

UMMAH CHARITY TRUST

Report of the Trustees

For the year ended 30 September 2025

The trustees present their annual report and financial statements for the year ended 30 September 2025 and confirm that they comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008 and the Constitution of the Charity.

Reference and Administrative Information

Charity Name: UMMAH CHARITY TRUST

Charity Registration Number: 1207305

Principal Address:

63 Symphony Road
Cheltenham
GL51 6GJ

Trustees

- Mr. Mujibul Islam
- Dr. Mohammad Waliul Islam
- Dr. MD Azharul Islam

Bankers

The Co-operative Bank p.l.c.
1 Balloon Street
Manchester
M4 4BE

Structure, Governance and Management

Governing Document

UMMAH CHARITY TRUST is a Charitable Incorporated Organisation (CIO) registered with the Charity Commission for England and Wales under charity number 1207305. The charity is governed by its Constitution.

Organisational Structure

The trustees are responsible for the overall management and administration of the charity. All trustees serve on a voluntary basis and receive no remuneration or financial benefits.

The trustees meet regularly to oversee the charity's activities, finances and future plans.

Recruitment and Appointment of Trustees

The existing trustees are responsible for recruiting and appointing new trustees. Appointments are based on a person's eligibility, integrity, knowledge, skills and commitment to the charity's objectives.

Risk Management

The trustees have assessed the principal risks facing the charity and are satisfied that appropriate systems and financial controls are in place to manage those risks and safeguard the charity's assets.

Charitable Objectives

The charity's objectives are for the public benefit:

- To prevent or relieve poverty anywhere in the world by providing or assisting in the provision of education, training, healthcare projects and other support designed to enable individuals to generate a sustainable income and become self-sufficient.
- To advance the religion of Islam through educational initiatives and by promoting the teachings of the Qur'an and Sunnah of the Prophet Muhammad (peace and blessings be upon him).

Grant-Making Policy

The trustees consider applications and charitable needs against the charity's objectives. Grants are awarded based on demonstrated need, expected charitable impact, accountability and the ability of recipients to use funds effectively.

Priority is given to projects supporting orphans, disadvantaged children and families living in poverty.

Safeguarding

The charity is committed to safeguarding beneficiaries, volunteers and others involved in its activities. The trustees review safeguarding arrangements regularly and are satisfied that appropriate procedures remain in place.

Activities and Achievements

During the year the charity continued to pursue its charitable objectives by supporting the education of orphans and disadvantaged children in Bangladesh. A grant was awarded to **Dhaishar Hifzul Quran Madrasa,**

Moulvibazar District, Bangladesh, to assist with the educational needs of poor children and orphans.

The trustees remain committed to relieving poverty through education and charitable assistance and are satisfied that the charity's activities have provided public benefit in accordance with its charitable objectives.

Funding

The charity's principal sources of income are voluntary donations and Zakat. In addition, one trustee donates income received from carrying out drivers' medical examinations to support the charity's work.

Plans for the Next Financial Year

The trustees intend to continue supporting educational projects for orphans and disadvantaged children in Bangladesh and, subject to available funds, provide further charitable assistance to people experiencing poverty and hardship.

Statement of Trustees' Responsibilities

The trustees are responsible for preparing the Trustees' Annual Report and financial statements in accordance with applicable law.

The trustees are responsible for maintaining proper accounting records, safeguarding the assets of the charity and taking reasonable steps to prevent and detect fraud and other irregularities.

Statement of Financial Activities

For the year ended 30 September 2025

Receipts

Donations and Zakat received

..... **£6,535**

Total

Receipts **£6,535**

Payments

Grant to Dhaishar Hifzul Quran Madrasa, Moulvibazar District, Bangladesh, to support the education of poor children and orphans

..... **£7,010**

Total
Payments **£7,010**

Net Movement in Funds

Net payments
..... **(£475)**

Opening cash balance (1 October 2024)
..... **£850**

Closing cash balance (30 September 2025) **£375**

Statement of Assets and Liabilities

As at 30 September 2025

Monetary Assets

Cash held in bank
..... **£375**

Total Monetary

Assets **£375**

Other Assets

None.

Liabilities

None.

Approved by the Board of Trustees and signed on its behalf.

Dr. Mohammad Waliul Islam

Trustee

Date: 22/07/2026_____