenya, a vital project was undertaken to renovate a local mosque and construct a dedicated Ghushl Khana (mortuary washroom), thereby strengthening community infrastructure and upholding the dignity of Islamic funeral rites.

**TRUSTEES' REPORT**

**FOR THE YEAR ENDED 05 APRIL 2025**

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*Review of achievements and performance for the period (continued)*

Beyond immediate relief, Ummati Relief Foundation focused on expanding its critical orphan sponsorship program, which now provides comprehensive educational support, healthcare, and psychosocial care to hundreds of children. The foundation's commitment to empowerment was further demonstrated through its targeted investment in education and livelihood programs, including repairing and furnishing orphanage and schools in Kenya to ensure safer learning environments.

Our dedicated Qurbani and Zakat campaigns successfully reached beneficiaries across all five countries, with a special focus on ensuring orphans and struggling families could observe these Islamic rites with dignity and nourishment. Through these concerted efforts in food security, water access, community facilities, child welfare, and economic empowerment, Ummati Relief Foundation upheld its mission to deliver not just aid, but hope, dignity, and stability to those in need.

**Financial review**

*Principal sources of funding*

The principal source of funding for the Charity is from individual donors. Voluntary donations received in the period amounted to £29,895. Costs were kept under control during the period and monitored regularly.

During the year, the Charity delivered a financial surplus of £8,146.

Expenditure on fixed assets capitalised during the year amounted to £Nil, in congruence with our capitalisation policy. Fixed assets are used for charitable purposes and enable staff and volunteers to provide an optimum service to the public.

*Reserves Policy*

The Charity holds unrestricted funds which have been provided to the charity via donations and charitable activities. Under the terms of the donations, the charity must retain the assets in perpetuity and can only use the income to support its charitable activities.

The unrestricted funds represent income earned but not yet utilised in supporting charitable activities. At 05 April 2025, the charity held reserves of £(385) as unrestricted and undesignated free reserves. Restricted reserves at the end of the year amount to £4,473.

**TRUSTEES' REPORT**

**FOR THE YEAR ENDED 05 APRIL 2025**

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*Going Concern*

Although the charity has a small negative unrestricted funds balance, the Charity has no contractual or legally obliged expenditure or commitments in the next financial period and will grant funds only after it has received them. After making further appropriate enquiries and gaining assurances over income levels in the future, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future and at least 12 months from the date of signing the financial statements, as required. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

**Future plans**

Ummati Relief Foundation: Strategic Focus 2025-2026

Building upon our established foundation, our strategic evolution emphasizes sustainable empowerment and the cultivation of resilient communities. This will be achieved through a multifaceted approach. First, we will enhance our core programs by integrating kitchen gardens with food aid initiatives and instituting community-led water management. Our support for orphans will be expanded to encompass essential life skills and digital literacy training, while we systematically scale vital seasonal support, such as our Ramadan food parcel program, to serve a greater number of orphans, widows, and vulnerable families.

To empower communities directly, we are launching the "Reviving Community Hearts" initiative. This program will develop mosques into multi-purpose community hubs, incorporating libraries and educational spaces, alongside strategically scaling the construction of Ghushl Khanas in areas of greatest need, ensuring dignified and accessible facilities for the Islamic burial rites. Concurrently, we are committed to fostering economic independence through our new "From Aid to Enterprise" program, which will provide targeted vocational training and micro-grants, with a priority on women and youth, and introduce climate-smart livelihood options in vulnerable regions.

Underpinning this entire framework is a dedication to strengthening our operational foundations. We will invest in technology to measure and track impact, build strategic partnerships, and enhance transparency for our donors. Our overarching objective is clear: to transition from the delivery of aid to the sustainable building of self-reliant futures.

**TRUSTEES' REPORT**

**FOR THE YEAR ENDED 05 APRIL 2025**

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**Statement of Trustees' responsibilities**

The Trustees are required to prepare financial statements for each financial year in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), which give a true and fair view of the state of affairs of the Charity and the incoming resources and application of resources, including the net income and expenditure for the year. In preparing those financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis, unless it is inappropriate to presume that the Charity will continue in business.

The Trustees are responsible for keeping adequate accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and which enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and all other applicable law. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**Accounts preparation**

The Trustees confirm that the accounts comply with current statutory requirements, and with those of the governing instrument.

This report was approved by the Trustees on 26 January 2026 and signed on their behalf, by:



**Fatima Sadik**  
Trustee



**INDEPENDENT EXAMINER'S REPORT  
FOR THE YEAR ENDED 05 APRIL 2025**

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**Independent examiner's report to the Trustees of Ummati Relief Foundation**

I report on the financial statements of the charity for the year ended 05 April 2025 which are set out on pages 10 to 18.

This report is made solely to the charity's Trustees, as a body, in accordance with section 145 and the regulations made under section 154 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

**Respective responsibilities of Trustees and Examiner**

The Trustees are responsible for the preparation of the financial statements. The Trustees consider that an audit is not required for this period under section 144(2) of the Charities Act 2011 (the Act) and that an independent examination is needed.

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

- examine the financial statements under section 145 of the Act;
- follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the Act; and
- state whether particular matters have come to my attention

**Basis of 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 financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeks explanations from the Trustees, concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the financial statements.

**INDEPENDENT EXAMINER'S REPORT  
FOR THE YEAR ENDED 05 APRIL 2025**

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**Independent examiner's statement**

In the course of 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 Act; and
  - to prepare financial statements which accord with the accounting records and comply with accounting requirements of the Act and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities
- have not been met; or

2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.



Mohammad Ansari  
Ansari & Co  
Charity Accountants and Consultants  
Kings Court, 17 School Road  
Birmingham  
B28 8JG

Dated: 26 January 2026

**UMMATI RELIEF FOUNDATION (A COMPANY LIMITED BY GUARANTEE)**

**STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 05 APRIL 2025**

		<b>Unrestricted Funds 2025 £</b>	<b>Restricted Funds 2025 £</b>	<b>Total Funds 2025 £</b>
	<b>Note</b>			
<b>Income from:</b>				
Donations and legacies	2	18,990	10,855	29,845
<b>Total income</b>		<b>18,990</b>	<b>10,855</b>	<b>29,845</b>
<b>Expenditure on:</b>				
Raising funds	3	6,124	-	6,124
Charitable expenditure	4	9,193	6,382	15,575
<b>Total expenditure</b>		<b>15,317</b>	<b>6,382</b>	<b>21,699</b>
<b>Net movement in funds</b>		<b>3,673</b>	<b>4,473</b>	<b>8,146</b>
<b>Reconciliation of funds:</b>				
Total funds brought forward		(4,058)	-	(4,058)
<b>Total funds carried forward</b>	9	<b>(385)</b>	<b>4,473</b>	<b>4,088</b>

All incoming resources and resources expended derive from continuing activities.

The notes on pages 13 to 18 form part of these financial statements.

**UMMATI RELIEF FOUNDATION (A COMPANY LIMITED BY GUARANTEE)**

**BALANCE SHEET  
AS AT 05 APRIL 2025**

			2025
	Note	£	£
<b>Current assets</b>			
Cash at bank and in-hand	12	4,588	
		<hr/>	
		4,588	
<b>Creditors:</b>			
Amounts falling due within one year	8	500	
		<hr/>	
<b>Net current assets</b>			4,088
<b>Net assets</b>			<hr/>
			4,088
			<hr/>
<b>Funds</b>			
Unrestricted funds	9		(385)
Restricted funds	9		4,473
	10		<hr/>
			4,088
			<hr/>

The notes on pages 13 to 18 form part of these financial statements.

The financial statements have been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006 and in accordance with FRS 102 (effective January 2019).

For the year ended 05 April 2025, the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies. No members have required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006. The directors acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of accounts.

The financial statements were approved by the Trustees on 26 January 2026 & signed on their behalf, by:



**Fatima Sadik**  
Trustee

**UMMATI RELIEF FOUNDATION (A COMPANY LIMITED BY GUARANTEE)**

**CASH FLOW STATEMENT  
FOR THE YEAR ENDED 05 APRIL 2025**

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	<b>Note</b>	<b>2025 £</b>
<b>Cash flows from operating activities:</b>		
<b>Net cash provided by operating activities</b>	<b>12</b>	<b>3,324</b>
		<hr/>
Increase / (decrease) in cash & cash equivalents in the reporting period		<b>3,324</b>
		<hr/>
Cash & cash equivalents at the beginning of the reporting period		<b>1,264</b>
		<hr/>
<b>Cash &amp; cash equivalents at the end of the reporting period</b>	<b>13</b>	<b>4,588</b>
		<hr/>

The notes on pages 13 to 18 form part of these financial statements.

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 05 APRIL 2025**

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**1. Accounting policies**

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 (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The Charity meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

The following principal accounting policies have been applied:

***a) Incoming resources***

Income includes the total funds received during the period and comprises donations collected directly or by volunteers and income from fundraising events. Income is recognised in the period in which the charity is entitled to receipt and the amount can be measured with reasonable certainty.

Income tax reclaimable under the Gift Aid Scheme is recognised on an accruals basis once income is considered probable.

Donors are given the option to restrict their donation when it is made. Any Gift Aid claimed on restricted donations is classed as unrestricted income.

***b) Resources expended and basis of allocation***

Expenditure is included when incurred and has been shown in the Statement of Financial Activities inclusive of non-recoverable Value Added Tax.

Expenditure on operational programmes is recognised in the period in which it is incurred.

Currently all costs are directly attributable to specific activities, but where required, certain shared costs will be apportioned to activities in furtherance of the objects of the Charity.

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 05 APRIL 2025**

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**1. Accounting policies (cont.)**

**c) Funds accounting**

Funds held by the charity are:

*Unrestricted funds* - These are funds which can be used in accordance with the charitable objects at the discretion of the Trustees.

*Designated funds* – These are unrestricted funds earmarked by the trustees for particular purposes.

*Restricted funds* – These are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the company for particular purposes. The costs of raising and administering such funds are charged against the specific fund.

**d) Cash at bank and in hand**

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

**e) Judgements in applying accounting policies and key sources of estimation uncertainty**

In preparing the Financial Statements, management is required to make estimates and assumptions which affect reported income, expenses, assets, liabilities and disclosure of contingent assets and liabilities. Use of available information and application of judgement are inherent in the formation of estimates, together with expectations of future events that are believed to be reasonable under the circumstances. Actual results in the future could differ from such estimates.

The directors consider that there are no significant areas of key judgement or estimation uncertainty other than those identified in the accounting policies above.

**2. Donations and legacies**

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £
Voluntary donations	18,990	10,855	29,845
	<hr/> 18,990 <hr/>	<hr/> 10,855 <hr/>	<hr/> 29,845 <hr/>

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 05 APRIL 2025**

**3. Raising funds**

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £
Fundraising events	3,798	-	3,798
Advertising & marketing	1,927	-	1,927
Volunteer expenses	399	-	399
	<hr/> 6,124 <hr/>	<hr/> - <hr/>	<hr/> 6,124 <hr/>

**4. Charitable activities - costs**

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £
Projects abroad	-	6,195	6,195
Compliance costs	579	187	766
Salaries & wages	3,485	-	3,485
Office, IT & equipment	4,528	-	4,528
Legal & professional	601	-	601
	<hr/> 9,193 <hr/>	<hr/> 6,382 <hr/>	<hr/> 15,575 <hr/>



**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 05 APRIL 2025**

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**5. Employees**

**2025**  
**Head count**

**Number of employees**

The average number of employees, analysed by function was:

Management	1
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**Employment costs**

**2025**  
**£**

Salaries & Wages	3,485
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Social security costs	-
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Pensions costs	-
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**3,485**

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No employee received remuneration amounting to more than £60,000 in the period.

The key management personnel of the Charity were comprised of one Chief Executive Officer. The total employee benefits of the key management personnel of the Charity therefore, were £3,485.

**6. Trustees costs**

During the period £NIL of expenses were incurred for the reimbursement of Trustees' expenses. The Trustees received no other remuneration in the period.

**7. Volunteers**

The Trustee Board recognise the tremendous contribution made by our volunteers without whom the service could not operate.

**8. Creditors: amounts falling due within one year**

**2025**  
**£**

Accruals	500
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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 05 APRIL 2025**

**9. Statement of funds**

	<b>Brought forward £</b>	<b>Incoming resources £</b>	<b>Resources expended £</b>	<b>Fund transfers £</b>	<b>Carried forward £</b>
<b>Restricted funds</b>					
Zakat	-	3,926	(3,926)	-	-
Food	-	2,293	(2,293)	-	-
Health	-	163	(163)	-	-
Masjid	-	4,473	-	-	4,473
<b>Total restricted funds</b>	-	10,855	(6,382)	-	4,473
<b>Unrestricted funds</b>					
General reserve	(4,058)	18,990	(15,317)	-	(385)
<b>Total funds</b>	(4,058)	29,845	(21,699)	-	4,088

**Restricted Project Descriptions**

*Zakat*

Zakat is a specific type of donation which is restricted to be distributed to the very poorest in society for their most urgent and vital needs. We intend to use these funds for food and water distribution for the poor, as well as any other project that the Trustees deem fit.

*Food*

We intend to use these funds for food distribution for the poverty stricken.

*Health*

We intend to use these funds for medical aid distribution for the poverty stricken.

*Masjid*

We intend to use this fund to fund projects to build or renovate masjids around the world in areas.

NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 05 APRIL 2025

10. Analysis of net assets between funds

	Unrestricted funds £	Restricted funds £	Total funds £
Fund balances at 05 April 2025 are represented by:			
Net current assets	(385)	4,473	4,088
Total funds	<u>(385)</u>	<u>4,473</u>	<u>4,088</u>

11. Related parties

There were no related party transactions in the period.

12. Reconciliation of cash flows from operating activities

	2025 £
Net income / (expenditure) for the reporting period	8,146
Increase / (decrease) in creditors	(4,822)
Net cash provided by operating activities	<u>3,324</u>

13. Analysis of cash and cash equivalents

	2025 £
Cash at bank and in hand	4,588
Total of cash and cash equivalents	<u>4,588</u>