



EMAT SCIO (SC051059)

Annual Report

12 months ended 31 December 2024



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Trustees' Annual Report

The trustees are pleased to present their annual report together with the financial statements and independent examiner's report for the 12-month period ending 31 December 2024.

The year 2024 marked a period of transition for the charity. Activities remained limited; however, trustees focused on strengthening the foundations of the organisation to support future sustainability and growth.

During 2024, the charity began preparations for trustee succession. Long-standing trustees [REDACTED] have signalled their intention to retire during 2025. In response, the charity has prioritised recruitment of new, younger trustees with a broader mix of skills to pass on the baton and revitalise the charity.

A key focus for the incoming trustees will be the development of new fundraising approaches, reviewing the charity vision and improvements to digital and online payment systems, to make donating simpler and more accessible.

Following the resignation of [REDACTED] in 2024, [REDACTED] was appointed Chairman and has led the trustees through this transitional period.

The trustees wish to thank all supporters, donors and volunteers for their continued encouragement and assistance.



Aims and Outreach

Charitable Aims

- Provide free medical eye care
- Establish an eye clinic
- Assist in disaster relief as appropriate
- Provide the above services to all irrespective of age, religion, gender or race

Outreach in 2024

- Joined hands with Islamic relief charity to pick and pack food parcels
- Distributed food parcels to Cyrenians as they provide local care and support in Aberdeen

Structure, Governance & Management

Constitution

The Charity is a Scottish Charitable Incorporated Organisation (SCIO). The Charity was granted charitable status by the Office of the Scottish Charity Regulator (OSCR) on 18th June 2021 and is governed by its constitution.

Organisational structure and decision-making

The charity trustees are responsible for the strategic direction, governance, and day-to-day management of the charity. The trustees give their time freely and receive no remuneration or financial benefits.

The trustees meet on a regular basis and are responsible for all decisions taken in relation to the running of the charity and the activities provided by the charity. The charity also has ambassadors/volunteers, to help with the day-to-day activities and services.

The trustees also have Quarterly Board Meetings and an Annual General Meeting (AGM).

Recruitment and appointment of trustees

The existing trustees are responsible for the recruitment of new Trustees but in so doing the Trustees seek the views and recommendations of the team.

In selecting new Trustees, we seek to identify people who regularly attend meetings and events organised by the Charity and are willing to volunteer to help in our broader community work.



Potential trustees are given more details of the Charity's aims and activities. They are then proposed as new trustees at the subsequent trustees' meeting. This process allows for due consideration of the person's eligibility, personal competence, specialist knowledge, and skills. Usually after completion of six months of shadowing, trustees are voted in.

Following appointment, new trustees are introduced to their new role and given a copy of the constitution and a guide to the policies and procedures adopted by our charity.

Risk Management

The trustees have assessed the risks the foundation faces and have drawn up a risk matrix which identifies the major risks by area of activity, the nature of those risks, the likelihood of the risks occurring, and the measures taken to mitigate them. The trustees are satisfied that systems are in place, or arrangements are in hand, to manage the risks that have been identified.

Reference & Administrative Information

Charity Name – EMAT SCIO; Principal Office – 1A Mounthooly way , Aberdeen,AB24 5ER

Charity Number - SCIO (SC051059)

Board of Trustees (31 Dec 2024)

Name	Position	Office	Retired/Left Office



Solicitors

Q&A Law Practice, 1 St Swithin Row, Aberdeen, AB10 6DL



Bankers

The Cooperative Bank, Swindon, SN4 4LP

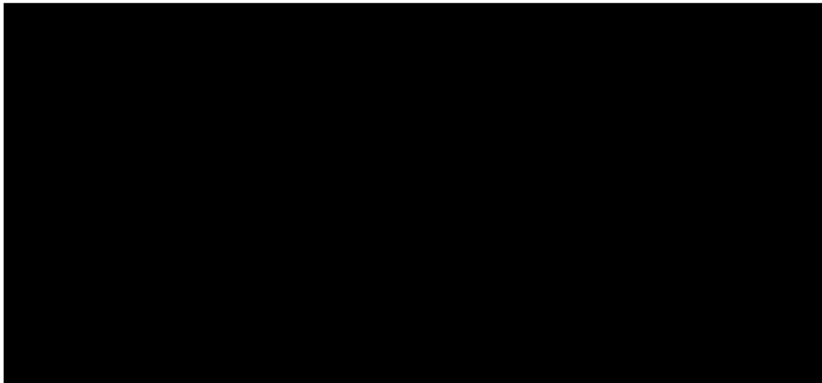
Trustees' responsibilities statement

The trustees are responsible for preparing the trustees' Annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in Scotland requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and the provisions of the charity's constitution. 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.

Examiners





Statement of Financial Activities For the 12 months ended 31 December 2024

	2025	2024
Donations received	600	2,320
Donations raised for 2010 Pakistan Flood relief	0	0
Zakat donations received	0	0
Sadaqa donations received	0	0
Gross Interest Received £	0	0
Profit received Rs a/c (£)	0	-0
Loan repaid	0	0
Bounce Back Loan	0	0
Total Income	600	2,230
<u>Expenditure</u>		
Eye Camp	0	0
Charitable Donation	0	0
Zakat paid	0	0
Transport & Shipping	0	0
Medicines & medical fees	0	0
Web Site	0	0
Miscellaneous	0	0
South Asian 2005 Earthquake appeal	0	0
Bank charges	0	0
Land for Eye Hospital	0	0
Eye Hospital construction	0	0
Funds remitted to 2010 Pakistan Flood Appeal	0	0
Donation fees deducted	0	0
2010 Pakistan Flood relief expenditure	0	0
Transfer	0	-1638.29
Deposit paid to a/c	0	0
Loan repayable to benefactor	0	0
BBL Repaid	0	0
Tax deducted UK	0	-567



Tax deducted Habib a/c	0	0
Total expenditure	0	-2,206
Net movement in distributable funds	600	114
Cum surplus	7,941	7,341
Comprising:		
BoS £ a/c 1	600	0
BoS £ a/c 2	0	0
Habib Rs a/c 1 (£)	19,775	19,775
Habib £ a/c 2 (£)	67	67
Loan repayable to benefactor	-12,500	-12,500
Total bank balances	7,942	7,342



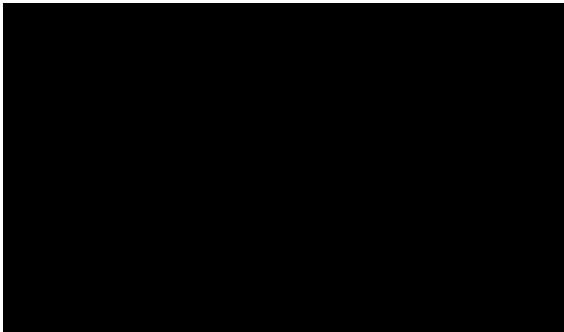
Supplementary notes relating to the financial activities (For the 12 months ended 31 December 2024)

The Charity received £2320.00 gross income in the year. By the end of the year, the charity accounts were mainly made up of the following:

- Expenses £2206.00
- Cash held, £7342.00
- Independent Examiners remuneration for examination, £75.00

Trustees were not remunerated and were not entitled to claim expenses. Neither the Trustees nor any person connected with them have received remuneration or have claimed expenses for services carried out on behalf of the charity in the current year or previous period. The Trustees can be reimbursed for expenditure incurred on behalf of the charity (such as stationary etc.) if receipts are provided.

Furthermore, the charity did not employ any paid staff.



Reserves Policy

The trustees have reviewed the reserves policy as of 31 December 2024. The charity maintains unrestricted reserves to ensure that it can meet ongoing obligations and remain financially secure. Trustees aim to hold sufficient funds to cover essential operating costs and any unexpected expenditure, particularly during periods of limited activity or organisational transition. The level of reserves will be monitored and reviewed annually in line with operational plans.



Plans for the Future

The trustees recognise that 2024 has been a year of consolidation and transition. As the charity prepares for the next phase of development, the trustees have identified several key priorities for the coming year:

1. Updating the charity's vision and direction

The charity intends to review and refresh its overall vision, branding, and website to ensure it remains relevant and engaging. Newly appointed trustees will play a central role in shaping this updated direction.

2. Trustees aim to modernise fundraising and donation infrastructure by introducing improved online donation tools and modern payment options to make giving easier and more accessible.

3. Charitable outreach and causes

The trustees plan to review and update the charity's outreach focus, and the causes supported, ensuring future activity delivers meaningful benefit locally and internationally.

Independent Examiner's Report

I report on the accounts of the Charity for the year ended 31 December 2024 which are set out in pages 3 -10.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity trustees consider that the audit requirement of Regulation 10(1) (a) to (c) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended). 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 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 accounts.

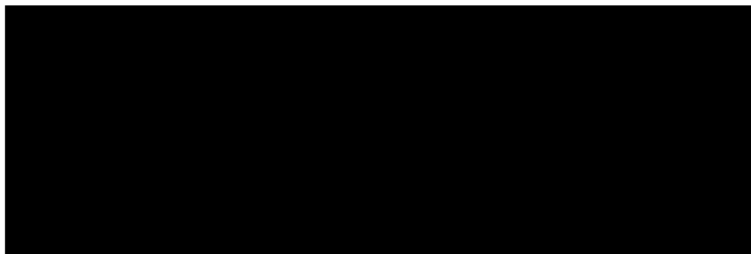
Independent examiner's statement

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 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations; and
 - to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations;

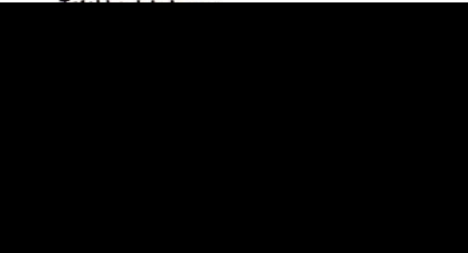
have not been met; or

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



Emergency Medical Aid Trust

Summary of receipts
and outgoings

	2025	2024
I1 Donations received	600	2,320
I4 Donations raised for 2010 Pakistan Flood relief	0	0
I5 Zakat donations received	0	0
I6 Sadaqa donations received	0	0
I2 Gross Interest Received £	0	0
I3 Profit received Rs a/c (£)	0	-0
X4 Loan repaid	0	0
I7 Bounce Back Loan	0	0
Total Income	600	2,320
Expenditure		
E1 Eye Camp	0	0
E2 Charitable Donation	0	0
E14 Zakat paid	0	0
E3 Transport & Shipping	0	0
E4 Medicines & medical fees	0	0
E5 Web Site	0	0
E6 Miscellaneous	0	0
E7 South Asian 2005 Earthquake appeal	0	0
E8 Bank charges	0	0
E9 Land for Eye Hospital	0	0
E10 Eye Hospital construction	0	0
E11 Funds remitted to 2010 Pakistan Flood Appeal	0	0
E12 Donation fees deducted	0	0
E13 2010 Pakistan Flood relief expenditure	0	0
Transfer		-1,638
X1 Deposit paid to a/c	0	0
X3 Loan repayable to benefactor	0	0
I7A BBL Repaid	0	0
T1 Tax deducted UK	0	0
T2 Tax deducted Habib a/c	0	-567
ZZZ	0	0
Total expenditure	0	-2,206
Net movement in distributable funds	600	114
Cum surplus	7,941	7,341
Comprising		
BoS £ a/c 1	600	0
BoS £ a/c 2	0	0
Habib Rs a/c 1 (£)	19,775	19,775
Habib £ a/c 2 (£)	67	67
X3 Loan repayable to benefactor	-12,500	-12,500
	7,942	7,342
		
Check diff	-1	-1
Rs a/c 1 (Rs)		
Rs a/c 2		
Bank balance per Statement >>>>	0.00	0.00
o/s per CB	0.00	0.00
Net bank BoS 1	0.00	0.00
Bank rec diff		
Bank balance per Statement >>>>	0.00	0.00
o/s per CB	0.00	0.00
Net bank BoS 2	0.00	0.00
Bank rec diff		